How to boost place branding leveraging on community relations. An exploration of the banking sector in Ghana

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Abstract

Purpose - This paper aims at exploring the relationship between community relations (CR) and the concept of place branding (PB) by analysing several companies in a developing sub-Saharan country – Ghana - and developing a framework that links the selected concepts together.

Design/methodology/approach - The paper provides an analysis based on a multiple case study approach, with an interpretivist analysis of secondary and primary data derived from archival documents and in-depth interviews of corporate social responsibility (CSR) and brand managers from purposefully selected cases of private financial institutions. The data gathered were qualitatively analysed to identify and interpret common themes about CR, PB and other relevant factors such as culture. Based on analysis of the qualitative data, a comprehensive framework for CR and PB was formulated.

Findings - Findings show that, in the developing sub-Saharan country Ghana, the process of establishing a place brand is complex, due to influences exerted on CR practices by culture, management agenda of private organisations, government intervention, and the fragmentation of efforts to generate a coherent dialogue with numerous stakeholders.

Practical implications - The study shows that managers can leverage on an array of CR elements, including moral and ethical obligations of the company, provision of economic benefits, integration, common goals between corporation and its communities, responsibility to stakeholders, proactive action, partnerships across sector lines, and active leadership, to boost PB. Thus, this research will help policymakers, country brand managers and communication professionals in structuring a proper PB starting from the efforts made in the CR field.

Originality/value – This research can be considered one of the few studies undertaken with a view to understanding and developing a CR framework that links with PB in a developing country. The study identifies several important moderators of PB and factors influencing CR. All issues are approached from the viewpoint of PB that promotes economic, commercial and political interests at home and abroad.

Key words: Community Relations, CSR, place branding, sub-Saharan country, multiple case study approach.

Introduction

In recent years, the topics of corporate social responsibility (CSR), community relations (CR) and CSR communication have acquired great relevance for companies, as response to the growing awareness of stakeholder sensitivity and concern about social and environmental issues (Aguinis and Glavas 2012; Cha et al., 2016). An increasing number of firms worldwide are engaging in a serious effort to integrate CSR and CR into various aspects of their businesses. For example, energy companies in Europe (Enel and Eneco) learn through these strategies how to deal with frequent stakeholder pressure, how to achieve corporate citizenship inside their communities and how to avoid the greenwashing trap (Vollero et al., 2016); while Marks & Spencer in the UK, investing in community commitment and sending employees to work in nonprofit organizations, succeeds at the same time in benefiting the local community and in proposing this perspective as a personal development's goal for young executives (Altman, 1999). Moreover, CSR and CR strategies and actions - used as tools to develop relationships with stakeholders - appeal to the sociocultural norms of institutional environment and therefore contribute to organisational legitimacy (Bachmann and Ingenhoff, 2016; Baumann-Pauly et al., 2016).

In the light of this, the need to engage in these programs is even stronger for companies in developing countries. In this area, no longer an extra, CSR is becoming a strategic element for companies and a primary ingredient for their wellbeing (Amponsah-Tawiah and Dartey-Baah, 2011). Actually, CR is one of the priority types of CSR activities practiced in this contest: CR is one way in which domestic private organisations contribute to improving the economic and social welfare of the country (Kane et al., 2009). It is often being used by these organisations to pursue urban development, regeneration, improving business operations' environments and quality of life (Walker et al., 2017). These activities include housing, transport, healthcare, education and training, and other public amenities for social interaction. In order to reach these goals, CR is most effectively achieved through engaging with the local community (Dinnie, 2011; Palmer et al., 2013). Adequate local community management, developed as part of a CR program, is therefore important to health, community development and the sustainability of communities, but also to develop the place branding (PB) of an entire country (Ngo et al., 2018).

However, there is a knowledge gap regarding the boundaries or the extent to which CR could be applied successfully to boost place branding related aspects, especially in communities of developing sub-Saharan countries such as Ghana. The lack of knowledge in this area is costly as many organisations continue to promote community relations without considering its real wherewithal, and do not understand the need to equate the CR strategy to the peculiarities of the country in which it is put into practice (Deigh et al., 2016). In fact, applying CR as a standard tool with the ability to propose a solution to all kinds of communities can have dire consequences (Hunter, 2017).

Thus, this paper aims to explore the relationship between CR and the concept of a place branding in a developing sub-Saharan country such as Ghana. This research can be considered one of the few studies undertaken with a view to understanding and developing a CR framework that links with place branding in a developing country (Hazra et al., 2017; Ngo et al., 2018). The study identifies several important moderators of PB and factors influencing CR. Findings will help policymakers, country brand managers and communication professionals in structuring a proper place brand for Ghana, starting from the efforts made in the CSR field.

The paper is divided into the introduction, a brief discussion of the past studies developed in the area, a presentation of methodology and related findings, then discussions and conclusion. Finally, the study's contributions and limitations are summarized along with suggestions for future research.
The next two sections identify suitable approaches and related research areas for analysing the particular fields that would aid this investigation.

Mapping the field of community relations
No longer seen as corporate window-dressing, CR is currently a strategic element for companies (Palazzo et al., 2017; Vollero et al., 2017). Competitive business and social pressures are forcing a redefinition of the connection between company and community. When a company commits to a community as a division of its strategy, it places itself in a constructive way among stakeholders, and develops its position in the marketplace (Berman

et al., 1999). Moreover, active, practical relations with the community can convert into an increase in their reputation too (Fombrun et al., 2000; Siano et al., 2009).

Research points out that, given the pressures that are adjunct to the increasing parity in the price of goods/services, companies will reach a growing competitive advantage through CR (Dean, 2002; Hess et al., 2002). This makes strategic social investment more significant for global and domestic organisations as they try to create a reliable image and a consistent market presence (Hunter, 2017). In fact, many organisations are employing CR professionals. Moreover, it is also true that the idea to decide to support CR is often made by chief executives and senior management (Putnam, 2000).

Companies are continuing to integrate CR into their overall business strategy and starting to use it to strengthen their branding processes (McEwan et al., 2017). Actually, companies seem to encourage site management to be involved in the local community and to provide bonuses for site managers and for community involvement too. Undoubtedly, different kinds of community will impact on an organisation's environment as the community of place does.

It must be said that the concept of 'community of place' – as that of 'community' in general – does not have one precise definition. In fact, it has a variety of interpretations, which can present contradictory pictures (Altman, 1997; 1999). Similarly, the term CR does not necessarily represent the same concept, resulting in numerous definitions of 'community' itself (Reinl and Kelliher, 2014).

Over recent years, academics (Lakin and Scheubel, 2017; Hunter, 2017; Zandvliet and Anderson, 2017) have shown more interest in the theme, starting with a classification of 'community' that considers specific features – (a) the place of community affiliation; the country where a community develops; (b) the group of people with whom one carries out some activity and shares interests; (c) the virtual community one takes part in, and so on. Thus, the meaning of 'community' may differ according to one's particular point of view or even study domain, such as philosophy, psychology, sociology, anthropology, political sciences, or town planning (Freeman et al., 2006). There is also a need to clearly define the boundaries of CR for managers to work within. What needs to be explored is whether the nature of CR is more oriented to philanthropy or more to sustainable investment. This understanding could support the link between PB and CR constructs.

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The terminologies found within the PB and CR literature are extensive; for this reason Table 1 shows the various definitions of related concepts and features of both approaches.

The notion of community relations and its boundaries within place branding

In defining 'community' boundaries, researchers have referred to some key factors, such as interaction, identity, and geography (Lee and Newby, 1983; Hess et al., 2002; Zandvliet and Anderson, 2017). Freeman et al. (2006) also refer to communities of place, communities of interest, virtual advocacy groups and communities of practice. Identifying the different categories of community allows organisations to highlight behaviour that they could adopt in managing relationships with their strategic stakeholders involved in the process of place branding.

Starting from these considerations, it is easy to understand that since CR genesis, authors have associated it with positive outcomes in terms of communications, brand performance and in establishing constructive relations between organisations, customers and local citizens (Freeman et al., 2006; Harting et al., 2006). Actually, the value of communities and of CR practices is encapsulated in the notion of social capital: social capital is proposed to have a cognitive dimension through which norms and values are developed (Nahapiet and Ghoshal, 1998). Cooke (2002) discusses how social capital can favour those who are in-group – part of a community - against those that are out-group and can be based on such unifying themes as spatial proximity. This is because stocks of social capital, such as trust, norms, and networks, tend to be self-reinforcing and cumulative, with virtuous circles resulting in social equilibrium with high levels of co-operation, trust, reciprocity, civic engagement, and collective well-being (Cooke, 2007).

All these benefits highlight that CR can be a valuable asset for companies and that they can be directly implemented in boosting PB in certain areas. In fact, Kaplan et al. (2010) indicate that place branding could be considered as a systematic process that offers benefits to other stakeholders outside the tourism industry, including policy makers and communication professionals. Actually, place branding often requires incorporating planned corporate tactics

into countries, places and nations (Anholt, 2007). On the other hand, it must be said that branding places usually is a more complex task than branding products, due to the numerous publics implicated (Zenker and Martin, 2011). Successful place branding programs join tangible elements – typical of the territory - with emotional factors, and aim at reaching correspondence between brand features and different stakeholders' perceptions (Kavaratzis and Hatch, 2013). This correspondence can be difficult to build as place brands are what place managers erect but they are not always in line with how stakeholders – and especially communities - perceive the brand itself (Kavaratzis, 2012).

With these assumptions in mind, the paper highlights that there are two fundamental impulses leading to PB and CR. First of all, citizens of a place strongly desire their country to be full of opportunities to exercise their individual abilities and expertise (Kavaratzis, 2012). Besides, citizens like to be proud of the place where they live, and this generates citizens' drive to look after their place and push other subjects – such as local/national companies and government – to do their best to achieve the goal (Boisen et al., 2011). The relationship with organisation and society through CR can help foster this virtuous circle (Waddock, 1999). In fact, CR could assume a double social connotation: on the one hand, it could imply action, since organisations have to manage CR activities; on the other hand, it is functional to social action – it could be perceived as instrumental, i.e. useful but never with any real purpose (Yuhei and Lee, 2011; Font et al., 2012). For this reason, Altman (1997) highlights that all CR programs have an array of elements in common, including moral and ethical obligations of the company, provision of economic benefits, integration, common goals between corporation and its communities, responsibility to stakeholders, proactive action, partnerships across sector lines, and active leadership.

Secondly, due to fast-developing technology and as a result of globalisation trends, people and resources can straightforwardly leave a place that is going through a difficult period of time, and they can also simply shift to different countries/areas which present better emergent prospectives (Dinnie, 2011). This implies that a country – with its people and companies – has to think that there are other areas that could be considered as competitive in having to preserve and augment resources, also putting into practice actions able to develop local communities. In this field, place branding is significant because it offers systematic answers

to these questions (Foroudi et al., 2016; 2018). Actually, there is a rising amount of theories and practices to draw upon in improving the condition of a country/place: and surely, CR is one of them. Nevertheless, it must be said that places are more complicated to brand than products and this means that more strategies and tactics are needed in order to reach the goal (Spio et al., 2011).

Besides, every nation, region, or local area has a past heritage that affects its image in the mind of citizens but also in the mind of potential investors and of public opinion too (Kavaratzis, 2012). The citizens of a country themselves could have contradictory views of what their country is, or should be, to be appreciated also by foreign investors and tourists (Prince and Ioannides, 2017). Even if a wide citizen agreement is reached, people and businesses have to be willing to use all their skills and tools in order to get their place developed. Such development is not going to take place immediately - it will need many years, many political efforts and many companies' hard work. On the other hand, it is clear that it will make the country able to attract desirable new residents and businesses (Szondi, 2007).

Research questions

In line with previous research on CR and PB, the research questions are therefore:

RQ1. How does CR contribute to the process of creating a brand of a developing country?

RQ2. How can this process begin to take place?

RQ3. To what extent is there a potential link between CR and PB considering the contributions CR makes to the identity and image of organisations and society?

In the following section, the methods for achieving the research aims are outlined.

Methodology, research design, and sample

The choice of the phenomena of CSR and CR investigated within the context of banks in Ghana is a result of the apparent gap in literature in this area: the literature on these themes in Africa has been focused on the traditional sectors such as agriculture, mining and petrochemicals, leaving a dearth of research in industry and, especially, services sectors (Idemudia, 2009; Andrews, 2016). This, therefore, provides an opportunity to make a contribution to research in the service sector. Banking being a high-growth area, potentially it

presents similar problems that have been experienced by banks in developed countries, which resulted in the recent global economic crisis (McEwan et al., 2017). Additionally, it is in vast contrast to the traditional sectors. Ghana's banking sector which is governed by the government-owned central bank, the Bank of Ghana (BOG) has undergone significant reforms in the last two decades - from the Economic Recovery Programme (ERP) to restore the country's financial system in 1983 to the introduction of the Bank of Ghana Universal Banking Business Licence in 2003 (Banking Act 2004), which replaced the Bank of Ghana Act 2002 (PWC: Ghana Financial Sector, 2014). These changes were timely to strengthen the regulatory and supervisory functions of the BOG to accommodate growth in the private banking sector and the influx of direct investments from sub-regional banks as well as establishments of domestic banks. In the context of Ghana, due to the weak public administration and service delivery of sub-Saharan African (SSA) governments identified earlier, business operations in these societies are under pressure to focus their CSR activities to resolve the socio-economic challenges faced by communities, which local governments are unable to fully address. Hence, there is a genuine need of the communities that the businesses are obliged to fulfil. This fulfilment by businesses thus falls under the umbrella of CSR, which aims to address and respond to these social concerns.

The Approach

This study uses a multiple case study approach, with an interpretivist analysis of secondary and primary data derived from archival documents and in-depth semi-structured interviews of CSR and brand managers from purposefully selected cases of private financial institutions. In the context of this study, the theoretical perspective chosen is constructivism, which represents the philosophical stance of the interpretivist paradigm underpinning the chosen methodology. The interpretive approach assumes that as people interact with the world around them they create and associate subjective meanings to them. Although there have been a lot of criticisms in the past regarding the use of multiple case study, this method has in recent years been increasingly used as a rigorous research strategy in its own right (Yin, 2009). Moreover, these critical cases have been identified to provide the greatest possible amount of information on their CR activities. The use of case study allowed an in-depth investigation and interaction with participants within organisations who had a view on the concept of CR based on their professional experiences. Additionally, they present a

reasonable level of accessibility due to researchers' contacts, making requests for information easier.

Purposeful Sampling

Case study research has been significant in sociology, but more recently has been equally applicable in the areas of marketing communications, management and organisation studies. The use of multiple case study of three cases in this instance will explore in depth the issues of CR activities, and their impact on PB, as this allows the use of various methods – either qualitative, quantitative or both (Hartley, 2004). Additionally, it is argued that the more cases studied, the greater the lack of depth in any single case and the more the overall analysis is generalised (Creswell and Clark, 2007). Although there have been a lot of criticisms in the past regarding the use of case study (Yin, 2009), this method has in recent years been increasingly used as a rigorous research strategy in its own right (Malhotra and Birks, 2003). The primary basis for this design is its ability to provide a comparative basis and allow leads into new areas which may potentially change the framework at the end of the study. The use of domestic banks provides an insight into the role they play in responding to social expectations and their involvement in the social domain, which is interestingly different from the familiar social role of MNCs. The three units of analysis chosen are domestic retail banks in Ghana practising CSR and CR: Case 1: *Bank 1* - a medium-sized financial services provider headquartered in Ghana with subsidiaries in West Africa and Western Europe; Case 2: *Bank 2* - a commercial bank in Ghana which was issued with its Universal Banking License in 2006; and Case 3: *Bank 3* - a leading African Bank that offers Online/Internet Banking, Retail Banking, Corporate Banking, Investment Banking and Asset Management.

Bank 1 and Bank 2 have been chosen because they are both currently members of Ghana Club 100 (GIPC: Ghana Club100, 2008) which is an indication of sound performance and governance. This suggests that the affiliation of Bank 1 and Bank 2 to the causes of the Business Code should be evident in their strategies and operations. Bank 3 was selected because although it is a domestic bank based on ownership, it originates from the neighbouring country of Nigeria, and serves as a basis for determining whether banks have CSR as part of their local community agenda from the onset. Bank 3 has a clear CSR charter on the corporate website. The bank claims to have a well-designed and integrated CSR

strategy having the best interests of their stakeholders at heart. The similarities and differences as well as the boundaries and characteristics of the banks in terms of size, location are captured in Table 2.

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The goal of these choices is to have cases that are likely to replicate or extend emergent theory – thus the process of interest is 'transparently observable' (Pettigrew, 1988). According to Eisenhardt (1989), there is no ideal number of cases to use for a multiple case study method. However, a number between three and ten cases usually works well. Anything fewer than three cases is often difficult to generate theory with empirical grounding that is likely to be convincing. The rationale for choice of the above cases occurs at two levels: critical cases and key participants (Yin, 2009). Some reasons for the choice of the cases are intrinsic, perceived as interesting by researchers as they all participate in CSR and CR boosting PB. Choice of cases, referred to as critical cases, can be identified by looking at those that are either 'most likely' or 'least likely' to clearly confirm, refute or challenge the phenomenon. Thus, the process of purposeful sampling (Patton, 2003) was made on the basis of the banks' CSR activities. Although there were vast differences in the stage each bank had reached with their CSR – the aim was to have a domestic bank that performed some sort of CSR. This was initially identified by evidence in the press whereby Bank 1 had been involved with several national sponsorship activities; Bank 2 had only been in one activity which involved monetary donation to support a football team for the local youth; and Bank 3 had established CSR in the region of West Africa and developed local CSR in Ghana by providing financial support and mentorship to local entrepreneurs. These critical cases have been identified to provide the greatest possible amount of information on their CSR and CR activities in order to link them within a PB perspective.

According to Ofori and Hinson (2007), an early study in Ghana showed that directors of marketing, finance and HR, as well as the managing directors and their deputies of businesses in Ghana were better informed about CSR practices in their organisations. Thus, the selection of interviewees was based on the concept of management research which generally involves smaller groups of informants who are selected on the basis of them having expert and

particular insight into the research question (Deigh et al., 2016), hence in line with purposeful sampling. Therefore, senior managers who have direct responsibilities and oversight of strategic decision-making and CSR practice in their companies were identified as informants. They were chosen across two to three top management tiers, meaning up to three participants were selected for each case according to their roles as CEO/Director, Head of Corporate Affairs/Corporate Communications, Brand Manager/Public Relations and Media Manager. It is important to note that although the job roles are similar in terms of responsibilities, the job titles differed from case to case. Thus, the selection criterion used for key informants for each case was based essentially on their job roles, as the primary question relates directly to management practice and provides an opportunity for managers to put forward their views of the world on CSR practice in their organisation. These managers were approached through introductions by individual contacts who worked in the same banks. This made engagement easier as cultural perception meant that managers felt more comfortable dealing with someone through personal introductions and referrals rather than cold-calling.

It is worth noting that the selected banks operate in similar regions across the country and are usually located in capital towns or cities of these regions. This is indicative of the fact that concentration of branch locations is likely to cause fierce competition between these banks. Source of evidence for primary data was from the interviews which were semi-structured, designed with an interview guide developed from the conceptual framework which comprised a series of open-ended questions. The designing of the interview guide was informed by both literature and the initial analysis done on the secondary data. The questions were also designed based on gaps identified from the initial secondary data collection and analysis. The empirical indicative material being sought was derived from revisiting the research purpose and objectives posed within the conceptual framework, in order to formulate the relevant questions, and ensuring dovetailing of questions to answers. It is worth noting that the questions presented in the interview guide were guidelines and further questions were prompted during the interview based on responses from informants (see Appendix 1 for Interview Protocol and Interview Guide). A total of nine informants and interviews were audio recorded, the length varying between 45 minutes and nearly two hours. Sources of evidence for secondary data are from documentation and archival records including: annual reports, letters, proposals for CSR strategy, internal newsletters, newspaper

clippings, archival records. The archival records also include electronic data such as video clips. This is by no means the complete list of sources for case study research (Marshall and Rossman, 1989) but those that are identified by researchers as readily available and as relevant. The secondary data were manually coded, whilst the primary data were managed with the support of Nvivo. The analysis of data started with writing up field notes and transcripts into summaries, then they were coded taking into consideration respondents' language. Subsequently, researchers extended the codes across the text's database, such as documents and archives and analysed data across cases. Continuous evaluation of data across respondents revealed emerging facets of phenomena, allowing creation of new codes and adjusting existing ones (Foroudi et al., 2016). The analysis of secondary data created a list of emergent first-order codes which was later examined against the interview evidence. This cyclical approach of exploring data deductively and inductively involved a close and repeated consideration with the data and literature which led to an identification of second-order theoretical groupings of the initial codes that had emerged from the data. Thus, relationships between and among the initial categories were drawn which then facilitated categorising them into second- and third-order themes.

The use of rigor in case study is supported by studies (Beverland and Lindgreen, 2010) which address how findings from case study research are used to contribute to a wider debate within similar contexts. Additionally, it is indicative of how this qualitative research integrated measures to deal with issues of validity and reliability in a non-positivist manner as notably demonstrated by some qualitative researchers (Silverman, 2001). Guba and Lincoln's (1994) construct on the four criteria – credibility, transferability, dependability and confirmability – was primarily used to scrutinise the rigour of the phenomenon in question to establish the trustworthiness of this study. The selection of managerial informants was strategic from the viewpoint that only managers with formal CSR responsibilities within the banks were solicited for their views. Indeed, random sampling of individuals could not have been used in this study, due to the specificity and limited number of relevant management level individuals involved, thus it was not possible to seek more insights of a wider group or general population. The process of using two or more data sources helped to address issues of credibility, transferability and dependability. The collection of secondary data served as a background to understand the CSR behaviour of the banks as well as support in designing the

interview guide. The use of secondary data compensated for the limited interviews and exploited the benefits of the existing evidence it provided, in addition certain documents were examined that were referred to by informants. Additionally, the triangulation of the various data sources within and across the cases (Yin, 2009) as discussed earlier, was to establish a degree of convergence (Jick, 1979). This was achieved through critical investigation of the findings (Silverman, 2016) by using the process of "enfolding with the literature" (Eisenhardt, 1989, p. 544), which refers to closely examining emerging theory with existing literature. This process aimed to ensured that the causal relationships between the variables were sound and unbiased, other explanations of causal effect were ruled out (Farquhar, 2012), rival explanations for the findings were debated (Patton, 2003) and negative cases were dealt with (Beverland and Lindgreen, 2010). Thus, the researcher was able to achieve some converging findings which contributed to theoretical concepts and the phenomena of CSR with greater precision (Modell, 2009), and confidence of the research (Wolfram Cox and Hassard, 2010). Therefore, where similar emergent results were identified at different sources, findings were more credible. Similarly, inconsistencies in the findings were picked up, culminating in divergent results which provided an opportunity for a more enriched research (Patton, 2003). In accordance with a recognised template for qualitative research used by various researchers (Eisenhardt, 1989; Gioia et al., 2013), care was taken by the researcher to ensure the study's dependability by providing sufficient detail from the data in the written text, supported by the use of tabulation to present the broader information with clarity and transparency.

Findings and discussions

The data are presented and analysed using procedures recommended by Strauss and Corbin (1998), a process of thematic analysis wherein emergent themes briefly described in Table 3 (Altman, 1997) - such as: moral and ethical obligations of the company, provision of economic benefits, integration, common goals between corporation and its communities, responsibility to stakeholders, proactive actions, partnerships across sector lines and active leadership - from each case or unit of analysis were compared across other cases.

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Moral and ethical obligations of the company

CR's main purposes are primarily to enhance the local environment and foster a mutually beneficial relationship between organisations and communities (Yang et al., 2017). These activities were identified from the data in instances where the *in vivo* codes 'community investment' and 'community relations' were found. In fact, while implementing CR activities and developing practical engagements, banks seem to be able to create a reliable image within their communities (Zandvliet and Anderson, 2017).

It is worth mentioning at this stage that some of the themes identified were employee volunteering and impact on CR of banks. Examples of some activities in the data, that are classified under CR, include training events and health screening projects. The theme of CR and PB came up often but not always in the context of what is currently being practised, but rather the direction banks were aiming to move towards and achieve. Phrases that had the above codes were often followed with specific types of activities. For example, in Bank 3:

> *"CSR in Bank 3 goes beyond philanthropy to community investment (...). In community investment – we look at 5 thematic areas of health, education, local environment, culture and sports. For instance, last year we focused on work in hospitals making quite an impact on the health sector, giving direction."* (Brand Manager, Bank 3).

Other terms that were coded as having similar meanings were 'investment in the community', 'social investment' and 'local community development'. Evidence was captured in the secondary data in terms of community activities of banks involved with building relationships and partnerships with organisations and/or building relationships with local communities, e.g. training entrepreneurs, investing in the bank's operating environments. Nonetheless, the *in vivo* codes were initially identified in the interview data and evidence from secondary data supported the practice. All these statements seem to highlight that to some extent, CR do contribute to the process of creating a place brand of the selected developing country, but this process has just started and has not reached a mature stage as it has in other areas (Hafeez et al., 2016; Bose et al., 2016).

Responsibility to stakeholders

The types of stakeholder are essential to the definition of community in the context of this study, especially when they result in being linked with the place/location (Kotler and Nancy, 2005). The research data did not explicitly aim to find who specifically the community

referred to, but data implies that the term refers to all individuals/organisations that the bank has relationships with. These two categories – individuals and organisations – in all three cases are limited by their geographical scope, nature of proximity, interaction and identity (Lee and Newby, 1983).

According to the gathered data, the boundaries of community are limited to people or groups of people in an organisation within a local area and with whom banks carry out some activities and share interests (Fan, 2010). This seems to be in line with the classification of 'community' and its specific features related to the place of community affiliation; the country where a community develops; the group of people with whom one carries out some activity and shares interests, and the virtual community one takes part in (Freeman et al., 2006; Podnar and Jančič, 2006; Putnam, 2000).

In these circumstances, the geographical scope seems to be influenced by location of local branches of each bank, by region, and generally by the country borders. Moreover, interaction with the community is determined by the regularity and nature of the social relationship (Boisen et al., 2011). In other words, the focus is on community of place, which is bound by geographic proximity, common interest, elements of interaction and practice (Hall, 2006). These communities of place desire to share benefits that the business has by operating in the location. This implies, within the developing economy context, that community of place involvement is not a choice but a necessity in facing demands to contribute to several areas, e.g. education and health, to work effectively and be accepted in the domestic marketplace (Lakin and Scheubel, 2017).

The increasing pressures and expectations from organisations are also partly a result of relevant social institutions who traditionally tackle social issues within communities (Zandvliet and Anderson, 2017). The common interests of communities are apparent in terms of the purpose and area of focus for both organisations and community stakeholders, which in the case of the study are in education, health and social welfare (Kemp, 2010). The research data indicate that the community stakeholders are not necessarily proactive nor have an agenda-driven identity to engage in a dialogue with banks (Vollero et al., 2012), as stated by Bank 2 Brand Manager:

16

"I'm directly responsible for all requests from stakeholders and communities that come in. All requests can benefit our area in different ways, boosting our region awareness and our country image. These requests, which we call sponsorships, usually come in different formats – one is the executive or protocol type which gets approval before it gets to my desk. The decision has been made so it's just a process. There is room to agree or disagree, but let's be real – when senior management has already made the decision there is not much I can do". (Brand Manager)

This also shows that there is little evidence of formal dialogue between banks and communities that seek to contribute to the benefits of the community and of the local area itself. Nevertheless, there are uninvited requests from individuals, local institutions and non-profit organisations to support their causes (Idemudia, 2009). These community programs, which are identified and/or adapted to local needs, may either be on an ad hoc basis as for Bank 2 or from a strategic approach; conducted in partnership with other organisations; or solely by banks.

Proactive action

Bank 2's engagement with local community to date has been on an ad hoc basis where projects have been chosen as a proactive action with no particular criteria or strategy apart from the fact that they primarily fall within the CSR theme areas of the bank, usually in education, health and sponsorships of events. Bank 2 acknowledges not being strategic in their local community involvement and recognises the fact that they are challenged to have an organised programme of reaching out to the community of place and developing a corporate policy for social engagement.

Bank 3, however, has a strategy for implementing community projects through the use of EVP which provides some proactivity, continuity and sustainability for their projects. Ofori and Hinson (2007) recognised that Ghanaian managers, in particular, believe that operating in the local community involves supporting it through social programmes, beyond corporate philanthropy, to strategic actions that respond to different needs of the communities in which businesses operate. This is clear if we consider the statement of Bank 3 Brand Manager:

"In Ghana, we typically make a donation and use it as a photo opportunity for the local press – that's the easy way to go about it but for us, CSR has gone beyond that. CSR in Bank 3 even goes beyond local community investment. We have moved into the realm of responsible business practice – in terms of internal and external projects – that can benefit the whole area" (Brand Manager)

17

However, there is not a clear determinant of how Bank 3's proactive projects directly impact on the bank's profitability or on place branding; the bank claims that it does. Indeed, there is a claim that some of the community solutions implemented create business opportunities for them and for the whole local area too:

> *"We believe in delivering sustainable community investment, and a sustainable environment as it is based on this that our business is able to thrive…Sometimes, even our business ideas are driven by our local community."* (Corporate Affairs Director, Bank 3)

Bank 1 on the other hand is focused on its financial interest programme, alongside other local initiatives. This programme is scheduled in April/May each year, where the domestic bank travels around the country to serve customers and provide financial literacy training in some remote rural areas and sets the bases for a proper place branding able to reach different kinds of local stakeholders:

> *"There is major CSR function that takes place every year between April – May where the team travels around the country to serve our customers in the local communities – it's called the Financial Interest Programme. It sets the bases for developing and reinforcing both our community involvement and the place brand"* (Corporate Communications Officer, Bank 1)

This service aims to train potential customers to keep their books and save their money. Thus, it is geared towards turning programme participants into customers to achieve the bank's business development goals. In addition to supporting these hard-to-reach communities, this programme potentially provides the bank with new market opportunities, contributes to the success of the bank and strengthens the image of place too:

> *"Whilst bank 1 is executing what they have to do as a bank, they must at the same time put CSR at the fore. Without the support of the local community we cannot survive as a business and as a country"* (Corporate Communications Officer, Bank 1)

Partnerships across sector lines

Bank 3 and Bank 1 follow an objective of using CR to create business opportunities – improving financial literacy amongst stakeholders. However, the main difference is in how these relationships are struck. Bank 3 uses the EVP as the main tool to create and implement most projects, whereas Bank 1 relies heavily on partnerships with organisations such as NGOs, who have expertise in the particular cause or issue:

"Bank 1 and Enablis Ghana (an NGO) launch a competition for local entrepreneurs with good business plans in ten industry sectors. This partnership aims at attracting new investment for the local area, while strengthening the brand awareness of the country" (*Daily Graphic*, 20/10/2010)

Bank 3 also shows evidence of engaging in similar activities:

"Two years ago, we assembled 120 SMEs and delivered a workshop in partnership with Friends of Africa – a one-day training on how to develop workplace policies with facilitators from across Africa and Asia. The significance of this is how many employees within each company this workshop impacted if the assumption is that each SME employs at least 10 people. Helping them to know how to conduct their business activities makes them responsible, so that impact is felt in the sector, in the local area and hopefully in the whole country" (Brand Manager, Bank 3)

Bank 2, on the other hand, is neither actively involved in partnerships with local organisations nor has an EVP, but still responds to regular requests from individuals or organisations, mainly in the area of funding an event or cause that can benefit the region.

"The sponsorship requests (...) for universities or tertiary institutions, NGOs, churches, etc. We go through these letters and identify the relevant ones we can assist with." (Brand Manager, Bank 2)

"(...) donation for needy students at University of Ghana, Legon (...) scholarships worth GHS43000 to three female students of Opportunities Industrialisation Centre International (OICI) to complete their vocation studies." (Annual Report 2008, Bank 2)

Integration, common goals between corporation and its communities

In their recent approach, Bank 2 is hoping to become more strategic and focused in the relationships that they strike with organisations in order to fulfil the bank's corporate agenda as well as contribute to the benefits of the whole community of place. Hence, they are embarking on the agency banking project which extends banking services to the doorstep of communities.

"(...) we are pioneering agency banking in Ghana, which means that shops, pharmacies, etc. can all become banking agents and brand spokespersons. We are working with Care International to use our model to reach savings groups, so we can partner with these guys creating a negotiated brand among us. To me that fits quite clearly. It's a business concept or idea that we hope will bring us profit but the local people that we are helping are poor so it can easily translate into part of our planned and aligned project to boost place branding." (Director of CSR, Bank 2)

All the banks are making an effort to position themselves in the community through active, supportive and practical relations with the community which they hope converts to an increase of reputation, competitive business and strong place brand.

> *"If you work in an environment where the community looks at you positively, when they have to make a choice of where to put their money and deposits, we're predisposed because they know that we're helpful in the community, or that we've created an employment opportunity for someone's child (...) we go beyond throwing money at a project – there is more human involvement. And this involvement goes beyond local boundaries benefitting the region and the country too"* (Corporate Affairs Director, Bank 3)

> *"(...) for the donation of two PCs for spending time to train the children in ICT..."* (Letter of Thanks, Teshie Orphanage, 5/01/2011)

Active leadership

There is a realisation from these banks that in order to be successful in the marketplace, they need to look beyond their shareholders, to be innovative and to behave as active leaders for their country (McEwan et al., 2017). Interestingly, none of them seem to consider shareholders as being relevant to how CR is conducted and their relative impact on PB. Although at an infant stage of development, there is a vision of moving beyond ad hoc practices and aligning CR with banks' core business as community involvement is perceived as a social responsibility strategy that should be aligned with the bank's long-term commercial interest (Zandvliet and Anderson, 2017). Some of these investments have not necessarily been so:

> *"My general direction is to focus our efforts around financial services, which is our core business, so the whole drive around CSR is to do things that are close to our business in order to make an impact. So rather than go off and build schools which is all great, have an aligned strategy with core business and meet the needs of the country in the process (...) one of the key things we have in mind is financial education or financial literacy, because there is a huge need for this in the country."* (Director of CSR, Bank 2)

There is an indication that Bank 2 is being challenged to find ways of building and developing CR that has a better fit with core business and with country urgency. According to Hess et al (2002), the phenomenon of community involvement, whereby projects are grounded in the core competencies of the company and related to its long-term strategy, is referred to as corporate social initiatives - a new paradigm likely to result in a healthier economy for the country, strong place branding and positive business outcomes (Moilanen

and Rainisto, 2008). In this new paradigm, community development's needs become opportunities to develop ideas, demonstrate business technologies, tap into new markets, solve business problems, strengthen active leadership and be competitive in the marketplace (Deigh et al., 2016). This seems to be the future direction of Bank 2, when one of the managers stated their plans for community involvement:

> "We are pioneering agency banking in Ghana, which means that shops, pharmacies, and retailers can all become banking agents (...) we give them a POS machine, and we give customers bank cards so they can either withdraw or deposit their cash. It means if we are able to extend our contact points for the customer – then they don't always have to find their branch. Actually, these are the areas where we're starting to develop community projects with the majority in the rural areas; some will be in the urban areas, of course. All these community projects joined together create a better scenario for developing a better awareness of our region" (Director of CSR, Bank 2)

This corporate behaviour identifies with Kaler's (2002: 93) definition of business ethics which states that, "it is a concern to improve the moral conduct of businesses". Perhaps it is fair on one hand to suggest that this conduct is reflective of ethical values underlying the banks' involvement with the community of place as being altruistic if the goal of their CR efforts is ultimately to meet needs of the community – and of the entire area/country - making it a better place with a strong and recognisable brand (Gertner, 2011). This is supported by Shearer (2002) who argues that the moral responsibility must ultimately rest on ethical considerations regarding the nature of the economic entity, including its relationship to the human community within which it operates. Therefore, between business and community of place, the relationship comes in the forms of both altruistic and strategic CSR practices (Hess et al., 2002). In the case of Bank 2, it is strategic CSR. In considering the nature of the economic entity, taking into account the needed activities in the community that are aligned with the core business leads the bank into the realm of mandatory practice. This is in support of Lantos (2001) who proposes that companies should limit their philanthropy to strategic CSR, which means being involved in good works that are good for the business too. Community needs and interests that translate into investments by the bank no longer become a voluntary choice because if effectively aligned with business goals they will accrue both economic and social benefits (Zandvliet and Anderson, 2017). This resonates with Drucker's (1984) view that interests of the community should be the interest of an organisation. Similarly, Porter and Kramer (2002) expand on this notion by calling for distinguishing CSR as either a strategic choice or altruistic, in other words, presenting a trade-off between

21

increased sustainable profits or reduced profits. Additionally, this questions Carroll's (1999) description of ethical responsibility as being a desired expectation which sees ethical duties as overcoming limitations of legal duties; respecting people's moral rights and avoiding harm or social injury as well as preventing harm caused by others (Smith and Quelch, 1993).

Provide economic benefits

The most developed version of CR demands that corporations - providing economic benefits, help alleviate public welfare issues which include poverty, illiteracy, underfunded educational institutions, chronic unemployment, setting the bases for a successful PB. Seemingly, the nature of community involvement by Bank 2 goes beyond being an expectation in the realm of morality to becoming mandatory behaviour. In addition to being an expectation from society, CR becomes a requirement for the bank to fulfil its economic and social objectives through long-term investment in the community. Bank 2 defines their CR based on an understanding of the nature and extent of Ghanaian cultural boundaries and their effects. Similarly, Bank 1 defines some of its CR events around Ghanaian culture:

> *"We strive to keep pace with the world yet, we make sure we have our minds on our country, heritage, our values and place brand. That is the big agenda for Bank 2 for 2013, and that is where the CR agenda too is derived."* (Brand Manager, Bank 2)

> *"(…) it is also culturally right – in our saying we say that – "our parents help us to grow our teeth, and we help them when they have lost their teeth" – so it's the same context here where the society has helped us to be who we are so it's important to help them. That's the same with CR (…). With our blood donation project, there is an Akan proverb that says that "Sika ye mogya" – which means money is blood – it implies that if people are saving their money with us, then we as a bank should be able to draw out something that saves somebody's life. Thus, blood donation and banking are synonymous to making investments – life and future for the whole country."* (Media and PR Manager, Bank 1)

A focus on Ghanaian 'heritage and excellence', that permeates Ghanaian place brand, highlights the behaviour that Bank 2 should adopt in managing relationships with their strategic stakeholders. This is also an indication of the importance of the value of social capital in the local community. Social capital is a multidisciplinary concept that has differing definitions depending on the user (Ostrom and Ahn, 2003). In this context, Cooke's (2002: 11) definition is used, which supports social capital as "the expression of norms of reciprocity and trust between individuals and organisations that are embedded in a system of

cooperation." Social capital is proposed to have a cognitive dimension through which norms and values are developed (Nahapiet and Ghoshal, 1998). Failure by businesses in the community or corporate citizens to understand and adhere to the etiquette defined by social norms in building a relationship can damage any prospect of long-term trust (Cooke, 2002). Instead, as it happens for Bank 2, if the value of social capital is high this can imply that:

> *"For example, if the issue requires community cleaning, the local branch is better placed to take this up and make an impact, build intimacy, trust, positive perception and a shared responsibility with the branch manager, staff, community and the country itself, no matter how small the giving is."* (Brand Manager, Bank 2)

As highlighted previously, trust can be described as the 'fabric' for building CR (Caldwell and Clapham, 2003). According to Barber (1983), the act of trusting is based on actors' experiences in a transaction, their perceptions of the other and the associated expectation that the other will reciprocate. Cooke (2002) discusses how social capital can favour community and can be based on such unifying themes as trust, culture, religion, or spatial proximity which is what these banks and the Ghanaian society have in common. Moreover, these unifying themes are also the bases on which place brands should be built (Moilanen and Rainisto, 2008). This can occur when 'stocks of social capital' such as trust, norms and loyalty are realised.

Contrary to what Goodpaster (1996) says about ethical activities being undertaken because they are right and not profitable, Bank 2's actions are for the purpose of profitability in the long-run, hopefully leading to good business because trust is built, reputation is enhanced through positive perception, which then attracts customers, ensures public's goodwill and boosts PB (Zenker, 2011).

Conclusions

This paper explores whether CR contributes to the process of creating a place brand. After a review of the literature on conceptualisation of CR and PB, this paper highlights that the key challenges to place branding in a developing country context are: engagement with stakeholders, clarity of identity and image, government interference and limited financial resources. This study employed a multiple case study approach, with an interpretivist analysis of secondary and primary data derived from archival documents and in-depth interviews of CSR and brand managers from purposefully selected cases of private financial institutions. The data which were analysed qualitatively identified and interpreted common themes about

CR, PB and other relevant factors such as culture. The exploration provided several findings showing that, although PB has an important part to play in creating the identity of the developing sub-Saharan country Ghana, the process of establishing it is a more complex consideration due to the range of influences on the operations of CR, such as culture (Anholt, 2007), management agenda of private organisations (Hall, 2006), government intervention (Andrews, 2016), and the fragmentation of efforts to generate a coherent dialogue with stakeholders (Ngo et al., 2018): all these elements are shown in the provided framework (see Figure 1).

Theoretical contributions and managerial implications

Form a theoretical perspective, based on the review of the related literature and qualitative analysis, the research model of CR and PB is presented in Figure 1, along with several important moderators and factors influencing this link from the perspective of the selected developing country.

<<<INSERT FIGURE 1>>>

The figure shows that weak structures intended to engage with stakeholders, along with challenges identified in the study, question the legitimacy of opportunities created by CR to significantly impact on the branding of the country (Spio et al., 2011; Hanna and Rowley, 2015). The originality of the framework can be summarised in the fact that it shows how CR provides a basis for initiating the discussion by promoting inclusion of the local community in shaping and aspiring towards creating a strong place brand.

Furthermore, the current study extends existing knowledge by examining managers' evaluations of the existing link between community relations and place branding within a banking setting (Gertner, 2011). The incorporation of insights from a multifaceted group of respondents (managers involved in different kind of departments) on CR and place branding is a key contribution of the present study. Dinnie et al. (2010) highlight that many features related to place brand have mostly been explored from a consumer perspective and there is only circumscribed study about the domain of place branding beyond this scenario. The current study traces information from the diverse group of interviewees on the relationship

between the construct of place branding, the factors that influence the development of CR and its moderators.

In addition, using the intra-organisational perspective in a place branding and community context is novel in this area of study. This research also provides a preliminary attempt to develop a comprehensive understanding of favourable place branding and its link to community relations. Gaps in the literature on place branding concerned the lack of explanatory models, of conceptualisations offering a common terminology and of structural managerial approaches. Thus, this study presents a model by which to manage CR and to enhance PB among key stakeholders, in the context of Ghana, a country that previously had little attention in the CSR literature. Furthermore, this study recognises the new factors influencing place branding and community relations not previously identified.

From a practical point of view, it is evident in the analysis of the proposed model that the selected banks do seek to behave responsibly toward stakeholders within their local community, trying also to boost their brands and the place brands too. In the definitions of their understanding of community relations, all managers mentioned them as activities targeted to communities for a positive impact in various ways such as reducing poverty, creating financial support, boosting knowledge transfer and skills' enhancement in the area of capacity building. However, the relatively reactive approach to community engagement leads to the question of whether banks are perhaps complacent of the fact that growing social and economic changes can give rise to new interests and issues of concern which may be an outcome of increasing affluence, higher levels of education, and improved access to information that are likely to contribute to potential interest groups (Salisbury, 1969; Walker, 1983). Perhaps there is no reason not to be complacent considering the low literacy rates, which ultimately puts a level of demand on banks to contribute to the basic welfare, development of the country and of PB, especially in the area of education, whether or not there is a demand.

The challenge faced by the banks is the ability to move towards engaging and investing in sustainable projects as opposed to making donations and contributions at random and on an ad hoc basis. This challenge is dictated by the cultural expectation of society in this context which drives the act of giving in the first place. There is recognition by banks that projects

that are sustainable and relevant to core business may make business sense, but to a large extent society will dictate how these banks should engage. In the context of Ghanaian society, giving in cash and kind is likely to continue to take centre stage for the near future. Consequently, the drive to engage stakeholders to influence CR in creating opportunities for PB is currently work in progress.

For this reason, the study implies that CR practitioners in developing countries should ground themselves in an understanding of local realities and try to comprehend priorities of local stakeholders, including government and communities. Companies should obtain full knowledge of the context in which CR is put into place, and the ways in which local society will affect CR processes. The achieved findings clarify that organisations feel the need to assume a contextualised approach to CR that recognises the mutual connections between business performances, social issues and country's requests. Besides, they are aware of the fact that what is necessary to be developed, in these circumstances, is an engaged type of CR grounded in the realities of the local environment. This form of CR implies that responsible actions needs to be created and coordinated to peculiar features of a specific country, as it can result in achieving other goals that are not taken into consideration at first, such as place branding. This could be because more CR strategies will be put into practice and, at the same time, it could mean that CR professionals will need to consider how community relations' practices complete the overall business objectives. In the future, no longer will simply making donations and supporting charity be sufficient for the managers. There will be the need for a strategic approach to CR's investments that, in this perspective, must first be justified so that they contribute to the achievement of the overall mission, not only of the company but also of the entire country (Lyon, 2003; Doe and Khan, 2004).

Moreover, the results of CR strategies and actions must be measurable, both for the organisation and for the community goodwill. This will mean that managers will have to be careful in reaching a dualistic scope: meeting the needs of the company and meeting community requirements. This balancing act will entail significant upgrading of the practitioner skills and company understanding of many CR managers, building upon most CR staff's already strong understanding of local and national community requests (Waddock and Boyle, 1995; Garvin et al., 2009).

Limitations and future studies

This study was conducted using three case studies and several respondents working for these organisations were interviewed. It is clear that reliability of the achieved results would be improved by having a larger sample size. Furthermore, with a wider range of local banks included in the survey, comparisons could be made between results from different categories of banks, for example, size or local compared with multinational. This analysis shows that there is a relationship between the constructs examined but the qualitative data were only gathered in one specific location characterised by very peculiar features. To further study these relationships, other locations, locally and globally, should be incorporated and comparisons made between collected data from different areas. Comparisons between data gathered in other countries potentially would be revealing about the existing nexus between CR and PB. Future study should be put into practice in other similar places to find out if this result is peculiar to Ghana and to gain deeper insight into this interesting relationship. In fact, it has to be highlighted that, as often happens in this strand of research, the study is influenced by the reduced ability to generalise results, due to the specific conditions in which it took place (i.e. countries analysed, respondents' main features, socioeconomic characteristics, etc.). For this reason, the study presents a number of concepts that merit further research.

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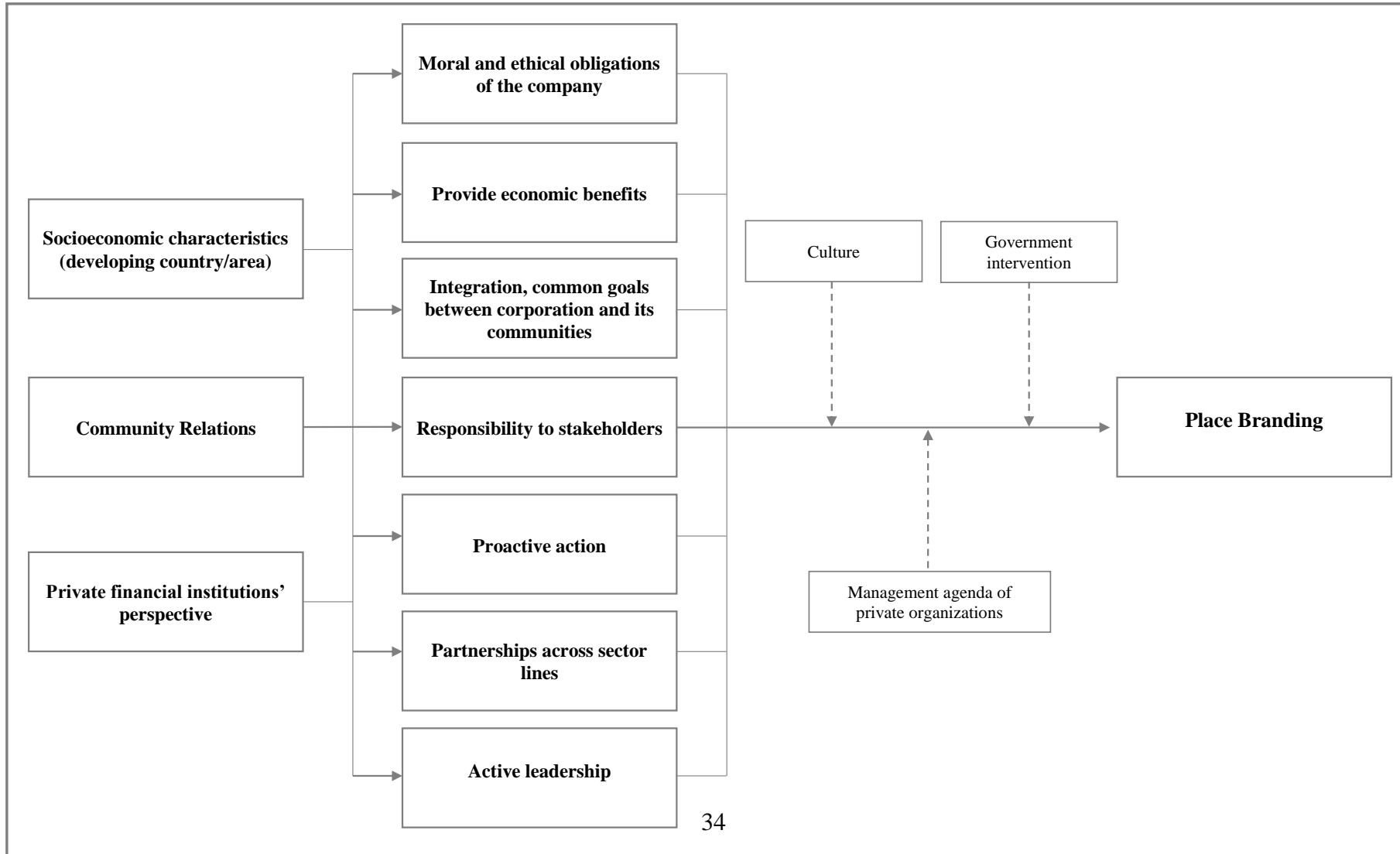
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Figure 1: Linking Community relations and Place branding

Socioeconomic characteristics (developing country/area)	**Moral and ethical obligations of the company**	
	Provide economic benefits	Culture
	Integration, common goals between corporation and its communities	Government intervention
Community Relations	**Responsibility to stakeholders**	**Place Branding**
Private financial institutions' perspective	**Proactive action**	
	Partnerships across sector lines	Management agenda of private organizations
	Active leadership	

34

Table 1: Definition and features of community relations and place branding

Community relations	
Authors	**Definitions and features**
Boston College's Centre for Corporate Community, "Standards of Excellence in Community Relations"	The state of relations between the company and the communities (local, national, or global) in which it has a presence or impact. It encompasses programs which advance the interest of both the company and its communities, such as: donations and contributions of all kinds, employee volunteerism, community-based programs, relationships with civic, professional, and non-profit organisations, and corporate citizenship activities.
Webber (1963, p. 29)	"The community to which we could belong was "no longer the community of place .. . but an interest community which within a freely communicating society need not be spacially concentrated for we are increasingly able to interact with each other wherever we may be located".
Lee and Newby (1983); Freeman et al. (2006)	Communities can be characterised by three factors - geography, interaction, and identity. Communities based on geography define people living within the same geographic region but with no mention of the existence of interaction among them. Communities based on interaction share a set of social relationships that may or may not be due to geographical proximity. Communities based on identity correspond to a group who share a sense of belonging, beliefs, values, or experiences, these factors do not involve people having to live in the same physical place.
Altman (1999, p. 43)	"Corporate Community Relations (CCR) is the firm function that has traditionally been responsible for community outreach, contributions, and volunteerism." "(...) the terms community relations and corporate citizenship are often used interchangeably."
Waddock and Boyle (1995, pp. 125, 126)	"While corporate community relations originally played a simple mediating role between the firm and its community stakeholders, a new role is emerging, one that closely integrates the CCR function with corporate competitive strategy and responds to the rapidly changing environment." "The CCR relationship is evolving from a collateral system, with the corporation and the

35

	community in an exchange relationship, to an interpenetrating system relationship."
Waddock (1999, p. 343)	"The people managing CCR function are individuals with comprehensive knowledge of the local community and its needs, and somewhat less expertise regarding the company and the nature of its businesses and technologies"

Place branding	
Authors	**Definitions and features**
Zenker and Braun (2010, p. 3)	"A network of associations in the consumers' mind based on the visual, verbal, and behavioural expression of a place, which is embodied through the aims, communication, values, and the general culture of the place's stakeholders and the overall place design"
Akotia (2005)	Place branding uses strategic marketing to promote identity as a strategic tool to enhance the competitiveness of a place
Zenker and Braun, (2010)	Place branding can be considered as a complex management and marketing task
Cai (2002); Wagner and Peters (2009); Fan (2010)	Place branding involves selecting a reliable element mix to identify and differentiate it through image building of a place
Foroudi et al. (2018)	At the country branding level, a relevant scope of place branding is to create a positive image in the minds of significant target audiences
Cleveland et al. (2015)	At the regional level, stakeholders, who would like their region to be noticeable in the whole global village, have to set a unique proposition based on experiences that differentiate the peculiar place brand
Tasci and Kozak (2006)	The values of different stakeholders need to be taken into consideration in the place branding process
Weible (2006); Bornhorst et al. (2010); Garcìa et al. (2012)	The presence of a wide range of stakeholders implied in the place branding process is a fundamental challenge for all kind of places
Kaplan et al. (2010)	Place branding is a systematic investigation that gives advantages to other stakeholders outside the tourism industry, including communication agencies and policymakers
Anholt (2010)	Place branding is based on attractions and place image that might be able to exert a pull on events, visitors, investors, trade, tourists and other kinds of 'influencers'
Zenker (2011); Boisen et al. (2011)	In a tourism marketing perspective, place branding focuses on locations that compete for tourists, markets, opportunities and attention
Anholt (2007); Stephens Balakrishnan (2009)	A key objective of place branding is to catch the attention of foreign and national tourists by

	marketing or communicating a location, promoting tourist destinations

Table 2: Characteristics of the Banks

	Bank 1	Bank 2	Bank 3
Industry sector	Banking	Banking	Banking
Type (current)	Universal	Universal	Universal
Market entry	2006	2006	2009
Year of Universal License	2010	2009	2009
Ownership	Sole ownership, Ghanaian	Joint ownership, Ghanaian and foreign (Singapore)	Joint ownership, Ghanaian and foreign (Nigeria)
Size (employees)	700	900	500
Annual Profits after tax 2010 (Ghanaian cedi GHS1~USD1)	9.9 million	3 million	8.5 million
Domestic locations (Regions)	Ashanti Greater Accra Western Central Eastern Brong-Ahafo Volta	Ashanti Greater Accra Western Volta Northern	Ashanti Greater Accra Western Northern Central Eastern Brong-Ahafo
Foreign locations (Countries)	Nigeria Germany	Nigeria Singapore	Côte d'Ivoire DR Congo Nigeria Rwanda Zambia Sierra Leone UK
Number of domestic branches	27	31	37

Source: Company annual reports (December 2011) and case interviews (December 2012 and April 2013)

Table 3: Description and characteristics of key constructs

Constructs	Description and characteristics	Authors
Moral and ethical obligations of the company	The ethical/moral roots of a company guide the role that the company has in society.	Altman (1999); Dean, (2002); Kane et al. (2009)
Provide economic benefits	An organisation that plays a role in the society can succeed in also achieving economic benefits.	Idemudia (2009); Ngo et al. (2018)
Integration, common goals between corporation and its communities	The company's obligation to reach social goals through ethical activities involves partnerships with nonprofit organisations and non-governmental agencies and leadership championing community development.	Altman (1997; 1999); Deigh et al. (2016); Andrews (2016)
Responsibility to stakeholders	Responsibility to all stakeholders is an essential theme in the CR and PB perspective. The most commonly identified stakeholder groups, in the fields, are the community, employees, customers, investors, the natural environment and the government.	Amponsah-Tawiah and Dartey-Baah (2011); Duarte Alonso and Nyanjom (2017)
Proactive action	The previous CR framework focused on the organisation's obligation to support social aims through passive actions like philanthropy. Nowadays, it is replaced by a proactive approach that highlights the strategic role played by ethics and CR toward all kinds of stakeholders.	Altman (1999); Anderson (1997); Hall (2006)
Partnerships across sector lines	Partnerships and inter-multi sectoral collaborations engage not only government and nonprofit organisations, but involve universities, civic groups and other companies across sector lines interested in pursuing social actions.	Altman (1999); Cai (2002)
Active leadership	Companies play a leadership role investing in developing communities and countries, taking care of dreadful environmental conditions and improving poor quality of life. Implementing these kinds of programs have produced mutual benefits in terms of commitment, values, understanding and cooperation.	Altman (1999); Cooke (2007); Hazra, et al. (2017); Hunter (2017)

Appendix 1: Interview Protocol and Interview Guide

Interview Protocol: A semi-structured interview, recorded and transcribed
Title of Project: Company: Time of interview: Date: Place: Interviewer: Interviewee: Position of interviewee: Questions: (Thank the individual for participating in this interview. Assure him or her of confidentiality of responses and potential future interviews)
Interview Guide

A. Company Profile
    a. What are the company operations?
    b. Where are you located?
    c. What is the size of this company?
        i. Employees?
        ii. Turnover?
B. Manager Profile
    a. What branch(es) are you normally located?
    b. What age range do you fall in?
    c. What is your level of management?
    d. What does your job role involve?
C. Manager's worldview: Perceptions on Corporate Social Responsibility (CSR)
    a. What is your understanding of CSR?
    b. How is your job role connected with the company's CSR practice?

  c. Who are the company's stakeholders?

  d. What is the role of CSR in the banking sector?

D. CSR and Corporate Strategy

  a. Who is responsible for developing your CSR agenda?

  b. What factors drive your CSR agenda?

  c. How does the CSR agenda fit in/align with your corporate strategy?

  d. What types of CSR activities is your company involved with?

  e. What sectors does your company focus CSR activities on? Learning & Talent Manager?

E. CSR and Business (Profitability)

  a. How does your CSR practice impact on your shareholders' interest?

  b. How does your CSR practice impact on the society and stakeholders?

  c. How would you describe the importance of CSR responsibilities alongside the following:

    i. Economic responsibilities?

    ii. Legal responsibilities?

    iii. Ethical responsibilities?

    iv. Philanthropic responsibilities?

  d. What other factors or responsibilities do you consider as being important in relation to CSR?

F. Key drivers of CSR Practice

  a. What role does *responsibility to stakeholders* play in your CSR practice?

  b. What role do *ethical values* play in your CSR practice?

  c. What role does *economic position* of the company play in your CSR practice?

  d. What role does *culture* play in your CSR practice?

  e. What role do *marketing communication/promotion* play in your CSR activities?

G. Which areas does your company prioritise?

  a. Sectors? For example, education, health, etc.

  b. Types? Giving, employee welfare, etc.

H. CSR and place branding

  a. What role do moral and ethical obligations play in your company?

  b. What role does providing economic benefits play in your company?

  c. What role does integration play in your company?

d. What role does sharing common goals between corporation and communities play in your company?
e. What role does responsibility to stakeholders play in your company?
f. What role does proactive action play in your company?
g. What role does building partnerships across sector lines play in your company?
h. What role does active leadership play in your company?

Anything else?