

Extended Abstract

An investigation of “The Spectrum of Corporate Social Responsibility.” Or to be more precise: Over-communication - a comparative analysis of the UK and Italian banking sectors from the customers' perspective

Peter Maple ^{1,*}, Chiara Civera ² and Cecilia Casalegno ³

¹ Senior Lecturer, Course Director at Faculty of Business, London South Bank University, London

² Ph.D., Department of Management, University of Turin, Turin

³ Ph.D., Department of Management, University of Turin, Turin

E-Mails: maplep@lsbu.ac.uk; chiara.civera@unito.it; cecilia.casalegno@unito.it

* Author to whom correspondence should be addressed; Tel.: +44-20-7815-6194

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Introduction

The last three decades has seen a significant rise in the use of Corporate Social Responsibility strategies by companies seeking to reinforce their “license to operate”. During that time academics and researchers have extensively investigated the importance and benefits that Corporate Social Responsibility (CSR) and the communication of that activity can play on a company’s reputation, their brand equity, profitability and even their stock market valuation. Whilst more customer experiences and the sharing of those defining brands and their behaviour (Uwins, 2014) has occurred, marketing has started to be re-thought around the use of ethically messages. Along with a rising tendency to make extensive use of CSR as a tool to enhance marketing strategies and brand development plans, we are today witnessing a phenomenon that sees an increasing number of companies from a wide range of industrial sectors, apparently, over-exploiting CSR communication targeted at their particular audiences. In this sense, CSR is somehow criticised and accused to have failed in achieving its original purpose both in contents and communication (Visser, 2011). The international crisis in global companies' public relations and the pressure over the ethical content of their messages are, in fact, starting to raise doubts about their reliability and veracity. That is, when messages that appear to be “too good to be true” or too frequent, they may in fact be perceived as hiding something that would, if

publicized, otherwise be seen to have entirely the opposite effect. As a cynic or critical commentator might be heard or seen to comment, “Methinks he doth protest too much.”

Since little has been told by the literature over the subject, to begin or to attempt an answer, this paper aims to explore some specific circumstances relating to companies' over use of marketing communications on CSR. These are defined by the authors as *CSR over-communication* – and it is planned to examine them from both the business and customer perspectives. In particular, the research will centre on a specific sector activity - that seemingly, attempts to exploit, more than most, the benefits of communicating ethical behaviours and good processes and practices towards their customers. That is, the banking sector. Furthermore, as these communications are always directed towards changing the perceptions among the target that they are addressed to; the paper will specifically consider customers' perceptions about CSR over-communication in general and will be applied to the sector above.

Methods

Given the different nationalities and domiciles of the authors analysing the phenomenon, we will provide an investigation between the situation in the UK compared to that in Italy by building descriptive case studies with the aim of observing the way that banking corporates - some of which have been involved in severe financial and PR scandals - still utilize CSR as a factor in attempting to maintain clients' trust, loyalty and business. In particular, the descriptive case studies will include the two largest banks (Relbanks, 2014) with the best reputation (Reputation Institute, 2014) based in Italy and the UK. A discussion of trust rather than confidence (Sargeant & Lee, 2001) will also be included to provide greater contextual understanding of these perception difficulties. It will be argued that trust is given in the absence of evidence and it is that trust that is most at risk by the inappropriate and overuse use of marketing communications.

Methodologically the authors plan a mixed methods approach. An earlier work in progress paper entitled “Corporate Philanthropy Magic or Myth” (presented by the authors at the International Social Marketing Conference, in May 2012) will be revisited and information from the Anglo Italian participants re-analysed. Moreover, a book chapter entitled “Meanings and Implications of Corporate Social Responsibility and Branding in Grocer Retailers: A comparative study over Italy and the UK” (published by the authors in Handbook of Research on Retailer-Consumer Relationship Development”, Business Science Reference, IGI Global 2014) and a work in progress paper entitled “Corporate Social Responsibility and Branding Strategies: a Comparative Study over Banking sector in Italy and the UK” (2015) will be used as framework for the different typologies of CSR communications related to marketing and branding and to strengthen the discussion over banking corporates attitude towards CSR communication in Italy and the UK.

Results and Discussion

The authors conducted some primary research to look more closely at the range of perceptions from the customers' point of view by using focus group discussions among a target sample composed of postgraduate students of Marketing Communications & Management from both Italy and the UK. Each focus group was chosen to include students who have knowledge of marketing, branding and CSR; understanding of the financial market globally and awareness of the latest scandals hitting

banking corporates in their nations. These students have been presented with some live case data and a fictitious case study to monitor and measure their reactions to a range of CSR communications. The purpose of this investigation is to create and explore a spectrum of potential customers' perceptions deriving from those CSR communications with the intent of understanding to what extent communication is accepted as coherent and real or when, at the opposite end of the spectrum, it starts becoming unbelievable and raises cynical reactions, despite any ethical intent.

Table 1. Focus Group Composition

	Country	Number of participants
Total Italy		80
	<i>Italian Students</i>	<i>51</i>
	<i>Foreign Students in Italy</i>	<i>29</i>
Total UK		80
	<i>UK Students</i>	<i>15</i>
	<i>Foreign Students in the UK</i>	<i>65</i>
Total participants		160

Conclusions

In conclusion, the spectrum of perceptions was applied to the CSR communications of the major banking corporates in Italy and the UK so as to inform the communication issue discussed.

Therefore, with the enormous growth of overly ethical and responsible messages, confidence decreases when customers do not see the actual impacts of what is publicized in the outside world. There is therefore a spectrum of communications along which a customer will travel as s/he is exposed to marketing communications generally and CSR communications as specifically considered in this brief study. Whilst more research would be valuable we can reasonably conclude that CSR programmes need to be very carefully focused to ensure that customers are not over-exposed to communications that are at odds with the results and impacts that they personally observe and take note of.

As William Shakespeare actually wrote, in his 1602 work Hamlet, where he has Queen Gertrude say of the protagonist in the play within the play, "The lady doth protest too much, methinks."

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