

# A Good Reputation Must be Earned, But How? Examining the Role of Relationship Communication and Employee Skills in Retail Banking

Mornay Roberts-Lombard<sup>a</sup>  and Daniel Johannes Petzer<sup>b,c</sup>

<sup>a</sup>Department of Management & Entrepreneurship, University of the Western Cape, Bellville, South Africa; <sup>b</sup>Department of Research, Henley Business School Africa, Johannesburg, South Africa; <sup>c</sup>Department of Marketing Management, University of Pretoria, Pretoria, South Africa

## ABSTRACT

This study examines relationship communication and employee skills as antecedents to corporate image and the latter's relationship with corporate reputation. It also considers the mediating role of corporate image and moderating roles of customer characteristics, such as duration of support and customer spending. Using purposive and quota sampling, responses were collected from 352 customers of South African banks using a self-administered questionnaire. Mplus version 8.5 tested the direct effects proposed, while the indirect effects were tested with the Hayes Process macro for SPSS. The study assists emerging market banks to understand how corporate image influences corporate reputation perceptions, based upon the inclusion of selected corporate image antecedents. It also emphasizes the importance of duration of support and monthly spending in the relationships between corporate image and its selected antecedents.

## KEYWORDS

Relationship communication; employee skills; corporate image; corporate reputation; customer characteristics, retail banking

## Introduction

In today's competitive business environment, the importance of corporate image and reputation cannot be overstated. These intangible assets are increasingly recognized as critical determinants of a company's success, as they influence future relational intent and ultimately financial performance (Mohamed & Ibrahim, 2024). As organizations strive to maintain a positive public perception, the interplay between internal factors like relationship communication and employee skills and their external outcomes becomes pivotal (Jawabreh et al., 2022). This study seeks to explore the influence of

**CONTACT** Mornay Roberts-Lombard  [mornayrobertslombard@gmail.com](mailto:mornayrobertslombard@gmail.com)  Department of Management & Entrepreneurship, University of the Western Cape, Bellville, Cape Town, South Africa.

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relationship communication and employee skill drivers on corporate image and reputation. Research demonstrates that clear and pleasant communication enhances customer satisfaction and positively impacts corporate image (Karim & Rabiul, 2024; Lucky et al., 2023). For example, Le (2023) found that clarity in communication is crucial for shaping customers' perceptions, which affect the corporate image and reputation of companies.

Corporate image and reputation are central to organizations' strategic positioning (Karim & Rabiul, 2024). Corporate image refers to the public's current perception of a company, shaped by various communication and interaction points (Norouzi & Teimourfamian Asl, 2023). In contrast, corporate reputation encompasses the long-term evaluation of a company's overall ability to deliver value to its stakeholders (Colleoni et al., 2023). While image is often viewed as a snapshot of how a company is perceived at a given time, reputation reflects a more enduring and cumulative assessment (Gray & Balmer, 1998; Szwajca, 2018). Both elements are crucial, as they influence stakeholder decisions and can impact a company's market performance (Le, 2023). A positive corporate reputation can lead to increased future relational intent, better financial performance, and a stronger market position (Ibn-Mohammed et al., 2024).

Effective relationship communication is vital for shaping corporate image and reputation (Şeşen & Gündoğdu, 2023). Communication clarity, defined as the extent to which messages are precise and unambiguous, is essential for reducing misunderstandings and aligning expectations (Kalogiannidis et al., 2023). When communication is clear, it facilitates better organizational performance and fosters trust among stakeholders (Flew, 2021). Conversely, communication pleasantness, which encompasses the tone and approachability of interactions, contributes to creating a positive work environment and enhances external perceptions of a company (Zeitun & Anam, 2024). Pleasant communication can lead to increased employee satisfaction, which indirectly improves corporate image by reflecting well on an organization's culture and values (Costa & Costa, 2024).

Employee skills, particularly competence and intimacy, also play an imperative role in shaping corporate reputation (Alnehabi, 2025). Employee competence, or employees' ability to perform their duties effectively, is directly linked to the quality of products and services offered by their companies. Competent employees contribute to operational excellence and reinforce a company's credibility and reliability to stakeholders (Salman et al., 2023). Contrastingly, employee intimacy, referring to the capacity for building strong personal connections, enhances customer interactions and fosters deeper relationships with customers (Gonu et al., 2024). Employees who exhibit high levels of intimacy are likely to improve customers'

satisfaction and loyalty, thereby positively impacting corporate reputation (Sukmawan & Zulganef, 2023).

The moderating effects of duration of support and monthly spending introduce complexity to the relationships between internal factors and corporate outcomes. Duration of support refers to the length of time customers remain engaged with their service providers, such as a bank (Garba, 2023). Longer durations can result in more profound relationships and more accurate perceptions of a company's image and reputation (Adewole, 2024). Extended engagement periods allow customers to witness the consistency of communication and the effectiveness of employee skills over time, which can reinforce or challenge their perceptions of a company (Park & Kim, 2024). Monthly spending, or the financial commitment to maintaining and enhancing stakeholder relationships, also influences corporate image and reputation. Higher levels of customer spending can signal customers' dedication to their service provider, thereby enhancing their belief in the reputation of the provider (Shaalán et al., 2023). Spending on improving communication and employee development can yield significant benefits for corporate image and reputation, but misallocation of resources can have the opposite effect (Le, 2023).

Despite the growing body of research on the individual impacts of communication clarity, pleasantness, employee competence, and intimacy, there remains a notable gap in understanding how these factors interact to influence corporate image and reputation. Existing studies have extensively explored the separate effects of these variables on organizational outcomes, but the combined influence of these elements, particularly when moderated by duration of support and monthly spending, has not been sufficiently examined. For instance, while research has demonstrated the importance of communication clarity and pleasantness in enhancing organizational effectiveness (M. Kumar et al., 2024), there is limited understanding of how these factors affect corporate image and reputation. Similarly, while employee competence and intimacy have been studied in relation to operational performance and customer satisfaction (Pakurár et al., 2019; Wood et al., 2024), their combined effect on corporate reputation, especially when moderated by stakeholder engagement duration and financial investment, remains underexplored. Duration of support and monthly spending as moderators add a layer of complexity that has not been adequately addressed in literature.

This study bridges these gaps by providing a comprehensive analysis of how relationship communication and employee skills influence corporate image and reputation, with a specific focus on the moderating roles of duration of support and monthly spending. By integrating these factors, the research offers valuable insights for businesses looking to enhance their

stakeholder relationships and improve their market positioning. Understanding these dynamics is essential for companies striving to navigate the complexities of modern business interactions and maintain a competitive edge in a rapidly evolving marketplace.

Following the introduction, this paper constructs a theoretical framework around the key concepts of the proposed model and outlines the developed hypotheses. It then explains the methodology used in the research and highlights the key findings. Lastly, the discussion focuses on the implications of these results for management and the practical applications of the findings.

## Literature review

### *South African retail banking*

The South African banking sector, comprising 81 institutions of local and international origins, features prominent players, such as Absa, Nedbank, First National Bank, Standard Bank, Investec, and Capitec Bank (PwC, 2024). Collectively, these banks manage assets totaling around US\$356.722 million (Statista, 2023). In this competitive market, understanding customers' perceptions of corporate image and how it impacts corporate reputation is essential for distinguishing services and maintaining future relational intention (Murimbika, 2024; Thorne, 2023). This challenge is amplified by the rise of innovative entrants like TymeBank, Discovery Bank, Bank Zero, and HBZ Bank, which address demands for convenience, digital engagement, and religious compliance (Who Owns Whom, 2024). In this environment, the interplay between corporate image and corporate reputation becomes increasingly significant (Khalid et al., 2024; Nel et al., 2021). Service providers (e.g., banks) must explore how their corporate image—shaped by factors like communication clarity and employee competence—affects their reputation. Effective corporate image management can significantly enhance a bank's reputation, a crucial asset in a crowded market (Bhatia, 2024). Theories, such as cognitive appraisal theory and relationship marketing theory, are also useful in this context, as they analyze how elements like relationship communication and employee interactions influence corporate image and, in turn, shape corporate reputation within the South African banking sector (Chatterjee et al., 2024; Olearova et al., 2025; Roberts-Lombard et al., 2023). This framework helps banks understand how external factors impact customers' perceptions and behaviors, providing deeper insights into managing corporate reputation effectively (Mtengwa & Muchenje, 2023).

## ***Theories underpinning of the study***

This study explores the proposed relationships using the principles of cognitive appraisal theory and relationship marketing theory. In a marketing context, the relevance of cognitive appraisal theory originates from the need to secure an enhanced understanding of customers' emotions and behaviors (Shweder, 1993). The main focus of this theory is to identify the factors that could impact customers' future decisions and behaviors when activating emotions (Viswanath & Reddy, 2023). As such, cognitive appraisal theory provides a broad perspective on customers' emotive behavior and has been extensively validated to elucidate the behavior of consumers in service-related industries, such as banking (Yeo & Ong, 2024). In this study, both relationship communication factors (e.g., clarity, pleasantness) (Bischof & Eppler, 2010; Burgoon & Le Poire, 1993) and employee skill factors (e.g., employee competence, intimacy) are perceived as factors that could impact consumers' cognitive state (Jiang, 2020; Stephens & Gwinner, 1998). The reasoning is that customers' perceptions of corporate reputation are guided by their corporate image perceptions (Le, 2023). Scholars (e.g., Gray and Balmer 1998) argue that customers' corporate reputation perceptions are impacted by their corporate image discernment, which are influenced by the drivers of relationship communication and employee skills (Hamidi et al., 2023; Oloba et al., 2024).

According to relationship marketing theory, the concept of relationship marketing emerged decades ago as a strategy for fostering long-term-oriented relationships within a services marketing context (Harker & Egan, 2006). This strategy is guided by professional engagement, employee competence, and all parties' willingness to remain in a relationship in the long term (Panduro-Ramirez et al., 2024). Relationship marketing promotes a long-term relational approach that is built on the continuous delivery of high-quality service to customers, two-way engagement, and the professional management of customer relationships (Badrinarayanan & Ramachandran, 2024). Furthermore, current customers have elevated expectancies. These expectancies relate to their communication needs, employee abilities when engaging with them, intimacy required when engaging with a service provider, sharing information as well as the level of service delivered amid all touchpoints (Amin et al., 2024). Consequently, relationship marketing needs to be applied as a calculated strategy that is built around the specific needs of customers and service providers in the long-term relationship development process (Roberts-Lombard et al., 2024).

## ***Relationship communication***

### ***Clarity***

Scholars, such as Obengo (2025) and Urbany (2013), refer to clarity as an incremental change in uncertainty that creates positive value for consumers.

In this study, clarity is service providers' ability to share sufficient information about their products/services to customers. Furthermore, it refers to service providers' ability to communicate the advantages and disadvantages of their products/services to customers, keeping customers informed about their products and services, and their ability to provide clear and accurate details about their products/services to customers (Phillips et al., 2023). Researchers like Adebayo (2024) and Husada and Aruman (2024) have established that customers' perceptions of a bank are influenced by how clearly the bank communicates. In this study, clarity was assessed by evaluating service providers' ability to convey both the value and limitations of their products and services to customers through informative communication (Balaji et al., 2016; Ribeiro et al., 2025).

### ***Pleasantness***

Pleasantness in relationship communication pertains to how customers perceive the communication of service providers as enjoyable and comfortable (X.-X. Liu et al., 2024). It reflects the positive feelings customers have when communicating or interacting with service providers and their staff (Torkzadeh et al., 2021). This aspect aligns with the concept of positivity in interactions, as suggested by Tickle-Degnen and Rosenthal (1990), where friendliness and attentiveness foster rapport between parties to a relationship. d'Abreu et al. (2021) further showed that rapport influences customers' decision-making processes, reducing anxiety and promoting interaction and participation. In this study, pleasantness was measured by considering the ability of the customers of a service provider to feel pleasant or harmonious with the communication of the service provider, the customers' ability to relate to the communication of their service provider, and the customers' ability to feel comfortable with the type of communication shared by their service provider (Balaji et al., 2016; Khalifa et al., 2025).

### ***Employee skills***

#### ***Employee competence***

Researchers (e.g., Gunawardana et al., 2024; Rao et al., 2024) contend that employee competence plays a crucial role in fostering relationships between service providers and customers. The sharing of communication that is perceived by customers as timely, consistent, and precise stimulates customer satisfaction, enhances customer appreciation, and creates a positive perception of a service provider's image (Rane et al., 2023). Al-Refaei et al. (2023) concurred, stating that customers who perceive the employees of their service provider to be knowledgeable and honest, sharing thoughtful advice and delivering prompt service, develop more positive perceptions of the

service provider's image. Therefore, in this study, employee competence was measured by considering the ability of the employees of a service provider to give thoughtful advice and to share the right expertise for employees to be honest and deliver a prompt service (Cheng et al., 2008; Wray et al., 1994).

### *Intimacy*

Intimacy in a business-to-consumer (B2C) context refers to employees' ability to connect with customers on a personal level, empathize with their needs, and create meaningful interactions (Hasnin, 2025). It goes beyond transactional exchanges to cultivate genuine rapport and emotional connections (Ngoc Dan & Ngo Trong, 2023). Scholars, such as Hidayat and Idrus (2023), state that intimate interactions make customers feel understood, valued, and appreciated, enhancing their overall experience with a brand. As such, in the relationship building process, intimacy is indispensable (Wamburi et al., 2024). It humanizes the customer experience as well as strengthens the emotional bonds between customers and service providers (Mulia et al., 2021). Thus, in this study, intimacy was assessed by evaluating the degree of satisfaction with a service experience (Athiya et al., 2024; Yim et al., 2008).

### *Corporate image*

Corporate image can be described as customers' overall perceptions of providers (Norouzi & Teimourfamian Asl, 2023). It encompasses factors like brand reputation, values, visual identity, and customer service experience (Ab Hamid et al., 2023). The importance of corporate image in developing relationships with customers lies in its ability to shape their attitudes and behaviors toward providers (Chiu et al., 2025). A positive corporate image instills credibility among customers, making them more likely to trust a brand, engage with the brand, and recommend it to others (Karim & Rabiul, 2024). Scholars, such as Dam and Dam (2021) and Khoo (2022), have confirmed that corporate image influences customers' perceptions, attitudes, and emotions toward a brand, ultimately driving customers' future willingness to remain in a relationship with the service provider. Consequently, corporate image was measured by considering a service provider's ability to instill trust in the mind of customers, reflecting stability and innovation in its business practices, and securing a social contribution for society (Aydin & Özer, 2005; Bayol et al., 2000).

### ***Corporate reputation***

Corporate reputation encapsulates how providers are viewed by their customers, stakeholders, and the public based on their past behavior, performance, and interactions (Colleoni et al., 2023). It refers to the collective perception of a company's character, values, and actions within the marketplace (Krstić, 2025). In marketing literature, scholars (e.g., Y. Kim & Cho, 2024; Sánchez-Iglesias et al., 2024) have widely confirmed the importance of corporate reputation in developing relationships with customers in a B2C setting. As such, a positive reputation fosters confidence and loyalty among customers, encouraging them to engage with providers, recommend their products or services, and advocate on their behalf (Gidage & Bhide, 2024). Therefore, in this study, corporate image was assessed based on customers' perceptions that brands uphold a clean reputation within society, project a prestigious image through its associations, and demonstrate a commitment to sustainable development (Maddern et al., 2007; Narteh & Owusu-Frimpong, 2011; Wepener & Boshoff, 2015).

### ***Proposed moderators***

#### ***Duration of support***

The duration of customers' support for service providers refers to the length of time and the level of their engagement with the businesses. This includes factors, such as repeat purchases, loyalty, and advocacy (Mofokeng, 2023b). It encompasses the ongoing relationships between customers and providers, highlighting how sustained interaction reflects customer trust and satisfaction with the offered products or services (Haryono et al., 2023). Scholars argue that customers who consistently support a business over time demonstrate a significant level of trust and satisfaction, which are crucial for maintaining long-term relationships (Herning & Sholahudin, 2024). By nurturing ongoing support from customers, service providers—including banks—can establish a robust foundation for long-term success and drive future business growth (Demirbaş, 2023; Svoetwa et al., 2023).

#### ***Monthly spending***

Monthly spending refers to the amount of money customers regularly invest in purchasing products or services from providers within a given month (Nguyen et al., 2020). It represents a key metric in understanding customers' behavior and preferences, providing insights into purchasing patterns and engagement levels (Pefriyadi, 2025). In building long-term relationships, monthly spending serves as a crucial indicator of customer lifetime value and potential for retention (V. Kumar, 2024). Research shows that by examining spending behaviors, providers can customize their offerings, rewards, and communication strategies

to more effectively align with the needs and preferences of their most valuable customers, thereby strengthening relationships and promoting sustainable growth (Rane et al., 2023).

## **Development of the model for the study**

### ***The interrelationships between relationship communication and corporate image***

#### ***Clarity and corporate image***

Clear communication is imperative for effective corporate image management (Feldiansyah, 2024). Sicilia and Palazón (2023) concurred, stating that clarity in messaging enhances the reception and understanding of information, leading to more positive perceptions of the communicators. This clarity fosters trust and credibility, which are essential for shaping favorable customer attitudes toward service providers. When communication is concise, consistent, and transparent, it reinforces service providers' reputation for reliability and integrity (Ibn-Mohammed et al., 2024). Therefore, the clarity of communication significantly impacts corporate image, as it influences customers' perceptions and evaluations of service providers (Saoula et al., 2024). As such, it is hypothesized that:

**H1:** Clarity of communication significantly and positively influences corporate image.

#### ***Pleasantness and corporate image***

The pleasantness of communication, rooted in theories of persuasion and impression management, plays a pivotal role in shaping corporate image (Dzogbenuku et al., 2024). As such, pleasant communication enhances message reception and attitude formation (Joy, 2024). It fosters emotional engagement and cognitive processing (Men & Yue, 2019), which contributes to positive perceptions of providers' personality and values (Fu, 2023; Memon et al., 2025). Consequently, it is argued that the pleasantness of communication significantly and positively influences corporate image, as it impacts customers' emotional reactions and evaluations of service providers (Skočajić et al., 2024). El Bahbouhi and Touab (2023) concurred, stating that a positive relationship exists between the pleasantness of communication and corporate image. Thus, it is hypothesized that:

**H2:** Pleasantness of communication significantly and positively influences corporate image.

### ***The interrelationship between employee skills and corporate image***

Marketing literature has confirmed that employee skills significantly influence corporate image by directly impacting customers' perceptions and

interactions (Huang et al., 2024; Trávníčková et al., 2024). Skilled employees enhance service delivery, professionalism, and efficiency, thereby positively shaping how service providers are perceived externally (Hasan & Chowdhury, 2023). Their expertise fosters trust, which is crucial for building a strong corporate image. Furthermore, a competent workforce reflects positively on service providers' brand identity, reinforcing their credibility, reliability, and overall attractiveness to customers (Raza et al., 2023). Scholars, such as Ab Hamid et al. (2023), also confirm the positive relationship between employee skills and corporate image. As such, it is evident that employee skills are pivotal in shaping and maintaining a favorable corporate image in the competitive business environment (S. Lee et al., 2023). Against this background, it is hypothesized that:

**H3:** Employee competence significantly and positively influences corporate image.

### ***The interrelationship between employee intimacy and corporate image***

The intimacy of communication with customers significantly influences corporate image by fostering trust, understanding, and long-term relationship intention (Lestari, 2025). Personalized and empathetic interactions create positive customer experiences, thereby enhancing satisfaction and perceptions of service providers (Sheth et al., 2024). Intimate communication, characterized by attentiveness to customers' needs, effective listening, and responsiveness, strengthens relationships and builds a favorable corporate reputation (Negassa & Japee, 2023). It demonstrates a commitment to customer-centric values and enhances brand perception as caring and reliable (Nogueira et al., 2023). Therefore, intimate communication is crucial in shaping positive perceptions and enhancing service providers' overall image through the lens of the customers (Rodriguez, 2023). As such, it is hypothesized that:

**H4:** Employee intimacy significantly and positively influences corporate image.

### ***The interrelationship between corporate image and corporate reputation***

Marketing literature has widely confirmed corporate image as an important precursor to corporate reputation (Khalid et al., 2024). Hamidi et al. (2023) argued that corporate image directly influences corporate reputation by shaping external perceptions of businesses' identities, values, and capabilities. A positive corporate image—built through employee competence, effective and engaging communication, and stakeholder engagement—enhances trust and credibility among customers (Saoula et al., 2024). It reflects businesses' commitment to quality, innovation, and ethical

practices, thereby attracting favorable attention and support (Ilyas et al., 2023). Consequently, managing and enhancing corporate image is imperative for maintaining a strong corporate reputation, which impacts long-term success and sustainability (Khalid et al., 2024). This view is shared by Sharma (2022), who affirmed the positive correlation between corporate image and corporate reputation across various contexts. Based on the preceding discussion, the following hypothesis is proposed:

**H5:** Corporate image significantly and positively influences corporate reputation.

***Corporate image as a mediator in the relationships between communication, employee skills, and corporate reputation***

The concept of corporate image has been widely explored as a connection between various factors and corporate reputation as the dependent variable. For instance, in testing a mediation model, Şeşen and Gündoğdu (2023) found that a positive corporate image results in a positive corporate reputation. Additionally, studies in the banking sectors of emerging markets like Zimbabwe and Ghana have identified corporate image as a mediating factor that influences the corporate reputation among bank customers (Chikazhe et al., 2021; Kankam-Kwarteng et al., 2024). Service providers (e.g., banks) that practice open communication with customers, supported by an engaging service experience, positively stimulate customers' corporate image perceptions of the brands (Feldiansyah, 2024). The latter could also enhance customers' corporate reputation perceptions (L. H. Lee & Abdullah, 2024). Consequently, when banking customers have positive corporate image perceptions of their bank, it enhances their overall perceptions of the corporate reputation of their bank (Ogomegbunam & Oputeh, 2024). As such, corporate image functions as a mediating factor between drivers, such as clarity of communication, pleasantness of communication, employee competence, employee intimacy, and corporate reputation as an outcome. In light of hypotheses H1 to H5, it is purported that corporate image functions as a mediator between these drivers and the corporate reputation as an outcome variable (Le, 2023). Thus, the following hypothesis is proposed:

**H6a** –d: Corporate image mediates the relationships clarity of communication, pleasantness of communication, employee competence, and employee intimacy have with corporate reputation.

***Duration of support***

In marketing studies, substantial evidence supports the idea that the length of customer support can play a pivotal role as a moderating factor. For instance, Sofiati and Sudaryo (2020) found that the duration of engagement

directly impacts customers' perceptions of the corporate image of service providers. Such perceptions are guided by the level of communication received as well as the service experienced during the engagement process (Yasmimmuntaz & Rahman, 2024). Similarly, Wamburi et al. (2024) established that in a banking context, the time customers spend with service providers can impact their future perceptions of employee competence as well as the level of intimacy when engaging with the service providers. In addition, Wilson (2023) established that the extent of support provided by bank customers to their banks can significantly affect their future perceptions of the corporate image of their bank. However, this relationship hinges on whether these customers perceive the communication received and the employee engagement experience at the bank as positive (Gupta & Khan, 2024). As such, it is hypothesized that:

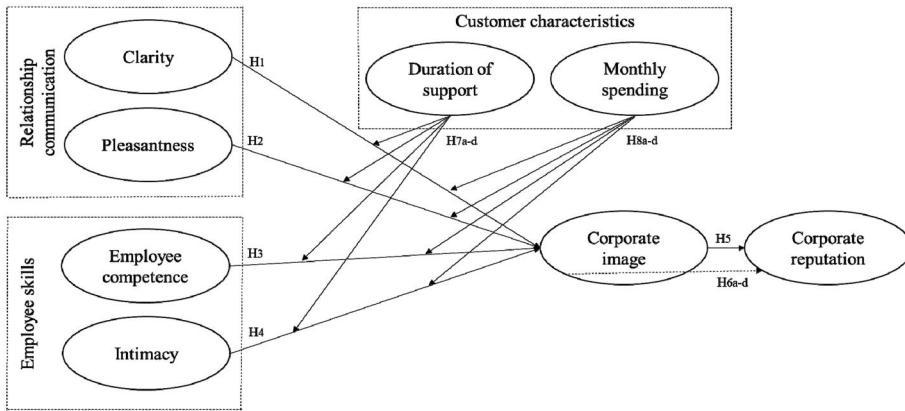
**H7a** –d: Duration of support moderates the relationships clarity of communication, pleasantness of communication, employee competence, and employee intimacy have with corporate image.

### *Monthly spending*

In B2C dynamics, customers' monthly spending can serve as a crucial moderating variable (Mofokeng, 2023a). It influences how factors, including the clarity and pleasantness of communication, employee competence, and intimacy in customer relationships, shape corporate image (Fiiwe et al., 2023; Morgan-Petgrave, 2023). Higher monthly expenditures often correlate with increased expectations and a deeper level of engagement with service providers (Madhumita et al., 2024). For instance, customers who spend more may perceive clearer communication and pleasant interactions as indicators of superior service quality and competence. Moreover, their level of intimacy in relationships with service providers could significantly impact how they perceive the corporate image (Wamburi et al., 2024). As such, understanding these dynamics is essential for businesses aiming to tailor their communication strategies and service offerings effectively, ultimately enhancing customer satisfaction, which could positively impact their corporate image perception (Karim & Rabiul, 2024). Against the background provided above, it is hypothesized that:

**H8a** –d: Monthly spending moderates the relationships clarity of communication, pleasantness of communication, employee competence, and employee intimacy have with corporate image.

Considering the discussion above, [Figure 1](#) depicts the conceptual framework of the study. It visually represents how drivers of corporate image, such as relationship communication (clarity and pleasantness) and employee skills (employee competence and intimacy), affect corporate



**Figure 1.** Proposed model for the study.

image, which affects corporate reputation. Corporate image is reflected as a mediating variable between selected drivers—namely relationship communication (clarity and pleasantness) and employee skills (employee competence and intimacy)—and corporate reputation as an outcome. Moreover, duration of support and monthly spending are presented as factors that moderate the relationships relationship communication (clarity and pleasantness) and employee skills (employee competence and intimacy) have with corporate image in the model.

## Methodology

A quantitative approach was followed in collecting the data for this study. The target population included customers of South African retail banks. To partake in the study, customers had to have at least one account in their personal capacity at a South African retail bank and be aged 18–65 at the time the study was undertaken. The researchers followed a purposive sampling technique based upon the criteria mentioned above. In addition, quota sampling was used to fill gender quotas. Both techniques are non-probability sampling techniques, best suited in this instance as a sampling frame of the target population is not available. In total, 352 respondents partook in the study. The final sample comprised 178 male respondents and 174 female respondents. A self-administered survey was designed and fielded by a company specializing in administering surveys. Based upon the sampling requirements, the company identified prospective respondents and distributed the survey for completion, collecting the completed questionnaires thereafter. The survey included several sections, commencing with a preamble that provided insight into the study, information on the ethical requirements the researchers had to meet as well as the participants' rights. Subsequent sections inquired about demographics of the

**Table 1.** Constructs of the study and their corresponding items.

	Constructs and corresponding items	Source
	Relationship communication	
	<i>Clarity</i>	Balaji et al. (2016)
COMC1	My bank provides sufficient information about its products/ services to me.	
COMC2	My bank explains the advantages and disadvantages of its products/services to me.	
COMC3	My bank keeps me well informed about its products/services.	
COMC4	My bank provides clear and accurate details about its products/ services to me.	
	<i>Pleasantness</i>	Balaji et al. (2016)
COMP1	I enjoy my bank's communication or interactions.	
COMP2	I feel pleasant or harmonious with my bank's communication.	
COMP3	I have a feeling of warmth for my bank's communication.	
COMP4	I relate well with my bank's communication.	
COMP5	I feel comfortable with my bank's communication.	
	Employee skills	
	<i>Employee competence</i>	Cheng et al. (2008); Wray et al. (1994)
EC1	The employees of my bank give thoughtful advice.	
EC2	The employees of my bank have the right expertise.	
EC3	The employees of my bank are honest.	
EC4	The employees of my bank assure a prompt service.	
	<i>Intimacy</i>	Yim et al. (2008)
INT1	I always enjoy my experience at my bank.	
INT2	I always have a warm and comfortable feeling when visiting my bank.	
INT3	I experience great happiness with visiting my bank.	
	Corporate image	Aydin and Özer (2005); Bayol et al. (2000); Maddern et al. (2007)
CI1	My bank can be trusted in what it says and does.	
CI2	My bank is stable and firmly established.	
CI3	My bank has a social contribution for the society.	
CI4	My bank has a positive image with its customers.	
CI5	My bank is innovative and forward-looking.	
	Corporate reputation	Narteh and Owusu-Frimpong (2011); Wepener and Boshoff (2015)
REP1	My bank's brand has a clean reputation.	
REP2	My bank has a good reputation in society.	
REP3	It is prestigious to be a customer of my bank.	
REP4	My bank is committed to sustainable development.	

respondents and retail bank patronage habits, and finally the key constructs of the study were measured. These measures are presented in Table 1 and were adapted from valid and reliable measures used in prior studies. For the measuring of the constructs of the study, the researchers employed an unlabeled seven-point Likert-type scale, where 1 was “strongly disagree” and 7 was “strongly agree”.

With respect to analyzing the data, descriptive statistics were calculated to gain insight into respondents' demographics and patronage habits concerning retail banks. Next, to assess normality of distribution of each of the items measuring the constructs, the Kolmogorov-Smirnov and Shapiro-Wilk tests were used. This allowed the researchers to select the optimal estimator for the models of the study (Muthén & Muthén, 1998–2017). Subsequently, the measurement model's model fit statistics were calculated and assessed (Hu & Bentler, 1999), whereafter reliability,

convergent validity, and discriminant were considered (Fornell & Larcker, 1981; Hair et al., 2014). Based upon acceptable outcomes assessment of the above, the model fit statistics were then calculated and assessed for the structural model (Hu & Bentler, 1999). The structural model's standardized estimates were calculated using Mplus version 8.5, allowing the researchers to test the direct effects (H1 to H5). The Hayes SPSS Process macro was then used to assess the indirect effects using the Model template 4 for mediation (H6a–d) and the Model 1 template for moderation (H7a–d and H8a–d).

In the end, 352 useable responses were collected. A total of 174 (49.4%) female and 178 (50.6%) male participants completed the survey. Majority (38.1%) of the study's respondents held full-time employment, followed by 23.3% who were students, 16.2% who were self-employed, 16% who were unemployed, and 6.4% who held part-time employment at the time of the survey. With respect to the type of bank account, most respondents (75.9%) held a savings account. This was trailed by a cheque (37.8%) and credit card (24.1%).

## Results

### *Common-method variance*

In this study, several procedural remedies were implemented to mitigate potential common-method bias, including a cover letter explaining the purpose of the study, pretesting the questionnaire for item ambiguity and complexity, and screening questions to ensure respondents had sufficient banking experience (F. Kock et al., 2021; MacKenzie & Podsakoff, 2012). Moreover, following data collection, the common-method bias was assessed by examining the variance inflation factor (VIF) for all latent variables. Since no VIF values exceeded 3.3, there was some post-facto evidence that common-method variance was not a concern in the present study (N. Kock, 2015).

### *Normality of distribution*

The analysis revealed that none of the items used to measure the constructs of the study were normally distributed, as both the Shapiro-Wilk and Kolmogorov-Smirnov tests yielded significant results in every case ( $p < 0.05$ ). Therefore, the MLM estimator was used to estimate the models of the study, since it produces the Satorra-Bentler chi-square, which is considered best suited in instances where normality of distribution is not evident (Muthén & Muthén, 1998–2017).

### **Measurement model assessment**

It is evident from Table 2 that the model fit statistics that were determined for the study's measurement model fall within the suggested cutoff values, as per Hu and Bentler (1999). Consequently, it can be said that the measurement model presented a fit for the data that can be described as reasonably good.

Table 3 shows evidence of convergent validity and reliability. Where convergent validity is concerned, the factor loadings of the items were all statistically significant ( $p < 0.01$ , two-tailed) and exceeded 0.7. Furthermore, for each of the constructs, the average variance extracted (AVE) exceeded 0.5. As for reliability, the Cronbach's alpha (CA) and composite reliability (CR) for all the constructs were higher than the 0.7 cutoff point (Hair et al., 2014). Resultantly, none of the items included had to be removed.

From Table 4, discriminant validity is evident, as the square root of the AVE for each construct surpasses its correlation with other constructs present in the model (Fornell & Larcker, 1981).

### **Structural model assessment**

It is evident from Table 5 that the structural model's model fit statistics fall within the suggested cutoff values, as recommended by Hu and Bentler (1999). Therefore, the structural model presents reasonably good fit for the study's data. Consequently, the structural paths can be examined.

It is evident from Table 6 that with a standardized estimate of 0.560 ( $p < 0.01$ ), employee competence is the strongest driver of corporate image, followed by the two relationship communication constructs: clarity, with a standardized estimate of 0.264 ( $p < 0.01$ ); and pleasantness, with a standardized estimate of 0.164 ( $p = 0.059$ ). Intimacy did not significantly and positively influence corporate image with a standardized estimate of  $-0.083$  ( $p = 0.084$ ). Corporate image significantly and positively influenced corporate reputation with a standardized estimate of 0.834 ( $p < 0.01$ ). Therefore, H1, H2, H3, and H5 were supported.

**Table 2.** Measurement model fit statistics.

Fit indices	Value	Suggested cutoff value
$\chi^2/df$ ratio	2.55	< 3
Chi-square value ( $\chi^2$ )	839.719	NA
Degrees of freedom (df)	329	NA
Scaling correction factor for MLM	1.6097	NA
Root mean square error of approximation (RMSEA)	0.066	< 0.08
Comparative fit index (CFI)	0.921	> 0.9
Tucker-Lewis index (TLI)	0.909	> 0.9
Standardized root mean square residual (SRMR)	0.053	< 0.08

**Table 3.** Convergent validity and reliability assessment.

Constructs and items	Standardized estimate	S.E. est.	p Value	AVE	CA	CR
<i>Corporate image</i>				0.698	0.915	0.920
CI1	0.846	0.019	0.0001**			
CI2	0.834	0.022	0.0001**			
CI3	0.72	0.026	0.0001**			
CI4	0.898	0.013	0.0001**			
CI5	0.869	0.019	0.0001**			
<i>Clarity</i>				0.753	0.924	0.924
COMC1	0.851	0.019	0.0001**			
COMC2	0.812	0.028	0.0001**			
COMC3	0.882	0.015	0.0001**			
COMC4	0.922	0.012	0.0001**			
<i>Pleasantness</i>				0.738	0.932	0.933
COMP1	0.841	0.019	0.0001**			
COMP2	0.883	0.014	0.0001**			
COMP3	0.866	0.016	0.0001**			
COMP4	0.846	0.017	0.0001**			
COMP5	0.851	0.015	0.0001**			
<i>Employee competence</i>				0.723	0.909	0.912
EC1	0.851	0.02	0.0001**			
EC2	0.886	0.017	0.0001**			
EC3	0.873	0.016	0.0001**			
EC4	0.787	0.024	0.0001**			
<i>Intimacy</i>				0.790	0.917	0.919
INT1	0.886	0.015	0.0001**			
INT2	0.929	0.011	0.0001**			
INT3	0.85	0.018	0.0001**			
<i>Corporate reputation</i>				0.737	0.915	0.918
REP1	0.894	0.014	0.0001**			
REP2	0.936	0.012	0.0001**			
REP3	0.821	0.018	0.0001**			
REP4	0.775	0.024	0.0001**			

\*\*Statistically significant at  $p < 0.01$ , two-tailed.

**Table 4.** Discriminant validity assessment.

Construct	Corporate image	Clarity	Pleasantness	Employee competence	Intimacy	Corporate reputation
Corporate image	<b>0.836</b>					
Clarity	0.778	<b>0.868</b>				
Pleasantness	0.77	0.803	<b>0.859</b>			
Employee competence	0.832	0.796	0.814	<b>0.850</b>		
Intimacy	0.601	0.691	0.703	0.716	<b>0.889</b>	
Corporate reputation	0.828	0.692	0.664	0.719	0.58	<b>0.859</b>

Note: Square root of the AVE on the diagonal.

**Table 5.** Structural model fit statistics.

Fit indices	Value	Suggested cutoff value
$\chi^2/df$ ratio	2.68	< 3
Chi-square value ( $\chi^2$ )	708.180	NA
Degrees of freedom (df)	264	NA
Scaling correction factor for MLM	1.5982	NA
RMSEA	0.069	< 0.08
CFI	0.922	> 0.9
TLI	0.911	> 0.9
SRMR	0.053	< 0.08

### ***The mediation effects for corporate image***

Bootstrapping estimation at 5 000 was used to produce and examine the bias-corrected confidence intervals (BCCIs) to confirm whether there was a zero between the direct and indirect effects' confidence intervals for mediation to be present. The type of mediation was determined based upon the Zhao et al. (2010) guidelines. From Table 7, mediation can be confirmed and the nature of the mediation is complementary in nature in all four instances. Therefore, H6a–d Was supported, with corporate image as a complementary mediator in the relationships that clarity of communication, pleasantness of communication, employee competence, and employee intimacy have with corporate reputation.

### ***The moderation effects for duration of support***

Duration of support is a multi-categorical moderator where duration of support of 3–47 months becomes the category against which the other categories are compared with. For W1, 3–47 months was compared to 48–90 months; and for W2, 3–47 months was compared to 91–540 months. Table 8 provides insight into instances where duration of support's moderation effects is evident. It is further evident from Table 9 that the conditional effect of clarity on corporate image becomes weaker as duration of support increases. Table 10 indicates that the conditional effect of pleasantness on corporate image becomes weaker as duration of support increases from 3–47 months to 91–540 months, and Table 11 indicates that the conditional effect of intimacy on corporate image becomes weaker as duration of support increases from 3–47 months to 91–540 months. In summary, H7a, H7b, and H7d were supported, since duration of support moderated the relationships clarity of communication, pleasantness of communication, and employee intimacy have with corporate image.

### ***The moderation effects for monthly spending***

For W1, less than R50 per month was compared to R51–R100 per month; for W2, less than R50 per month was compared to R101–R200 per month; and for W3, less than R50 per month was compared with R201 or more

**Table 6.** Structural model standardized estimates.

Path		Standardized estimate	S.E. est.	<i>p</i> Value	<i>t</i> -value	Result
Clarity	→ Corporate image	0.264	0.068	0.000**	3.872	Significant
Pleasantness	→ Corporate image	0.164	0.076	0.059**	2.145	Significant
Employee competence	→ Corporate image	0.560	0.062	0.000**	9.029	Significant
Intimacy	→ Corporate image	−0.083	0.048	0.084	−1.730	Not significant
Corporate image	→ Corporate reputation	0.834	0.022	0.000**	38.201	Significant

\*\*Statistically significant at  $p < 0.01$ , two-tailed.

**Table 7.** Corporate image’s mediation effects.

Variables X » M » Y	Total effect [LLCI; ULCI]	Direct effect [LLCI; ULCI]	Indirect effect [LLCI; ULCI]	Result
Clarity » Corporate image » Corporate reputation	0.637 [0.561; 0.713]	0.173 [0.083; 0.263]	0.464 [0.383; 0.54]	Complementary mediation
Pleasantness » Corporate image » Corporate reputation	0.666 [0.584; 0.749]	0.165 [0.070; 0.260]	0.502 [0.416; 0.590]	Complementary mediation
Employee competence » Corporate image » Corporate reputation	0.721 [0.641; 0.800]	0.202 [0.096; 0.308]	0.529 [0.42; 0.618]	Complementary mediation
Intimacy » Corporate image » Corporate reputation	0.563 [0.481; 0.645]	0.195 [0.121; 0.268]	0.368 [0.292; 0.445]	Complementary mediation

Note: X represents the exogenous variable; M represents the mediating variable, and Y represents the endogenous variable. LLCI is the lower-level confidence interval and ULCI is the upper-level confidence interval.

**Table 8.** Duration of support’s moderation effects.

Variables X → W → Y	Integration effect [LLCI; ULCI]	se	t-value	p Value	Main finding
Clarity → W1 → Corporate image	-0.160 [-0.305; -0.014]	0.074	-2.158	0.032	Moderation
Clarity → W2 → Corporate image	-0.234 [-0.399; -0.068]	0.084	-2.779	0.006	Moderation
Pleasantness → W1 → Corporate image	-0.067 [-0.227; 0.094]	0.082	-0.817	0.415	No moderation
Pleasantness → W2 → Corporate image	-0.211 [-0.388; -0.034]	0.090	-2.340	0.020	Moderation
Employee competence → W1 → Corporate image	0.083 [-0.069; 0.236]	0.077	1.078	0.282	No moderation
Employee competence → W2 → Corporate image	-0.051 [-0.221; 0.120]	0.087	-0.585	0.559	No moderation
Intimacy → W1 → Corporate image	-0.132 [-0.311; 0.048]	0.091	-1.440	0.151	Moderation
Intimacy → W2 → Corporate image	-0.226 [-0.416; -0.037]	0.097	-2.346	0.020	No moderation

**Table 9.** Conditional effects of clarity on corporate image at different values of duration of support.

Duration of support	Conditional effect	se	t-value	p Value	LLCI	ULCI
3–47 months	0.764	0.050	15.211	0.0001	0.665	0.862
48–90 months	0.604	0.054	11.101	0.0001	0.497	0.711
91–540 months	0.530	0.067	7.850	0.0001	0.397	0.663

per month. Table 12 provides insight into instances where monthly spending’s moderation effects is evident. It is further evident from Table 13 that the conditional effect of pleasantness on corporate image becomes stronger as spending increases from less than R50 to R51–R100 (W1). In addition,

**Table 10.** Conditional effects of pleasantness on corporate image at different values of duration of support.

Duration of support	Conditional effect	se	t-value	p Value	LLCI	ULCI
3–47 months	0.761	0.054	14.212	0.0001	0.656	0.867
48–90 months	0.695	0.061	11.301	0.0001	0.574	0.816
91–540 months	0.551	0.072	7.608	0.0001	0.408	0.693

**Table 11.** Conditional effects of intimacy on corporate image at different values of duration of support.

Duration of support	Conditional effect	se	t-value	p Value	LLCI	ULCI
3–47 months	0.614	0.614	0.614	0.0001	0.490	0.738
48–90 months	0.482	0.482	0.482	0.0001	0.352	0.612
91–540 months	0.387	0.387	0.387	0.0001	0.243	0.531

**Table 12.** Monthly spending's moderation effects.

Variables X → W → Y	Integration effect [LLCI; ULCI]	se	t-value	p Value	Main finding
Clarity → W1 → Corporate image	0.159 [−0.011; 0.329]	0.087	1.836	0.067	No moderation
Clarity → W2 → Corporate image	0.155 [−0.032; 0.343]	0.095	1.631	0.104	No moderation
Clarity → W3 → Corporate image	0.056 [−0.155; 0.267]	0.108	0.521	0.603	No moderation
Pleasantness → W1 → Corporate image	0.247 [0.074; 0.420]	0.088	2.810	0.005	Moderation
Pleasantness → W2 → Corporate image	0.131 [−0.070; 0.332]	0.102	1.284	0.200	No moderation
Pleasantness → W3 → Corporate image	0.179 [−0.048; 0.405]	0.115	1.553	0.121	No moderation
Employee competence → W1 → Corporate image	0.197 [0.033; 0.361]	0.083	2.363	0.019	Moderation
Employee competence → W2 → Corporate image	0.145 [−0.049; 0.388]	0.098	1.471	0.142	No moderation
Competence → W3 → Corporate image	0.132 [−0.079; 0.342]	0.107	1.232	0.219	No moderation
Intimacy → W1 → Corporate image	0.178 [−0.029; 0.384]	0.105	1.692	0.092	No moderation
Intimacy → W2 → Corporate image	−0.060 [−0.287; 0.166]	0.115	−0.525	0.600	No moderation
Intimacy → W3 → Corporate image	−0.213 [−0.441; 0.014]	0.116	−1.844	0.066	No moderation

the conditional effect of employee competence on corporate image becomes stronger as spending increases from less than R50 per month to R51–R100 per month. In summary, H8b and H8c were supported, since monthly spending moderated the relationships pleasantness of communication and employee competence had with corporate image.

**Table 13.** Conditional effects of pleasantness on corporate image at different values of spending.

Spending	Conditional effect	se	t-value	p Value	LLCI	ULCI
Less than R50	0.584	0.059	9.920	0.0001	0.468	0.700
R51–R100	0.831	0.065	12.730	0.0001	0.703	0.959
R101–R200	0.715	0.083	8.568	0.0001	0.551	0.879
R201 or more	0.763	0.099	7.703	0.0001	0.568	0.958

## Discussion

In marketing literature, corporate image plays a crucial role in shaping positive corporate reputation perception among customers (Khalid et al., 2024). This study specifically explores how corporate image impacts the corporate reputation perceptions of retail banking customers in emerging markets, focusing on efforts made by banks to engage customers. The study utilizes cognitive appraisal and relationship marketing theories to investigate this relationship (Chatterjee et al., 2024; Olearova et al., 2025). The research also examines how corporate image acts as a mediator between relationship communication and employee skills-related factors and corporate reputation, while considering the moderating effects of duration of support and monthly spending. In a study undertaken within the intensely competitive South African retail landscape, Phaladi (2023) highlighted that strengthening a bank's corporate image significantly contributes to building a more positive customer reputation. Furthermore, it argues that a strong corporate image does not only foster customer trust and loyalty, but also serves as a strategic advantage, enhancing customers' perceptions, emotional connections, and overall brand credibility in an increasingly crowded marketplace.

The findings indicate that clarity, pleasantness, employee competence, and corporate image significantly enhance the corporate image perceptions of retail banking customers in emerging markets. This aligns with previous research demonstrating similar effects across different contexts (Duong et al., 2022; Yousef, 2024). However, contrary to expectations, intimacy does not significantly influence corporate image in this market segment (Q. Liu et al., 2024). Nevertheless, a positive and significant relationship between corporate image and corporate reputation, as suggested by Chan et al. (2024) and Hamidi et al. (2023), is supported. Customers prioritize fast, clear, and engaging communication and require a pleasant, fast, and efficient service engagement experience in their interactions with their bank, which enhances positive perceptions of the corporate image of the bank and influences future corporate reputation perceptions. Notably, intimacy does not play a significant role in building corporate image, as indicated in Table 6. Gunawan et al. (2023) and Latif et al. (2023) argued that engaging two-way communication, positive and personalized service

experiences, characterized by acknowledgment, engagement, and reliable communication, are more pivotal than isolated factors in shaping corporate image.

As a mediator, corporate image secures complementary mediation in the relationships clarity, pleasantness, employee competence, and intimacy have with corporate reputation. The duration of support influences the relationships that clarity, pleasantness, employee competence, and intimacy have with corporate image. Specifically, as the duration of support extends, the impact of these factors on corporate image decreases (Roberts-Lombard & Petzer, 2021). Recent studies further highlight that corporate image acts as a dynamic mechanism that not only translates relationship quality dimensions into reputation gains, but also moderates the strength of these relationships over time (Karim & Rabiul, 2024). In the early stages of customer-firm interactions, clarity and employee competence play a dominant role in forming a favorable corporate image. However, as relationships mature, customers tend to prioritize organizational reliability and service innovation over initial relational attributes like pleasantness and intimacy (Kosasih et al., 2024). This shift suggests that while initial impressions are vital for image formation, long-term reputation management requires continual investment in evolving customer needs and expectations. Moreover, intimacy—while initially critical for emotional bonding—diminishes in strategic importance, as familiarity breeds more rational evaluation based on service delivery consistency (Karunia et al., 2024; Wamburi et al., 2024). Consequently, organizations must adopt an adaptive corporate communication and service strategy that reinforces key brand promises, while introducing new relationship stimuli to maintain a strong corporate image across the customer life cycle (Feldiansyah, 2024). These insights emphasize that corporate image is not static but requires proactive management to sustain its mediating effectiveness in building corporate reputation.

Similarly, monthly spending moderates the relationships between corporate image and pleasantness as well as employee competence, showing that increased monthly spending on bank-related products and services strengthens the impact of these factors on corporate image (S. J. Kim et al., 2015; Luciany et al., 2024). Higher-spending customers often perceive greater value from superior service interactions, enhancing the salience of pleasantness and employee competence in shaping positive brand perceptions (Yaqub et al., 2024). Recent research in emerging markets emphasizes that high-value customers expect not only efficient transactions, but also personalized, emotionally engaging experiences, which further amplify the relationship between corporate image and service attributes (Gonu et al., 2023; Ho & Chow, 2024). In summary, this study underscores the critical role of corporate image in influencing customer behaviors in the retail

banking sector, particularly in emerging markets like South Africa, and highlights the nuanced impacts of various relationship communication and employee skills-related factors and moderators on building a positive corporate image among retail banking customers. Furthermore, a robust corporate image significantly enhances customer advocacy behaviors, such as positive word of mouth and higher loyalty levels, especially among customers with substantial financial investment in their bank (Karim & Rabiul, 2024). Given the growing competition in South Africa's retail banking sector, it is essential for banks to strategically target high-spending customers with differentiated service strategies that reinforce pleasantness and employee competence to maintain and strengthen their corporate image (Siudek & Zawojka, 2024). Therefore, understanding and leveraging the moderating role of monthly spending is critical for banks aiming to build sustainable customer relationships in emerging markets.

### **Conclusions and implications**

This study makes several theoretical contributions to the field of relationship marketing by enhancing understanding of the relationship communication (specifically regarding clarity and pleasantness) and employee skills (employee competence and intimacy) factors that impact corporate image, as well as the mediating role of corporate image in the relationship between selected drivers and corporate reputation. Clarity, pleasantness, and employee competence strengthen banking customers' corporate image perceptions, while the latter directly impact corporate reputation (Hsieh & Lee, 2024; Joseph et al., 2022). Yet, it becomes imperative for banks to develop an enhanced understanding of the interrelationships that relationship communication factors (e.g., clarity and pleasantness) and employee skills factors (e.g., employee competence) have with corporate image, and the impact that corporate image has on the future corporate reputation perceptions of bank customers (Phong & Anh, 2023). This is important to contemplate, as previous research in a retail banking context has considered corporate image as a precursor to trust, loyalty or customer satisfaction (Karim & Rabiul, 2024) or where corporate image is explored as a mediator or moderator in multiple settings (Le, 2023). Additionally, to the authors' knowledge, no prior research has explored corporate image through the lens of specific relationship communication and employee skills-related factors, particularly regarding how customer characteristics (e.g., support duration and monthly spending) moderate their impact on the corporate reputation perceptions of bank customers in an emerging African market like South Africa. Consequently, this study has made progress in recognizing and considering the chosen relationship

communication and employee skills-related factors, as well as the moderating variables, given their significant implications for marketing theory. The enhancement of corporate image perceptions among retail banking customers is influenced by various factors. This research has established that customers need a cohesive and multifaceted approach to improve their corporate image perceptions, which will positively affect their perceptions of corporate reputation.

In an emerging African market like South Africa, customers' perceptions of a bank's corporate image improve when the bank interacts with them in a friendly and engaging way, while also ensuring positive service delivery experiences rooted in employee competence (Ibrahim et al., 2023). South African retail banking customers want to receive sufficient information from their bank regarding its products or services and expect their bank to communicate to them clearly what the different advantages and disadvantages are of its products or services on offer. Furthermore, customers expect their bank's employees to provide thoughtful advice, be honest in their service engagement with customers, and deliver prompt and professional service to customers (Asongu, 2023; Roberts-Lombard et al., 2023). These findings are supported by Zwakala and Steenkamp (2023), who demonstrated that customers' perceptions of a bank's corporate image in emerging markets like South Africa are shaped by the quality of communication they receive when interacting with their bank. Yesmin et al. (2023) agreed, noting that the professionalism and engagement of employees during service delivery, their comprehension of customer service needs, and their capacity to address inquiries swiftly and effectively significantly impact customers' long-term perceptions of their bank's corporate image. As a result, banks in emerging markets must increasingly adopt a customer-centric approach by deeply understanding their clients' communication and service experience needs. This can be achieved through the provision of transparent, honest, reliable, and interactive online and offline communication, along with skilled employees who can deliver the necessary expertise quickly and efficiently (Zani et al., 2025).

Previous research has not actively focused on corporate image as a mediating variable that is influenced by a grouping of customer-aligned factors as drivers of corporate image, and eventually corporate reputation from a dualistic theory contextualized approach, as suggested by this study's findings (Mg, 2024; Rosanti & Rahayu, 2023). In addition, marketing-related studies have confirmed the significance of intimacy in securing corporate image, which was not echoed in the results from this study (Liu et al., 2024). This study's findings highlight the need for marketing theory to investigate other driving factors that can influence customer orientation

and explore the importance of intimacy as a factor that impacts corporate image.

In the introduction of this paper, corporate image was contextualized as an intervening variable in the relationships between selected relationship communication and employee competence drivers and corporate reputation as an outcome. It was discerned that former published research has not paid much attention to corporate image as an intervening variable that mediates the relationships between selected relationship communication and employee competence drivers and corporate reputation from an emergent market perspective (Le, 2023). This is especially relevant considering that the proposed relationships were grounded in both cognitive appraisal theory and relationship marketing theory through the contextual application of these theories to the proposed relationships from an emergent market perspective. Corporate image as a mediator between selected relationship communication and employee competence drivers and corporate reputation as an outcome necessitates additional attention in marketing theory, considering its importance in a relationship marketing context—particularly seeing that the findings only confirmed complementary mediation for corporate image in an emerging market context (Fosu et al., 2024; S. Lee et al., 2023). Therefore, customers' corporate reputation perceptions are not directly impacted by corporate image, but need corporate image to enhance the impact of selected relationship communication and employee competence drivers. Considering an extensive review of marketing literature, this relationship has not been widely investigated (J. Lee & Lee, 2018; Rosanti & Rahayu, 2023).

The results of this study provide deeper insight into how the duration of support influences the relationships between specific relationship communication and employee skill drivers and corporate image. The findings confirm that duration of support moderates the relationships between selected relationship communication and employee skill drivers—namely clarity, pleasantness, and intimacy—and corporate image. Consequently, it is evident that as customers maintain their support for their bank over a longer period, their interest in using relationship communication and employee skill drivers to improve their perceptions of the corporate image diminishes. Customers will enhance their perceptions of the corporate image of their bank if their service experience with the bank is built on honest and transparent communication, supported by interactive service engagement that is founded on joyful and professional service engagement (Mg, 2024). Customers desire feelings of warmth and comfort when interacting with their bank, which enhances their perceptions of a positive experience (Gallan et al., 2024). Extensive research on the duration of support has confirmed its importance in the process of building relationships (Roberts-

Lombard & Petzer, 2021). However, the moderating role of the duration of support in the relationships between selected communication strategies and employee skill drivers as well as corporate image has not been validated by this study's findings, indicating the need for further investigation in various contexts (Dorai et al., 2021).

Furthermore, this research validates the moderating role of monthly spending on the relationships selected relationship communication (pleasantness) and employee skill drivers (employee competence) have with corporate image. Securing enhanced knowledge of the moderating role of monthly spending in the strengthening of corporate image is important for marketing. Customers today have specific needs and expectations of the products and services offered by their bank, which should be aligned to their monthly spending on such banking-related offerings (Thinzar, 2024). Moreover, it is probable that customers will enhance their corporate image perceptions of their bank if they believe their bank can be trusted in what it says and does, secures informative and engaging communication or interactions, and perceives the communication from the bank as pleasant, harmonious, and interactive (Tun, 2024). In addition, banking customers seek to interact with employees who offer sincere and considerate advice, which shapes their perceptions of the bank's image (Illikainen, 2023). Previous marketing research on monthly spending has confirmed its importance in managing long-term relationships (Dey, 2024). Nevertheless, this study reveals that the moderating role of monthly spending between relationship communication, employee skill drivers, and corporate image in a service context has not been explored before. Consequently, a more comprehensive investigation in a broader service or product environment is necessary.

Considering the information presented, it is evident that fostering a positive perception of corporate image is crucial for retail banks, as it enhances future corporate reputation and serves as a mediator between specific relationship communication and employee competence drivers and corporate image. To facilitate corporate image, retail banks should operate in a manner that stimulates trust in terms of what it says and does, reflects stability in its operational mandate, and is directly engaged in the communities in which it operates. Customers want to be associated with a bank that reflects a positive image in the business community and society, and is also innovative and forward-looking in its business practices and product and service offerings to customers (Nguyen et al., 2024; Saoula et al., 2024). If customers perceive that a retail bank does not prioritize customer needs in developing its products or lacks transparency in setting fees, they are unlikely to choose the bank initially or stay with it in the long term (Ezechi et al., 2025).

To bolster corporate image and reputation, banks in emerging markets should implement a multifaceted approach that combines effective communication strategies with targeted employee development. Banks should initiate comprehensive training programs that focus on enhancing the clarity and effectiveness of customer communication. This includes creating clear communication guidelines and interactive tools for staff to ensure all customer interactions are transparent and straightforward. Additionally, banks should prioritize building a customer-centric culture where employees are trained to be both courteous and engaging, making every customer interaction pleasant and memorable. This emphasis on positive service experiences will significantly enhance banks' corporate image. Enhancing employee competence is also essential. Banks should develop ongoing skill-building programs that equip employees with advanced problem-solving skills and product knowledge, enabling them to provide accurate and timely assistance. Tailoring service offerings to align with customer spending patterns can further enhance corporate image. For instance, offering personalized financial products or premium support for high-value customers can demonstrate a bank's commitment to meeting individual needs, thereby strengthening the perceived value of its services.

Additionally, banks should consider the duration of support as a moderating variable in their strategy. As the length of customer support increases, the impact of communication and employee competence on the corporate image may decrease. Therefore, banks need to continuously innovate and refresh their customer engagement strategies to maintain their effectiveness over time. Initiatives could include periodic satisfaction surveys to gauge evolving customer needs, implementing feedback loops to adjust service delivery, and introducing loyalty programs that reward long-term customers. By adopting these strategies, banks can ensure their efforts to enhance corporate image remain impactful and aligned with customer expectations, ultimately supporting a robust corporate reputation in emerging markets like South Africa.

In conclusion, this research study has certain limitations. It focused on selected relationship communication and employee skill drivers as antecedents to corporate image, with corporate reputation positioned as the outcome. Future research could investigate additional relationship communication and employee skill drivers and include other outcome variables, such as corporate social responsibility and corporate identity, within the conceptual model. Moreover, the study only examined two moderators—duration of support and monthly spending—and their indirect effects on the relationships between the chosen relationship communication and employee skill drivers. Future studies could explore these moderators' indirect effects on the relationships between corporate image and its

outcomes, as well as other indirect effects related to customer- or firm-specific attributes. In addition, respondents were chosen considering the application of a non-probability sampling technique. Considering the application of this approach, the study is limited since the results cannot be generalized. Follow-up studies could encompass a comparison of different markets (both established and emerging) and service environments, and contemplate the application of a probability sampling technique to the study.

### Disclosure statement

No potential conflict of interest was reported by the author(s).

### ORCID

Mornay Roberts-Lombard  <http://orcid.org/0000-0002-5522-8737>

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