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**Research Paper**

# The Mediating Effect of Corporate Branding on the Relationship Between Relationship Marketing and Customer Satisfaction of Commercial Banks in Kenya

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***Abstract***
*Banking players constantly strive to enhance customer satisfaction. In pursuit of this, commercial banks are paying closer attention to customer satisfaction to stay competitive. In relationship marketing, corporate branding is one of the marketing strategies used to reinforce customer satisfaction. This paper isbased on the commitment-trust theory,and its primary objective was to assess the mediating effect of corporate branding on the relationship between relationship marketing and customer satisfaction in commercial banks in Kenya.Guided by the positivist philosophy and an explanatory research design, the study targeted 39 commercial bank customers in Kenya, resulting in a sample of 602 customers. Data was collected using a structured questionnaire.Using Structural Equation Modeling with SPSS AMOS Version 24.0, the study's findings demonstrated that corporate branding has a partial mediating effect on the relationship between relationship marketing and customer satisfaction in commercial banks in Kenya. The introduction of corporate branding as a mediator enhances the overall effect of relationship marketing on customer satisfaction. This effect, according to the analysis findings, is statistically significant.The analysis also shows that the effect of relationship marketing on customer satisfaction is positive and statistically significant. The study recommends that banks enhance their brand images through regular exhibitions to showcase their products and services.*

***Keywords:*** *Relationship marketing, corporate, branding, customer satisfaction, commercial banks, Kenya.*

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## I. Introduction

Businesses all over the world strive to improve customer satisfaction by enhancing competitiveness and improving service delivery (Zhao *et al*., 2019). In the global banking sector, customer satisfaction plays a crucial role in establishing and maintaining a competitive advantage (Adeniran, 2020). This can be achieved through the use of relationship marketing, coupled with corporate branding and service quality. The benefits of adopting this approach include improved company performance, profitability, increased referrals and publicity, higher customer share, and better competitive positioning (Hammoud *et al*., 2018).

In today's competitive commercial environment, banks must be involved in the marketing strategy process to respond to market challenges and opportunities. Retaining existing customers and acquiring new ones is the primary goal of any business. Banks have realized that there are numerous economic benefits associated with keeping satisfied customers rather than constantly seeking new ones (Konovalov *et al.,* 2020). Therefore, they are now paying more attention to customer satisfaction to remain competitive.

Businesses can achieve market share and competitive advantages successfully by focusing on customer satisfaction (Irina, 2010). In today's modern atmosphere, businesses use various marketing strategies to achieve this goal. Customer satisfaction is crucial for any business that is faced with new challenges in a modern business environment (Delińska & Sliż, 2019).

Business in the banking sector is highly dynamic, which means that banks need to adopt a proactive approach to providing excellent services. Commercial banks can improve their service delivery by focusing on relationship marketing, corporate branding, and enhancing the quality of their services. According to Evert

(2021), commercial banks must strive to achieve a high standard and be committed to excellence in relationship marketing and corporate branding to ensure high customer satisfaction.

Banks need to have a comprehensive understanding of their customers' behaviour to design effective relationship marketing campaigns that aim to satisfy their customers. Nowadays, customers are more educated and demanding when it comes to the goods and services they need, and they are also more conversant with technology (Hu, 2019).

Relationship marketing (RM) is a marketing strategy that aims to establish, develop, and maintain successful customer relationships over a long period (Caliskan, 2019). This can lead to improved corporate performance through customer loyalty and retention. Relationship marketing involves creating, maintaining, and improving strong interactions with customers as well as other stakeholders within and outside the business (Aka *et al*., 2016). Effective relationship marketing comprises a combination of a variety of overlapping marketing strategies and technologies that help foster deeper, long-term relationships with both current and prospective customers.

With the quality of products becoming standard across many industries, it is no longer a significant source of competitive advantage. To remain competitive, many firms are adopting relationship marketing (Gummerus *et al*., 2017). RM consists of the following six main components: trust, bonding, communication, shared value, empathy, and reciprocity (Aka *et al*., 2016). RM is an effective strategy when there are alternative products or services available to the customer and when the customer makes the selection decision. Additionally, RM is effective when there is an ongoing and periodic desire for the product or service (Giltner, 2020). Studies have shown that companies that treat their customers appropriately and build customer loyalty for a long time will benefit from increased profitability each year (Johanesová & Vaňová, 2020).

On the other hand, corporate branding is the practice or process of promoting the brand name of an organization, as opposed to specific products or services offered by the firm (Govarchin, 2019). Corporate branding is the integrating strength that brings the organization and its customers together. Through corporate branding, customers can envisage, recall, and speak about commercial banks. Therefore, corporate branding becomes a competitive strategy. Corporate branding draws all the elements of a company together (Parida *et al.,* 2019).

Although corporate branding is conceptually related to product branding in the sense that both activities aim to achieve a competitive edge via differentiation, corporate branding differs from the former in terms of scope. Whereas corporate branding involves promoting entire companies as brands and creating a positive image for all stakeholders, product branding aims to influence consumer preferences by achieving differentiation (Anisimova *et al*., 2019).

The corporate branding strategy of a company is a powerful marketing tool used to supplement its conventional marketing mix by incorporating the corporate identities, reputations, and goodwill associated with being a good corporate citizen into their marketing endeavours (Nyamekye, 2018). Branding and its dimensions influence all stepsof purchase, that is, before, during, and after purchasing a product, and cause different behaviours (Ali, 2019). Most business organizations consider a brand image as a powerful asset for their success. Strong brands convey familiarity and trust, which reduces risk and serves as the basis for engagement between individuals and companies (Seyedghorban, 2020). A trusted and recognized brand identity provides confidence for customers to purchase and use the products (Chinomona, 2016).

The banking business in Kenya is regulated by the Central Bank of Kenya. However, the Kenyan banking market has been facing challenges in retaining customers owing to customer dissatisfaction. Customers are switching commercial banks in search of better service, causing commercial banks to lose potential business prospects (Onyango 2022). Despite the banks' deliberate efforts to promote customer satisfaction, customer satisfaction remains a significant factor in customers' service purchase decision-making process (Dionysopoulos *et al*., 2023).

Moreover, Kenyan banks are struggling with low customer satisfaction levels, with average customer satisfaction index (CSI) dropping from 67% to 60% between 2015 and 2017, way below the Kenyan banking industry customer satisfaction benchmark of 77% (Riany, 2021).This level of customer satisfaction in commercial banks in Kenya and the inconsistency in different banks' satisfaction indexes emphasize the necessity for a pragmatic research study on relationship marketing, corporate branding, and customer satisfaction in commercial banks. For instance, Mwirigi (2019) evaluated the effect of consumer nationwide ethnocentrism and the readiness of the University of Nairobi vicinity to purchase banking services.

The study established that 98.1% of the interviewees had multiple accounts in different commercial banks in Kenya. This suggests that customers in commercial banks in Kenya are not satisfied with the services provided by a single bank. Therefore, banks must focus on developing marketing relationship strategies and corporate branding to ensure customer satisfaction.

Past studies done in Kenya, for instance,Kimemia (2016) demonstrated that all the corporate branding facets, namely corporate activities, functional benefits, and corporate identity have a significant effect on customer satisfaction in microfinance institutions. Similarly, Wakazi and Ogada (2019) reported that there is a correlation between corporate branding and customer satisfaction in commercial banks in Voi Town. Additionally, Bamfo *et al*. (2018) indicated that banks' brand image had a positive effect on customer satisfaction and loyalty in Kenya Commercial Bank.However, no study has attempted to evaluate the mediation effect of corporate branding on the relationship between relationship marketing and customer satisfaction of commercial banks in Kenya.

**Theoretical review**

This paper was anchored on the Commitment-Trust Theory. Morgan and Hunt (1994) proposed the commitment trust theory. The theory provides that the customer's relationship, commitment, and trust are core tenets of relationship marketing. The high level of confidence experienced by both parties involved in a relationship is that no action may be undertaken by either party that would endanger the stability of the current relationship (Reinikainen *et al*., 2021). Whenever the firms structure its objectives and manages to achieve them, trust is established. On the other hand, commitment incorporates sustainable interest to uphold esteemed partnerships (Gulati & Wohlgezogen, 2023).Trust and commitment make a relationship flourish by establishing an environment that supports cooperation between parties engaged in any category of a relationship, nonetheless being cautious of high-risk operations and short-term options. A high level of commitment can reduce the turnover rate of customers and create stable relationships since commitment enables partners to refrain from short-term choices that are attractive instead of recommended long-term advantages (Morgan & Hunt, 1994).

The study by Ozuem *et al.* (2021) asserts that within the retail community setting, for example, a satisfied customer will decide either to continue their purchases in the outlet after they have observed how others behave within the community. Moenardy *et al*. (2021) did a replica study on the development of a conceptual framework to establish the relationship between RM and customer satisfaction and confirmed the position of commitment and trust as key mediating variables of relationship outcomes, although some of the hypothesized paths could not be confirmed.

This theory is appropriate for studying RM, and commitment-trust theory concepts to explain and conceptualize RM paradigms. RM refers to a wide range of 'relationship variables' that have developed over the past few decades in consumer product markets and business-to-business sectors. The theory is also appropriate in explaining how corporate branding can enhance customer satisfaction since a customer who trusts a specific brand will ultimately be satisfied with the services or products offered by that brand**.**

## II. Literature Review

Whereas there is a lot of empirical evidence on corporate branding and customer satisfaction in other sectors, there is scanty evidence on the same in the banking sector, particularly on the mediating effect of corporate brandingon the relationship between relationship marketing and customer satisfaction of commercial banks. The mediation effect of corporate branding on the relationship between RM and customer satisfaction has been scantily explored.

The majority of the studies have explored corporate image/branding as a mediation between customer satisfaction and other variables, other than RM. For instance, Liat *et al*. (2017) study on the Malaysian hotel industry indicated that corporate image had a partial mediation effect on the relationship between customer satisfaction and customer loyalty. It is not clear whether the same effect could be found in the relationship between RM and customer satisfaction in the banking industry in Kenya.

The work by Kim *et al.* (2015) established that consumer perception of corporate social responsibility (CSR) is an antecedent to corporate brand trust, which fully mediates the relationship between consumer perception of CSR and corporate reputation. In addition, the study indicated that corporate brand trust had the role of partial mediation in the relationship between consumer perception of CSR and corporate hypocrisy. This implies that the corporate brand has some mediating effect on the perception of customers on marketing and might mediate the relationship between RM and customer satisfaction.

Latif *et al.* (2020) established that both CSR and SQ had direct effects on brand identification and customer satisfaction and indirect effects on customer satisfaction (via brand identification) and on service brand loyalty. This implies that brand identification, which could be a consequence of corporate branding, has a mediating effect on the relationship between CSR, which is a form of marketing, and brand loyalty, which may emanate from customer satisfaction. Thus, it is possible that corporate branding may mediate the effect of RM on customer satisfaction.

## III. . Materials and methods

This study was guided by the positivist philosophy. Positivists believe that reality is stable and can be observed and described from an objective viewpoint (Siponen & Tsohou, 2018). The adoption of the positivist philosophy and survey permitted the study to investigate various variables such as RM and corporate branding concerning customer satisfaction of commercial banks in Kenya. Furthermore, this study adopted the explanatory research design.

The explanatory research design launches the relationship between the variables (Asad et al., 2019). The design is concerned with explanations of the nature of relationships between variables, which were explained by hypothesis testing (Cooper& Schindler, 2014). This design addressed the causal relationships between the variables to determine their significance in this study. This design was also recommended by Sproull (1995) as appropriate when studying attitudes, ideas, and behaviour.

The target population was the commercial bank customers. Since it was not possible to determine the number of customers, the number of accounts held was used as a proxy. Thus, all the customers who hold 69,881,847 accounts as of December 2020 in 39 commercial banks licensed by the Central Bank of Kenya that are not under receivership were used.The sample of customers was calculated using the following formula

$n = \frac{1.96^2 pq}{d^2}$

Where

nis the required sample size,

pis the proportion of the population having the characteristic,

q = 1-p

dis the degree of precision.

According to CBK (2020), the proportion of Kenya's adult population with access to formal banking services is 83 %. Thus, p = 0.83, q = 1-0.83 = 0.17 and at 95% confidence level d = 0.03 is acceptable.

Therefore, $= \frac{0.83 * 0.17 * 1.96^2}{0.03^2} = 602$ .

Thus, a total of 602 commercial banks' customers were sampled and distributed proportionately based on the accounts held in each bank. Simple random sampling was used in the selection of the first respondent, while systematic random sampling was applied in the selection of the fifth customer to enter the banking hall. The primary data was collected using a structured questionnaire. The questionnaires were administered using the drop-and-pick-up later method. The instruments were collected and then filled on the same day.

The study's variables were measured using a Likert scale, which had a point interval ranging from strongly agree to strongly disagree. In addition, the scale included intervals such as very great extent, great extent, moderate extent, less extent, and not at all. The next step involved operationalizing the variables by translating them into indicators that were then measured using a research instrument, as shown in Table 1.

**Table 1. Operationalization and Measurement of Study Variables**

| Variable | Type of the Variable | Indicator (s) | Measurement |
|---|---|---|---|
| Independent | Relationship Marketing | Trust<br>Commitment<br>Communication | Likert scale |
| Dependent | Customer Satisfaction | Responsiveness<br>Competency<br>Safe transaction<br>Competitive services<br>Knowledge of industry | Likert scale |

| Variable | Type of the Variable | Indicator (s) | Measurement |
|---|---|---|---|
| Independent | Relationship Marketing | Trust<br>Commitment<br>Communication | Likert scale |
| Dependent | Customer Satisfaction | Responsiveness<br>Competency<br>Safe transaction<br>Competitive services<br>Knowledge of industry | Likert scale |
| Mediating | Corporate Branding | Corporate activities Functional benefits corporate identity | Likert scale |

The composite computation of variables for use in the regression analysis is shown in Table 2.

**Table 2. Composite Computation of Variables Means**

| Variable | Indicators | | | | | | | | | | Composite Means |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Customer Satisfaction (CusS) | CusS1 | CusS2 | CusS3 | CusS4 | CusS5 | CusS 6 | CusS 7 | CusS 8 | CusS 9 | CusS1 0 | CusS= CusS1+ CusS2+ CusS3+ CusS4+ CusS5+ CusS6+ CusS7+ CusS8+ CusS9+ CusS10/10 |
| Relationship Marketing (RM) | Trust (T) | Empathy (E) | Communication (Comm) | Bonding (B) | Reciprocity (R) | Shared value (SV) | - | - | - | - | RM= (T+E+Comm+ B+R+SV/6 |
| Service Quality (SQ) | Empathy (E) | Service Architecture (SA) | Convenience Service Encounter(CSE) | Employee Service Criteria (ESC) | Customer Focus(CF) | - | - | - | - | - | SQ= (E+SA+CSE+ ESC+CF/5 |
| Corporate branding (CB) | Corporate activities (CA) | Functional benefits (FB) | Corporate identity (CI) | - | - | - | - | - | - | - | CB= (CA+FB+CI/3 |

CusS1 is Quality, CusS2 is Value, CusS3 is Timeliness, CusS4 is Efficiency, CusS5 is Ease of access, CusS6 is Environment, CusS7 is Inter-departmental teamwork, CusS8 is Front line service behaviours, CusS9 is Commitment to the customer and CusS10 is Innovation

The study also employed structural equation modeling to investigate the mediating effect of corporate branding (CB) on the relationship between relationship marketing (RM) and customer satisfaction ($CusS$). To test the mediation effect, three regression models were utilized. Initially, the mediator (corporate branding) was regressed on customer satisfaction. This was followed by a regression of customer satisfaction on RM. Lastly, customer satisfaction was regressed on both the independent variable, RM, and the mediator variable,corporate branding. The regression equations served to test the connections within the mediation model.

For mediation to be effective, the independent variable (RM) must have an effect on the mediator (corporate branding). Additionally, the independent variable (RM) must have an effect on customer satisfaction, and the mediator (corporate branding) must also have an effect on customer satisfaction. Perfect mediation occurs when the independent variable has no effect on the dependent variable when the mediator is controlled. The mediating effect of corporate branding (CB) on the relationship between relationship marketing (RM) and customer satisfaction (CusS) of commercial banks in Kenya.

Step I
$CusS = \beta 0 + \beta 1 RM + \varepsilon i$………………………………………..………..………. 1
Where CusS is customer satisfaction and RM is relationship marketing. In this step, RM should significantly predict CusS to move to the next step.

Step II
$CB = \beta 0 + \beta 1 RM + \varepsilon i$……………………………………………………..………… 2

Where CB is corporate branding and RM is relationship marketing. In this step, RM should significantly predict CB to proceed to step III.

Step III

$CusS = \beta 0 + \beta 1CB + \varepsilon i$………………………………………..........……….. 3

Where RM is relationship marketing and CB is corporate branding. In this step, CB should significantly predict CusS to proceed to the last step IV.

Step IV

$CusS = \beta 0 + \beta 1RM + CB + \varepsilon i$………………………………………………….. 4

Where CusS is customer satisfaction, RM is relationship marketing, and CB is corporate branding.

The purpose of steps I-III is to establish whether there are zero-order relationships among the variables. If any of these relationships are non-significant, researchers usually conclude that mediation is not possible or likely (although this may not always be true (Abu-Bader *et al*., 2021). Assuming that there are significant relationships from Steps I through III, the next step would be to proceed to Step IV. In the Step IV model, some form of mediation should be supported if the effect of service quality (mediator) remains significant after controlling the RM (independent variable). If the predictor variable RM loses its significance when the CB is controlled, then the findings support full mediation. On the other hand, if both RM and CB continue to significantly predict the dependent variable CusS (customer satisfaction), then the finding indicates partial mediation. No mediation exists when neither the mediator nor RM significantly predicts CusS.

## IV. Results

The study sought to determine the mediating effect of corporate branding on the relationship between relationship marketing and customer satisfaction. In step I, the direct effect of relationship marketing on customer satisfaction in banks is shown in Figure 1.

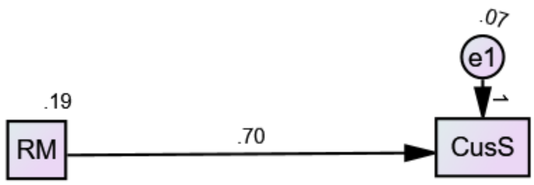


**Figure 1: Relationship Marketing and Customer Satisfaction**.

Where;

RM was Relationship Marketing and CusS was Customer Satisfaction

From the results presented in Figure 1, relationship marketing explained 70.0% of the total variations in customer satisfaction. This meant that in the absence of other variables influencing customer satisfaction of commercial banks in Kenya, relationship marketing was responsible for 70.0% of the total variations in customer satisfaction. The results of the introduction of corporate branding as the mediator are presented in Figure 2.

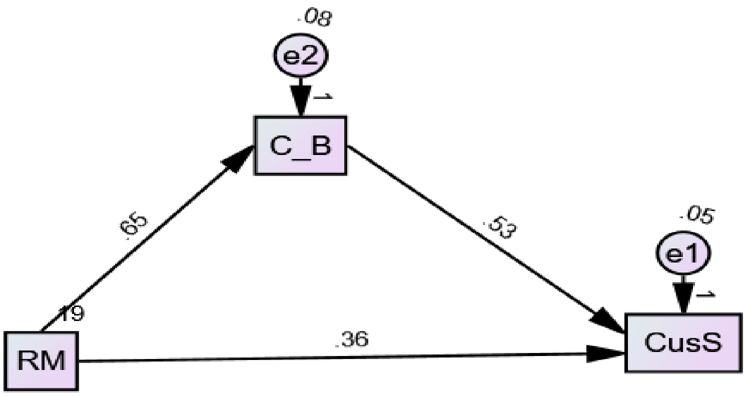


**Figure 2: Mediation Effect of Corporate Branding on Relationship Marketing and Customer Satisfaction**.

Where RM is Relationship Marketing, CusS is Customer Satisfaction, and CB is Corporate Branding

In Figure 2, the mediator is introduced. Corporate branding acts as a mediator as well as an independent variable. Relationship marketing is an independent variable while customer satisfaction is a dependent variable. The analysis of corporate branding as an independent variable shows that its effect on customer satisfaction is 0.53. This means that corporate branding as an independent variable, when combined with relationship marketing, explains 0.53 units of the total variation in the levels of customer satisfaction. However, the use of corporate branding as a mediator has several effects.

The introduction of corporate branding in the relationship between relationship marketing and customer satisfaction increases the overall effect of relationship marketing on customer satisfaction from 0.36 units to 0.53 units. Table 3 shows the total effects, direct effects, indirect effects, and the significance of corporate branding as a mediator on the relationship between relationship marketing and customer satisfaction.

**Table 3. Effects of Relationship Marketing on Customer Satisfaction.**

| | Standardized Estimation | P-Value | Inference |
|---|---|---|---|
| Total Effect | 0.53 | 0.020 | Significant |
| Direct Effect | 0.36 | 0.009 | Significant |
| Indirect Effect | 0.34 | 0.008 | Significant |

From the results presented in Table 3, the total effect of relationship marketing on customer satisfaction is 0.53. This implies that in the absence of service quality as a mediator, relationship marketing alone explains 0.53 units of the total variation in the dependent variable (customer satisfaction). The direct effect of relationship marketing on customer satisfaction is 0.36.

This means that in the presence of the mediator (service quality), the total effect of relationship marketing improved to 0.53 units. Therefore, in the presence of the mediator, relationship marketing only explains 0.53 units of the total variation in customer satisfaction. The difference between the total effect and the direct effect is the indirect effect (0.17 units). In general, the mediation effect brought about by corporate branding is, therefore, a partial mediation. Table 4 shows the regression weights of the effect of relationship marketing on customer satisfaction in banks in the presence of corporate branding.

**Table 4. Regression Weights**

| | | | Estimate | S.E. | C.R. | P |
|---|---|---|---|---|---|---|
| Corporate Branding | <--- | RM | .648 | .032 | 20.155 | *** |
| Customer Satisfaction | <--- | C_B | .530 | .040 | 13.292 | *** |
| Customer Satisfaction | <--- | RM | .355 | .036 | 9.809 | *** |

Where: ***significance at 1%.

From the findings presented in Table 4, it can be implied that the direct effect between relationship marketing and corporate branding is positive (0.0.648) and statistically significant (0.000 < 0.05).

Similarly, the direct effect between corporate branding and customer satisfaction is also positive (0.530) and statistically significant (0.000 < 0.05). Finally, the direct effect of relationship marketing on customer satisfaction is positive (0.355) and statistically significant (0.000 < 0.05). Table 5 shows the total effect of relationship marketing, corporate branding, and customer satisfaction in the two tailed significance.

**Table 5. Standardized Total Effects - Two Tailed Significance**

| | Relationship Marketing | Corporate Branding |
|---|---|---|
| Corporate Branding | .006 | ... |
| Customer Satisfaction | .007 | .003 |

Key: ***significance at 1%, ** significance at 5% and *significance at 1%

According to the findings presented in Table 5, the standardized total effect between relationship marketing and customer satisfaction is significant. This is evidenced by the P value of 0.007 < 0.05. Therefore, relationship marketing is a key variable in explaining the variations in customer satisfaction. Table 6 shows that the standardized direct effect between relationship marketing and customer satisfaction is significant.

**Table 6. Standardized Direct Effects – Two-Tailed Significance**

| | Relationship Marketing | Corporate Branding |
|---|---|---|
| Corporate Branding | .006 | ... |
| Customer Satisfaction | .006 | .003 |

Key: ***significance at 1%, ** significance at 5% and *significance at 1%

According to the results presented in Table 6, the standardized direct effect between relationship marketing and customer satisfaction is significant. This is supported by the P value of 0.006 < 0.05. Therefore, the presence of the mediating variable, which is corporate branding, is significant. Table 7 indicates that the standardized indirect effect between relationship marketing and customer satisfaction is significant.

**Table 7. Standardized Indirect Effects –Two-Tailed Significance**

| | Relationship Marketing | Corporate Branding |
|---|---|---|
| Corporate Branding | ... | ... |
| Customer Satisfaction | .007 | ... |

Key: ***significance at 1%, ** significance at 5% and *significance at 1%

The results presented in Table 7 demonstrate that the standardized indirect effect between relationship marketing and customer satisfaction is significant. This is evidenced by the P value of 0.007 < 0.05. Therefore, this indicates that the presence of the mediating variable, which is corporate branding, is significant. The findings suggest that corporate branding has a partial mediation effect on the relationship between relationship marketing and customer satisfaction.

## V. Discussions

The study findings demonstrated that corporate branding has a partial mediating effect on the relationship between relationship marketing and customer satisfaction of commercial banks in Kenya.The introduction of corporate branding as a mediator increases the total effect of relationship marketing on customer satisfaction. This effect, according to the analysis findings, is statistically significant.

The analysis also shows that the effect of relationship marketing on customer satisfaction is positive and statistically significant. In Kenya, most commercial banks are concerned about proper service delivery to their customers; they are also consistent in providing quality services and showing respect to customers. Still, these banks fulfill their obligations to customers and deliver solutions to their customers' service needs promptly.

In addition, they foster interaction with customers during and after service delivery, provide reliable responses during and after service delivery, and their services are easily accessible with easy-to-use technology. They also provide timely, trustworthy, accurate, and prompt information to customers. Their employees were always willing to help customers during service delivery, and the best interest of the employees' hearts was the customer.

However, inasmuch as all these factors were important in explaining customer satisfaction, there were other extra factors that enhanced customer satisfaction. When service is offered to a customer, the customer is satisfied. When quality service is offered to a customer, the customer becomes more satisfied.

The corporate branding factors introduced in mediation include good ambience, great vision, and an attractive image in the community. Furthermore, the banks get involved in community development activities, sports activities, education activities, and environmental conservation activities. In addition, the banks' consistency, interest in customers, innovation in service delivery, distinctive values, and their dynamic nature.

The presence of these factors of corporate branding enhanced the overall effect of relationship marketing alone on customer satisfaction. Customers tended to be more satisfied with banks that participated in community activities than those that only provided services without any other social responsibility.

These results confirm the findings of the study by Liat *et al*. (2017) on the Malaysian hotel industry, which found that corporate image had a partial mediation effect on the relationship between customer satisfaction and customer loyalty. In addition, the findings of this study confirm the work by Kim *et al*. (2015), who established that consumer perception of corporate social responsibility (CSR) is an antecedent to corporate brand trust, which fully mediates the relationship between consumer perception of CSR and corporate reputation. Nonetheless, this study's finding contradicts the study by Khawaja, Ali, and Mostapha (2021), which found that corporate branding has no mediating effect on the relationship between relationship marketing and customer satisfaction.

**Implications**

The effect of corporate branding on customer satisfaction was positive and statistically significant. The introduction of corporate branding as a mediator in the relationship between relationship marketing and customer satisfaction increases the overall effect of relationship marketing on customer satisfaction from 0.36 units to 0.53 units, implying thepresence of a mediating effect of corporate branding on the relationship between relationship marketing and customer satisfaction in banks.

This study recommends that the banks should build their brand images through sponsorship of education and provision of internship opportunities, posting consistent performance results, being transparent in all their customer dealings, hiring competent employees who are always at the service of the customer, and finally, holding regular exhibitions to showcase their products and service to their customers and the public.

In terms of implications to theory, the findings are in tandem with the findings of commitment-trust theory, which postulated that the customer's relationship, commitment, and trust are positioned as the key mediating variable model of relationship marketing. Inasmuch as the direct effects of relationship marketingand corporate branding on customer satisfaction are positive, the partial mediating effects of corporate branding and service quality on customer satisfaction are also positive and significant. These results, therefore, confirm the findings of the theory even though the theory did not specifically dwell on the mediating effects of corporate branding.

## VI. Conclusions

The analysis of the results showed that corporate branding had a partial mediation effect on the relationship between relationship marketing and customer satisfaction. The presence of corporate branding improved the total effects of relationship marketing on customer satisfaction. The commercial banks in Kenya were providing proper services to their customers in a timely and efficient manner. The banks' employees were fulfilling their duties and responsibilities effectively.

The responses of the employees towards the needs of the customers were good. However, the corporate branding factors introduced in the mediation included a good ambience, a great vision, and an attractive image in the community. Furthermore, the banks got involved in community development, sports, education, and environmental conservation activities.

With proper corporate positioning, the banks, through innovative service delivery and corporate values, contribute to the customers' level of satisfaction. The presence of corporate branding improved the overall effect of relationship marketing on customer satisfaction. Customers tended to be more satisfied with banks that participated in community activities than those that only provided services without any other social responsibility.

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