Branding in a digital world: Case study based on an interview with Paul Geddes CEO of Direct Line Group

Tim Hughes and Nicholas O'Regan

Professor Tim Hughes

Tim worked in brand management roles at Heinz and Nestle before moving into marketing financial services brands at Skipton and Bristol & West Building Societies. He then ran his own marketing consultancy for seven years, working in the UK and internationally. Since joining Bristol Business School at the University of the West of England in 2002 he has focussed on doing research that, while being rigorous, is also relevant to practice. He formed the Applied Marketing Group to support this type of work. He has published extensively in high quality academic journals and was included in the university's RAE 2008 and REF 2014 submissions.

Professor Nicholas O'Regan

Nicholas O'Regan is Associate Dean [Research and Innovation] and Professor of Strategy/Enterprise and Innovation at the University of the West of England, Bristol. His research interests lie in strategic issues, technology deployment and operational effectiveness. He is co-editor of the Journal of Strategy and Management. He has published in numerous international journals and is on the editorial board for journals such as Technovation. Nicholas was elected a Fellow of the Academy of Social Sciences in 2011.

Key words: Branding; Digital Marketing; Service Marketing

Abstract

In an interview, Paul Geddes, CEO of Direct Line outlines his thoughts on how branding has changed since he started his career in fast moving consumer goods, at Procter and Gamble. The purpose of the article is to present a leading practitioner's views and discuss these in relation to theory and practice. Paul outlines his three Cs of brands which are Competence, Convenience and Connectivity with customers. Competence is the starting point. Customers will not do business with a brand that is not competent at what it does. Convenience is about ease of access. The final criterion is Connection. The brands that customers have affinity with, the brands you have empathy with, the brands that you trust or like or love. The article discusses these three C's and then goes on to consider some issues for research and practice, in relation to branding, in the interactive world of digital communications.

Introduction

Branding and brand management is a central and perennial theme in marketing (Aaker, 1996). A strong brand provides a promise of the provenance of a product and a reassurance on quality. It helps the customer make choices and supports the building of customer loyalty. A brand strategy helps provide a focus for management (De Chernatony, 2009), and this strategy must be based on the needs and wants of target customers (Keller, Aperia & Georgson, 2012). That is not to say that the nature of branding stays still as it adapts to changes in society and the economy. The last 20 years has witnessed a transformation in many areas of marketing as a result of the commercial applications of digital technology. New thinking about the fundamental nature of markets has accompanied these changes with Service-Dominant Logic leading this (Vargo & Lusch, 2004,2016, 2017).

Paul Geddes is Chief Executive of Direct Line Group - a £5 billion market cap FTSE 100 business. His career experience is interesting because it covers traditional brand management, moves on into retailing, and now involves the management of a non-retail service operation. Paul started his career at Proctor and Gamble with brands such as Max Factor and Pampers. He moved into retailing with the Comet and Argos brands. He was CEO of UK Retail Banking for the RBS Group and since 2009 he has been CEO and Director of the Direct Line Group.

How did you get into Marketing?

My story is one of brands. I have been in business 27 years. I started off working on Pampers as a brand assistant and I ended up running an insurance company and there is some logic there I think. A bit like the king on the chess board, each move has made sense but you end up quite a long way from home. I started off on Pampers, a brilliant brand. I did an internship and went back to Oxford University.

At just 21 years old, I joined Proctor & Gamble and suggested that they should get into the baby wipes business. A factory was built and the product launched it all over the world. So that was my first success in marketing. I then joined Max Factor when I was 24 years old and had 200 beauty consultants working for me. I spent my time brainstorming new products. Then I moved to Superdrug, and later Comet, followed by my appointment as marketing director at Argos where I ran their online business – at that time a growing part of the business. Then I went to retail banking, first as MD then CEO of the retail bank with 30,000 staff. Finally, I moved as CEO to Direct Lline and executive board member of companies such as Channel 4.

Are brands that important?

I love brands. There is a story with each of them. When you are the marketing director of each brand, you have got to love it. No one is going to live your brand more than you do. Brands and marketing are really important and have a solid rationale in business, for a number of reasons. Firstly they provide an assurance of quality. They help you know that the sandwich you are eating has provenance, has freshness and comes from a reputable source. Even today apparently on the dockside in Shanghai, people go to the dockside to see the boat coming from Chile – with food that is both fresh and safe. Arguably this says a lot about the supply chain of goods in China. You may spend more to get a reputable tradesperson, but you know that it is worth it as you will not have defects that may be dangerous. So you go to a brand because it's going to keep you safe.

Second, brands give you some reassurance about quality. In previous decades, banks were built with marble columns, to denote longevity and continuity. DIY shops might advertise their own brand product such as sandpaper and say it's got their name on it. It is reasonable to assume that the sand paper is very good – and if not, the chance of one buying their other products is slim.

John Lewis is an example of a retailer that one thinks of in terms of good quality because they are owned by the staff and therefore don't have a strong profit motive, have been around for 100 years and plan to be around in another 100 years. So there is some good logic to buying a brand that talks about quality. And of course the reverse is true. The famous Ratner Jewellers moment when Gerard Ratner compared their earring products to a prawn sandwich and said the prawn sandwich was higher quality and would last longer. This comment destroyed his business. This re enforces the logic about good brands and quality.

Third, getting a little bit more esoteric, Brands help people to fit in. Arguably the ultimate of brand loyalty is tattoos. Tattoos aren't forever but they are pretty permanent and they are a pretty good indication that you are into a brand. The top brand for tattoos are Harley Davidson, Nike, Playboy, Coca Cola, Volkswagen and Apple. You are saying a lot about that you think when you show loyalty to a brand that you associate with. You are showing that you share its values and ambitions and you want to be a part of it.

Brands change over time – so what happens then?

Now the danger of brands seeking external recognition is that it is quite a transient phenomenon. Brands begin as quite cool - I think what happens is that the cool kids wear them and then the slightly less cool kids want to wear them and at that stage, the cool kids don't want to wear them anymore. Classic brands such as Polo will remain contemporary.

Are brands aimed at the external market only?

There is an external recognition part to brands. There is also an internal one which is that brands makes one feel good about oneself. Ennion Pottery is 2000 years old and has a great logo saying 'I was made by Ennion'. Basically the middle classes of Roman times wanted to feel good about the pottery they purchased and they paid a premium for pottery with the Ennion brand.

The benefits of branding are interesting. For example, an experiment where 2 lots of golfers were given identical putters but half the putters had the Nike logo. The results on the putting green showed that 20% more golfers with the branded putters got the hole in one compared to those using the unbranded putters. A similar experiment was carried out with ear plugs and a maths test. Half the ear plugs were branded 3M and the others were left blank. The results showed that there were significantly better maths scores for people that had branded earplugs because they believed that as they had 3M ear plugs they didn't hear anything and their brains were going to be brilliant at the maths questions.

So brands make people feel good about themselves?

Yes, let me give you a few examples. Bora shoes have red soles. So you know you have got a red sole on, if you are getting married and are at the altar, probably, other people can see your red shoe soles. Certainly I had a Hermes tie over Christmas, I know its Hermes, maybe other people don't but it makes me feel good about myself.

So really what I am saying is brands line up well against Maslow's theory of hierarchy of needs. Maslow basically says that if you are cold and you are hungry, your main priority will be to get some food and warmth. Then you worry about the bear outside and you want to avoid the bear. At that stage you know, you are comfortable, you are warm, you are well fed, the bear's probably on your floor and it's time for love. And then after that, esteem and self-actualisation. This is all about the fact that there are not many psychotherapists in the developing world because people are low down the Maslow hierarchy of needs and in San Francisco they are all up at the top self-actualising.

What do you see as the basis for a good brand?

In my view brands build excitement. So I have 3 Cs of brands where they are Competent, Convenient and Connect with their customers. I would probably have chosen 3 slightly different words if I didn't really want to get 3 starting with the same letter. But what I am saying is that brands, like Maslow, need to get the basics right, then they need to get the middle stuff right and only then should they really obsess about the stuff at the top.

Can you elaborate on your framework?

Competence is where it all starts. You will not do business with a brand that is not competent at what it does. And obviously competence differs by sector and differs by occasion. But basically you are not going to go on an airline that isn't going to fly safely and take you somewhere. You are not going to want to bank with a bank that's not going to look after your money, and so forth. So you will select from all possible brands, the brands that you believe are competent.

Do they do what you need them to do and do they do it well and reliably. Competence is your first shortlisting criterion.

The next sorting criterion is convenience. We are all busy people, we all have a variety of choice. We will then do business with a brand that is easiest for us to access and get hold of. Convenience can be dynamic and a rising bar of expectation.

The final criterion is connection – but this applies only after the other two criteria of competence and convenience have been met. The brands that you have affinity with, the brands you have empathy with, the brands that you trust or like or love. Now where companies get this wrong sometimes is they spend all their time on the connection part and they haven't really got the basics in place. So here's stressing the point that if you don't get the competence and convenience right, don't spend your time on connection. But connection is a very valuable thing especially in categories where the fundamentals are well fulfilled.

Are there any examples that could bring your framework to life?

Let's start with Blockbuster which, when it was successful, was hugely competent. If you remember we all used to have 3 or 4 videos which got a bit dull when you watched them 20 times and then a video shop that was hugely competent with loads of films opened up. It was also convenient, and had a post box for you to return the videos the next day. Then Blockbuster fell out with Warner Brothers because Blockbuster wanted a period of exclusivity of the films before they went into the shops and Warner Brothers said no. So they delisted all of the Warner Brothers movies including Harry Potter. So you go to Blockbuster and you couldn't get Harry Potter, not very competent. Now frankly inconvenient to have to go to a shop and have to select a film and then have to return it. So Blockbuster lost the convenience. And off the back of that frankly the brand was shot, it didn't connect with you, it was an irrelevant and old brand. Interestingly back in 2000 Blockbuster could have brought Netflix for $50 million, wind forward the clock obviously one of them a hugely multibillion dollar company, the other out of business. So that's my first submission as to why this is a good framework

Let's try another one. Microsoft in the reverse direction. Microsoft developed a system called Vista and it wasn't that good, it was hugely consumptive of memory, it was prone to bugs and it didn't work very well. Microsoft developed Windows 10 which works well. Microsoft is now open to multi-channel and multi device and Office is available in all formats. It's a cool brand again. It owns Minecraft and what's it called, Hollow Lenses apparently, quite an immersive VR experience. So a brand can turn it round again by getting the basics right. It wouldn't have been successful if it hadn't got the product right, you have got to get competence right first.

In the case of British Homes Stores [BHS], there was littler competence as it didn't have very nice clothes really, not in very nice shops and as a brand it really wasn't great. One wouldn't want a BHS logo on one's white t shirt!

Another example is Amazon, which I think is an amazing company. Hugely competent, everything it does, it does really well. It works just so well, everything it does, from logging in to its web site to customer service is just amazing. If you are a high value customer and if anything goes wrong they ship you on the same day the product that went wrong. And connection, It has great recommendation engines now. Amazon is very much data driven making starting a relationship easy as they know a lot about you.

Close to home, we have Argos - One of the brands I had to look after, and which I was passionate about. Competence for Argos was getting all the right products at all the right prices. People didn't know the products they sold so we had to get the ranging right and the proposition right. Convenience, we really harnessed the power of the internet and did click and connect which is really neat and we did multi-channel really well. And connection we did some really cool award winning advertising. And then we started to do personalisation engines.

Overall, what is your conclusion on the role of brands and the usefulness of your 3C's framework?

One conclusion interestingly is that in tough times, album sales from the group ABBA increase – perhaps the film La La Land derived a similar benefit given the economic circumstances.

Interestingly as brand owners we find that some brands creep ahead of politicians in terms of trust.

Trust in business is a real issue for business as well as politicians. Conversely brands which can be trusted which are wholesome, whose values you connect with, are of higher utility than ever. So having ethical brands, having social brands, brands with conscious and purpose is more relevant than ever in this world. In many ways, given the speed of change, brands are a reassuring presence.

What does it mean for my 3 Cs.? The first thing is that ***competency*** is changing faster than ever, and your business needs to match that change.   You might think you are an A business, suddenly you wake up and find out your business is out of date. We insure cars; we are the biggest car insurer in the UK through our brands. What it is to insure a car may well change dramatically in the next few years. Cars may have fewer accidents, they may be owned differently. You may not choose to own an electric car; you may choose to pool it. You may spend quite a lot of time with your hands not on the steering wheel. Lots of things will change in terms of what it is to be a competent motor insurer. If you sit by and let this happen to you, you will not have a business.

Convenience is also undergoing constant change. Arguably ordering goods is moving quickly to voice. So that changes the dynamics of purchase. One might say, order me some toilet rolls and then the search engine choses which one, meaning that you are not at the shelf edge any more. So you need to have a deal with companies like Amazon. In that scenario, marketing does not really help.

My assertion on ***connection*** is that this will evolve to be more practical. However if the brand does not keep up with the fast pace of change and deliver the 3 Cs, then competitiveness and performance suffers. In the case of Direct Line, we have loads of competitors doing the same thing. The response of firms to the brands on price comparison websites is to make their products even more similar and stop marketing themselves. So they become commodity businesses that then further fuel the rise of such price comparison sites. Frankly if there is nothing to choose between the different brands, you might as well go to a comparison site and chose on the basis of price, often with a gimmicky gift as part of the deal. I fail to understand that something as important as insurance that protects the most important assets in your home, your life, future care costs, might be purchased on the basis of who's got the best £5 stuffed toy!. Insurers have lost a real grip on what competence was and what convenience was and had lost connection with the customers because they'd stopped marketing themselves giving all the money to price comparison sites.

Finally did any of this influence you as a Chief Executive?

Yes, we were determined to get really good at the price comparison business but at the same time keeping Direct Line special. We set out to rebuild competence. Our approach was that insurance isn't just about price and cover; it's about what happens when something goes wrong in your life. What happens when you have a car accident or water comes through your ceiling? We set out to be better at doing that then our competitors – in essence better insurance. Let's make it really ***convenient***. So rather than having to take a day off work when you have to claim, we ask that you use your smartphone capture the claim and send it in to us. When you want to phone up and move house, we won't charge you an amendment fee for example. When you crash your car, we will get it back to you in 7 days or we will pay you money. And in terms of ***connection,*** we did some slightly irreverent advertising, quite brave to use a gangster in insurance advertising. We connected with our demographic who remember what Pulp Fiction was. And in terms of connection also we started to do cool things that matter to our target audience.

With that confidence we have started to do some brave things. One of the cool things we have come up with is a thing called fleet lights, where drones go ahead of you with lights on. We are pioneering this which may be useful if you go running in the country. So far we have received millions of hits and a lot of interest and we are now trying to work with people who can put it to use. But that is what a confident brand will do, ***connect*** people.

Another initiative is Shotgun, aimed at younger drivers who tend to have bad accidents in their 1000 miles of driving. That's because in the first 1000 miles their confidence is really high but their competence is low. And boys tend to act from the mistaken belief that driving really fast is attractive to the opposite sex. So we are trying to change that with Shotgun where they download an app and compete with their friends over how well they drive to win prizes like helicopter flights and so forth that get better as your driving improves. We can predict the young drivers that are going to have bad accidents and this is a means of trying to correct it. Why do we do that? To ***connec***t with young people but also to connect with their parents who care a lot about this topic.

Finally, don't do connection marketing if you haven't got competence and convenience right because those are the things that are most likely to put you out of business. But I do believe that if you can get the connection you are in very special space, you can really grow something much more than a commodity.

Commentary

In the interview, Paul reminds us why brands are important to customers, not only in providing a promise of quality and reducing risk in making consumption choices, but also in the emotional and social sphere. Brands can engender a sense of belonging to a group. Paul provides an interesting example of this in talking about the brands that people choose to have tattooed on themselves. They may also operate unconsciously, as in Paul's examples of improved performance where research subjects believed they were using a brand. There are, of course, many other less extreme examples of the way that brands make people feel that they belong and of how they feel about themselves and Paul provides a useful reminder of the non-utilitarian aspects of what a brand delivers.

The 3 C's of branding that Paul puts forward are Competence, Convenience and Connection. In Maslow's hierarchy of needs Competence and Convenience relate to the lower and middle order needs, while Connection can be seen to relate to the higher needs such as esteem and self-actualisation.

Competence:

> "But basically you are not going to go on an airline that isn't going to fly safely and take you somewhere. You are not going to want to bank with a bank that's not going to look after your money, and so forth. So you will select from all possible brands, the brands that you believe are competent."

For brands providing services, competence relates closely to service quality, comprising what is being done for the customer and how the service is being delivered (Gronroos, 1983). It is crucial that service quality is viewed from the point of view of consumers and the work of Parasuraman, Zeithaml and Berry (Parasuraman et al. 1985; Zeitamal et al. 2003) has done much to further understanding of the dimensions that consumers use to judge the service they receive. They identified five key dimensions under the acronym RATER. These are Reliability, Assurance, Tangibles, Empathy and Responsiveness. These RATER dimensions were than used to develop a measurement instrument known as SERVQUAL. Since then much work has been done on refining ways of measuring service quality, but the basic principle of understanding what is important to customers and measuring performance against this is a sound one.

Convenience:

> “We are all busy people, we all have a variety of choice. We will then do business with a brand that is easiest for us to access and get hold of. Convenience can be dynamic and a rising bar of expectation. “

Digital communications have had a huge impact on marketing (Keller, 2009; 2016) over recent years. In some services digital technology has fundamentally disrupted existing business models. A particular example of this is the insurance industry. Customers can compare prices and terms between companies and complete the transaction online. The emergence of price comparison sites has made it very easy for the customer to choose across the market on price and in this situation there is a great danger of commoditisation. So how can a brand differentiate itself in this situation? Paul demonstrates how Direct Line has put an emphasis on making it convenient for customers when they have to claim on their insurance or make an amendment. Furthermore, Paul argues that a brand needs to develop Connection with its customers.

Connection:

> “The brands that you have affinity with, the brands you have empathy with, the brands that you trust or like or love.”

The internet has allowed for new types and levels of interactivity between brands and their customers. Dimensions of the brand experience combine with dimensions of interactivity (Merrilees, 2016) to create cognitive and emotional customer-brand engagement (Hollebeek, Glynn & Brodie, 2014). At a theoretical level, connection with customers relates to the adoption of Service-Dominant Logic (S-D L), as a way of understanding markets and marketing. SD-L focusses on how value is co-created with the customer in the use of a product or service (Vargo & Lusch, 2004). Understanding how different customers perceive their own value in use has a number of implications for brand management. The supplier cannot create value on their own, but can only put forward value propositions (Vargo and Lusch, 2004). Significantly, value is a perception and will be individual to each customer according to their experience of engaging with the brand (Vargo & Lusch, 2008). In co-creation of value interaction plays a central role (Ballantyne & Varey, 2006) in allowing for the integration of the resources of the supplier (Vargo & Lusch, 2008; Kleinaltenkamp, Brodie, Frow, Hughes, Peters & Woratschek, 2012; Vargo & Lusch, 2016) and creating the customer experience (Ramaswamy, 2011). During interactions with customers, the supplier gets opportunities to influence their value creation (Gronroos & Ravald, 2011).

Paul provides some examples of how Direct Line strives to understand the value in use of different customer groups and to develop its services to meet these needs. Such are initiatives are designed to differentiate the brand and give customers a reason to choose Direct Line.

The meaning of the Cs in terms of customer perceptions may change over time, especially where technology provides alternative routes to the customer. For example, Paul provides the example of how perceptions of competence and convenience in the market for watching videos changed between Blockbuster in the 90’s, providing a retail offering and Netflix in the 2000’s, providing downloads. A brand represents a cluster of values (de Chernatony, 2009). The challenge is to maintain the core values of a brand while responding to changes in society and markets (Balmer, Greyser & Urde, 2006). In managing change, it is essential, as Paul points out, to maintain competence and convenience as these are the fundamental building blocks for a brand.

A range of issues face brands in the contemporary world. The Internet has increased customer choice, while the proliferation of media presents challenges for brand owners in communicating with customers (Keller, 2009, 2016; Kietzmann, Hermkens & Mccarthy, 2011; Valos, Fatemeh, Casidy, Driesener & Maplestone, 2016). There are also wider questions around loss of trust in both the establishment and business that challenge established brands. Paul points out that the potential for loss of trust makes the establishment and maintenance of strong ethical brands even more important.

Discussion

The interview with Paul Geddes raise questions about how branding is changing, as a result of digital transformation. The development of the internet has been hailed as a marketing revolution in which marketers have the opportunity to connect, interact and engage with their customers (Gronroos & Ravald, 2011). Instant two-way communications means that many of an organisation's employees may be in contact with customers, representing the brand in real-time. In addition, customer to customer communications take place in the public sphere in which the brand owner has no control.

The brand becomes more transparent. Pricing information may be available to all. Corporate behaviour and knowledge of service delivery becomes more visible - a brand is what is said about you online. This presents several internal challenges. The number of customer touchpoints means that internal brand understanding and communication skills will be required by many staff. Competence in delivering consistently on what you promise becomes crucial and behaviour needs to be in line with espoused values. The implications are profound for all sizes and types of organisations in the consideration that needs to be given for training, processes and communications. Even small and medium enterprises (SMEs) and public/third sector organisations have to consider their interface with the outside world with the minimum requirement of providing a website. One result of this is that many SMEs and public/third sector organisations that have no experience of working with marketing agencies have had to employ an agency to deal with aspects of their digital communications.

Paul Geddes stresses connectivity in relation to belonging to a group. Social media provides social groups on a different scale than in pre-digital times. A brand needs to understand how social media can be used effectively in relation to their groups of customers. A time-consuming and resource-intensive aspect of this relates to the development of content. Key questions such as the amount of resources required and how to judge effectiveness need to be addressed. Again, an issue in this regard relates to whether to provide resources in-house or to use an agency. In-house provision has the advantage of well-trained employees being focussed on the needs of their organisation and being able to react instantly and to new issues. Agencies may provide a more flexible resource, do not add to overheads and can provide professional communications specialists.

In addition to the interactive communication opportunities digital provides the potential for gaining customer information and insight. Again, this has potential benefits for SMEs that would not previously have been willing to invest in market research. The challenge is of using the information available in a meaningful way and there is the potential for many staff to become newly involved in developing a better understanding of their customers.

The difficulties of integrated marketing communications (IMC) have been well documented for some time (Nowak & Phelps, 1994; Beard, 1996; Madhavaram, Badrinarayanan & McDonald, 2005; Eagle, Kitchen & Bulmer, 2007). However, with digital integration this has become more challenging (Keller, 2016). Specialist digital agencies have emerged, providing services such as building websites, search engine optimisation, digital advertising and social media management. At the same time traditional advertising, public relations and promotional agencies have widened their offer to include digital services. As discussed above, digital communication involves a high level of integration with internal processes and staff. As a result, there is a need to integrate external agencies with these internal aspects of an organisation's operation and decisions that have to be made in relation to whether services should be provided in-house or externally by an agency. This situation is said to be resulting in something of a revaluation of the role of advertising agencies in relation to their clients. Marketing Week (25th May 2017) reported research that suggests that agency structures, processes and pace of delivery are not developing at the same rate as a brand's needs. The report stresses that this is not necessarily the fault of agencies as brands are struggling to work out how to talk to customers and how to structure their teams (Marketing Week 25th May 2017).

Some of the implications for branding in a digital world are raised by the interview with Paul Geddes and these can be seen to be impacting significantly on marketing and communications processes and arrangements. This makes it a fascinating time to be researching marketing communications and opens up many areas for further investigation in years to come.

References

Aaker, D. (1996), *Building Strong Brands*, The Free Press, NY.

Ballantyne, D. and Varey, R. (2006), "Creating value-in-use through marketing interaction: the exchange logic of relating communicating and knowing", *Marketing Theory,* Vol 6, pp. 335.

Balmer, J.M.T., Greyser, S.A. and Urde, M. (2006), "The crown as a corporate brand: insights from monarchies", *Journal of Brand Management*, Vol. 14 No. 1, pp. 137-161.

Beard, F. (1996), "Integrated Marketing Communications: New Role Expectations and Performance Issues in the Client-Ad Agency Relationship?", *Journal of Business Research*, Vol 37, pp.207-215

De Chernatony, L. (2009), "Towards the holy grail of defining 'brand'", *Marketing Theory*, Vol. 9 No. 1, pp. 101-104.

Eagle, L., Kitchen, P.J. and Bulmer, S. (2007), "Insights into interpreting integrated marketing communications: A two-nation qualitative comparison", *European Journal of Marketing*, Vol. 41 No. 7/8, pp. 956-970.

Gronroos, C. "Innovative Marketing Strategies and Organizational Structures for Service Firms", in L.L. Berry, G.L. Shostack and G.D. Upah (eds), *Emerging Perspectives on Services*, AMA, Chicago, 1983, pp.9-21.

Grönroos, C. and Ravald, A. (2011), "Service as business logic: implications for value creation and marketing", *Journal of Service Management,* Vol 22 No 1, pp. 5 – 22.

Hollebeek, L., Glynn, M. and Brodie, R. (2014), "Consumer brand engagement in social media: conceptualization, scale development and validation", *Journal of Interactive Marketing*, Vol. 28 No. 2, pp. 149-165.

Keller K.L. (2009), "Building Strong Brands in a Modern Marketing Communications Environment", *Journal of Marketing Communications*, Vol 15 Nos 2–3, pp. 139–55.

Keller K.L. (2016), "Unlocking the Power of Integrated Marketing Communications: How Integrated Is Your IMC Program?", *Journal of Advertising*, Vol 45 No 3, pp. 286-301.

Keller, K.L., Aperia, T. and Georgson, M. (2012), *Strategic Brand Management: A European perspective*, Prentice Hall, Upper Saddle River, NJ.
Kietzmann, J.H., Hermkens, K. Mccarthy, I.P. and Silvestre, B.S. (2011), "Social media? Get serious! Understanding the functional building blocks of social media", *Business Horizons,* Vol. 54 No. 3, pp. 241-251.
Kleineltankamp, K. Brodie, R. Frow, P. Hughes, T. Peters, L. & Woratschek, H. (2012), "Resource Integration", *Marketing Theory,* Vol 12 No 2, pp. 201-205.
Marketing Week (25th May 2017), "Marketing is changing and agencies can't keep pace".
Madhavaram, S. Badrinarayanan, V. and McDonald, R.E. (2005), "Integrated Marketing Communication (IMC) And Brand Strategy", *Journal of Advertising*, Vol 34 No 4, pp.68-80.
Merrilees, B. (2016),"Interactive brand experience pathways to customer-brand engagement and value co-creation ", *Journal of Product & Brand Management*, Vol. 25 Iss 5 pp. 402 – 408.
Parasuraman, A., Zeithaml, V.A. and Berry ,L.L. (1985), "A conceptual model of Service Quality and its Implications for Future Research", *Journal of Marketing*, Vol 49, pp. 41-50.
Ramaswamy, V. (2011), "It's about human experiences…..and beyond, to co-creation", *Industrial Marketing Management,* Vol 40 No 2, pp. 195-196.
Valos, M. Fatemeh, H. Casidy, R. Driesener, C.B. and Maplestone, V.L. (2016), "Exploring the integration of social media within integrated marketing communication frameworks: Perspectives of services marketers", *Marketing Intelligence & Planning*, Vol. 34 No 1, pp.19 – 40.
Vargo, S.L. and Lusch. R.F. (2004), "Evolving to a New Dominant Logic for Marketing", *Journal of Marketing,* Vol 68 No 1, pp. 1-17.
Vargo, S.L. and Lusch. R.F. (2008), "Service-dominant logic: continuing the evolution." *Journal of the Academy of Marketing Science,* Vol 36, pp.1-10.
Vargo, S. L. and Lusch, R.F. (2016), "Institutions and axioms: an extension and update of service-dominant logic", Journal of the Academy of Marketing Science, Vol 44 No 1, pp. 5-23.
Vargo, S.L. and Lusch, R.F. (2017), "Service-dominant logic 2025", International Journal of Research in Marketing, http://dx.doi.org/10.1016/j.ijresmar.2016.11.001
Zeithaml, V.A. Berry, L.L. and Parasuraman, A. (1993), "The Nature and Determinants of Customer Expectations of Service", *Journal of the Academy of Marketing Science*, Vol 21, pp. 1-12.