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**IMPACT OF CUSTOMER-BASED BRAND EQUITY ON
CONSUMER PURCHASE INTENTIONS. A CASE OF MTN
GHANA**

Master Thesis

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List of Abbreviations

SHS- Senior High School

MTN- Mobile Telecommunication Network

CBBE- Customer-Based Brand Equity



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ABSTRACT

In today's evolving and dynamism nature of modern marketing, the concept about brand equity which leads to building strong brands is inevitable because brand equity is regarded as the appropriate metric for assessing the long-run impact of marketing decisions. From the perspective of the consumer, this research investigates the impact of customer- based brand equity on consumer intentions to purchase. Further, this research adopts the social constructivism philosophy and a deductive research approach. Exploratory resign design was implemented using both qualitative and quantitative methods. A sample size of 95 responses were obtained and gathered using online survey which included both open and close ended questionnaires. Purposive sampling technique was also deployed in selecting consumers of MTN as a brand which was used as a case study. The major findings show that, dimensions and/ or variables of brand equity thus brand association, perceived quality, brand image and brand awareness are significant and have positive impact or influence on consumers' intention to purchase. Themes extracted from the qualitative analysis shows that, wide network coverage, quality voice calls, accessibility to internet and other relative value attributed to MTN as a brand drives consumers intention to purchase. Due to the introduction of E-Levy and economic crisis as a result of COVID-19, this study recommends MTN to reduce charges on all electronic transactions as well as reinstate "Pay for me" service to create an appealing brand image in the minds of consumers.

Keywords; Brand equity, MTN, Customer-based brand equity, Purchase Intentions.



CHAPTER ONE

1. Introduction

Driven by the complexities in understanding why consumers would prefer to purchase different brands or products, many companies in their quest to understand what impacts consumer purchase intentions and decision-making process recognize the concept of brand management as an important resource. In order to be competitive and achieve growth in sales, it is therefore vital to understand what influences consumer buying decisions in order to provide value and customer satisfaction. Usually, how consumers feelings and emotions are reflected in their brand choices and associations related to the brand. (Keller, 2013). In other words, if a consumer is able to recognize a brand and have some associations to it, it basically implies that the consumer would easily make a product decision without any hesitation. As such, developing a strong brand identity is considered as one of the strategies many companies deploy in order to ensure they remain competitive. With strong brand awareness, consumers are able to differentiate between products and services from other competing brands which eventually influences their buying behavior.

Therefore, the value of the brand in the minds of customers play a key role on purchase intention hence, decision making process of consumers builds up the brand equity of a specific brand.

Additionally, the ease of access to information by consumers worldwide with regards to products and services means that, just been present within the marketing environment is not a solution to gain recognition but rather creating an appealing brand from the consumer's perspective thus, customer-based brand equity. Many companies to an extent employ an independent brand manager who seeks to the day-to-day managerial decisions of the brand thus, serving as a linkage between the company's brand and its consumers (both current and potential). According to Keller (2013), branding from economic perspective enables consumers to reduce the cost involved in search for a product or service both internally and externally. The amount of time and resources in search for information is less with the aid of brand recognition. Furthermore, consumers have the tendency to continue purchasing products or services from a particular brand as long as the brand provides value, needs and wants. (Keller, 2013). In addition to the benefits and attributes that brands provide to consumers in terms of perceived risk, quality and cost, strong brand recognition also provides the firm with valuable function such as legal protection for special features of a product and also provides intellectual property rights retention. (Keller, 2013). These intellectual property (IP) ensures that, firms are able to invest in their brands. A brand therefore according to Keller (2013) is a name, logo, symbol or combination thereof that is intended to recognize goods and services of an



entity as well as differentiate them from competition. As such, one vital intangible asset is the equity that represents the brand's name which also forms the background for revenue maximization and competitive edges. On the other hand, in spite of the fact that the aim objective of any marketing activity is to increase sales and revenue, it is deemed necessary to establish knowledge elements for the brand in order to ensure consumers respond positively and favorably to marketing activity for the brand. Alternatively, a brand is said to have a strong customer-based brand equity when consumers react positively to the products and services of the brand (Keller, 2013). Additionally, creating a positive customer-based brand equity leads to an increase in revenue and higher profit margins. This provides the firm that capability to command higher prices as well as customers' willingness to seek different distribution channels, and an effective brand extension thus, been innovative. According to Quester et al., (2007), some companies' ability to improve their marketing strategies, gain competitive advantages and become successful within the marketing environment is due to the fact that these companies know how and why their consumers act in a certain way in their buying decisions in other words, their buying behavior. Therefore, the knowledge of consumer buying behavior relates to the psychology of how these consumers think, feel, and select amongst alternatives such as brands, products and services. It is therefore important to know the connection between what consumers want, why they want for which brands play an instrumental role in customer decision making. Moreover, the value of a brand in the minds of consumers often plays an important role in their purchase intentions therefore brand equity is built on consumer decisions and learning processes of a specific brand. According to Lin & Chen, (2006) purchase intention is often used to represent the actual purchase behavior. Since purchase intentions basically represent the possibility and the willingness to purchase, this research therefore used purchase intentions as an antecedent variable to predict the actual purchase. Purchase intention is primarily influenced by customer satisfaction which is a post-purchase experience that reflects the extent to which a brand has been either liked or disliked. It can therefore be concluded that, when intentions to purchase increase, the possibility of purchasing eventually increases and vice versa.

1.2 Research Problem

As explained by Aaker, (1991) one of the essential features of modern marketing is through creating a strong brand. In other words, strong brands create an image of quality and value usually in the minds of consumers. Wood, (2000) also described brands as being gradually measured as a primary capital for many companies and as such, building a strong, positive and favorable brand is vital to the success of every company. However, the value attributed to brands and its equity is



retrieved from the words and actions of consumers. In other words, consumers have the mandate to decide on which brand is preferable or has more equity than others which is often related to their purchase intentions. Furthermore, in marketing, the term brand equity which is used to measure strength of a brand is often referred to as customer-based brand equity. (Wood, 2000). Also, in order to ensure an effective strategy to build strong and positive brands globally, an understanding of customer-brand equity in different markets is a prerequisite. (Yoo & Donthu, 2002). In addition to the measurement of brand equity, it is necessary to understand how customer -based brand equity effects attitudes and how these attitudes influence purchase intentions. A consumer's idea to purchase a particular brand is known as purchase intent which describes the prospect that a consumer makes actual purchase with a reason to justify his/her needs. This intent can be based on the brand's name or the brand's image, perceived quality and value created in the minds of consumers. Companies are now competing and developing strategies to build a reputable brand and gain competition. Furthermore, the value of a brand is derived in the market through the actions of consumers. With all these perspectives in mind, there is a need to grasp the concept of brand equity how it is built, managed and measured thereby leading to brand loyalty and awareness. Previous studies have shown there is a positive relationship between brand equity, brand attitude/preference and purchase intentions. (Shah et al., 2016). Therefore, this research is intended to determine how MTN as a brand has been perceived in the minds of consumers and the extent to which these perceptions impacts their purchase intentions.

1.3 Rationale of the Study

The main rationale and/ or motivation behind this research is to understand the connection between consumers and brands and how this relationship increases sales from marketing perspective. Considered an appropriate research topic because the study would help to determine what impact consumers decision making process, specifically, their purchase intentions with respect to consumers of MTN Ghana. The conclusion of this research will be effective to develop the marketing functions in order to increase their customer base and maintain loyalty thereby increasing sales and revenue. It is quite evident that, most companies although possessing better products and services lack the required branding activities which is deemed necessary within the marketing environment in order to remain competitive and achieve sustainability. This research throws more light on the knowledge and the relationships on the impact of customer- based brand equity and purchase intentions. According to Simon & Sullivan, (1993) brand equity is deemed an appropriate metric for assessing the long-term impact of marketing decisions. Keller, (2013) also described



purchase intent, attitudinal attachment and likelihood to recommend as a measure of key brand judgements and feelings.

1.4 Research Objectives

Since brand basically means consumers idea of a product or a service, companies therefore invest into effective and efficient ways to build, manage and sustain their brands. This describes the bridge between the brand's past and future associations. Therefore, this project intends to determine the impact of brand equity on the process of decision making thus, a comprehensive overview of customer-based brand equity. Specifically, this research seeks to

- Determine the influence brand knowledge has on consumer purchase intentions.
- Determine the extent to which brand image influence purchase intentions.
- Determine if there's a relation between consumers perceived value and quality about MTN and their purchase intentions?

1.5 Research Questions

- What role does brand knowledge play in the minds of consumers during purchase intentions?
- To what extent does brand image influence purchase intentions?
- Is there a relation between consumers perceived quality and value about MTN and their purchase intentions?

1.6 Scope of the Study

The background of this research basically describes the holistic view of a brand and how it impacts and affects consumers in making decisions. However, the focus area in this research was specified to the differential effects that brand has on the minds of consumers thus brand equity and its impact on purchase intentions. The concept about Consumer behavior and decision making is a vast subject therefore, the study narrowed down to consumer purchase intentions. Additionally, MTN was chosen amongst the other six telecommunication companies in Ghana because of their huge customer base of **(14,2077,778)** as according to the National Communication Authority therefore, access to consumers were quite easier. (NCA, 2015).

1.7 Chapter Disposition

This research is structured into five chapters



Chapter one provides an introductory and background description to the study. Research problem, significance and scope of the study, research objectives and other relevance aspect of this study is outlined.

Chapter two presents a holistic views and ideas of other relevant articles and publications about brand equity. It is intended to develop a comprehensive theoretical framework for this study.

Chapter three basically outlines the methods, approaches, strategies philosophies, case company and other relevant data tools that underpinned the development of this research.

Chapter four provides an overview and presentation of data analysis of findings. Data was analyzed both qualitatively and quantitatively with graphical descriptions in a bid to provide clarity and understanding.

Chapter five summarizes the entirely work with conclusion and recommendations related to creating strong, appealing and favorable brands.



CHAPTER 2

LITERATURE REVIEW

2.1 Overview

In relation to the research question and purposes, this chapter presents and reviews the theoretical concepts of brand, specifically brand equity (customer-based brand equity), elements and attributes brand is defined including a theoretical impact and a brief understanding of consumer decision making process with much focus on purchase intentions.

2.2 Historical Perspectives of branding

Before the twentieth century, brands in spite of its early root and power wasn't considered a central part of marketing. According to Stern, (2006) the term "brand" emerged in the marketing scope in 1922 which was then known as compound expression to mean a trade or proprietary name.

However, Bastos & Levy, (2012) explained that, before it was introduced into modern marketing as branding, the concept was then considered as both sign and symbol, marking as stigma, or marking of the skin among others. Moreover, branding started as a sign or symbol indicating that an object can easily be identified thus, brand on an animal becomes a sign of ownership and reputation.

Marking of the skin is deeply rooted in understanding the purposes and values of branding as well as its potential positive aspects. (Bastos & Levy, 2012). The development of modern branding is derived from theory, research and its impact on business. Cherington, (1920) in a study revealed the importance of advertisements and trademarks and recognized quality as a vital attribute to branding. Also, Maynard et al., (1927) published Principles of Marketing which contained an extensive and comprehensive chapter about brands and branding policies. This contributed to the rising importance of the role of branding. Other researchers such as Aaker, (1995) and Keller, (2007) have also contributed to the development of theories to expand the scope of branding. The growth of brand management has broadened the perception and idea that everything has a brand image. According to (McClay, 2010), places are also known to have brand images. In essence, existing literatures within branding conveys a message that brands are built as a communication device through which an identity is defined Dong & Tian, (2009) and where we prefer to be associated to and vice versa. (White & Dahl, 2007).

2.2 Concept of Brand

The term "brand" was derived from an Old Norse word "brandr" which simply mean "to burn". According to Keller, (2007), owners of livestock used the term brand to mark their animals in order to easily identify them. Currently, brands are usually considered as one of the most vital assets as



long as consumers and companies are involved because they are been captured in the minds of consumers. A brand therefore according to Keller, (2013) can be a name, logo, symbol or combination thereof that is intended to identify an organization's products and services them from other competitors. Simply put, anything that can be identified and recognized by consumers can be described as a brand. As such, every brand varies in terms of logo, symbols, trademarks, packaging and so on. The differences between these elements (design, logo, among other elements) of a brand and another is the added value. Since brands therefore represent an important resource to both the company and consumers, there is the need to understand why brands do matter and why companies do manage brands. Brands are considered as the core assets because they provide value for both the company and consumers. From the customer's perspective, brands identify the source of a particular product or service thereby allowing consumers to stay loyal and glued to that manufacturer or distributor (Keller, 2013). This is basically due to a past experience with a product or a service from a brand including its marketing programs. Also, brands provide consumers with the ease or simplicity in product decision making. In order words, if a consumer is able to recognize a brand and have some associations about it, he or she wouldn't engage in a lot of thoughts in deciding about the brand. More to so, brands enable consumers to spend less in relation to the cost involved in search for products both internally and externally. Internally involves how much time consumers would have to think and the cost involved in searching around is the external effect. (Keller, 2013). Conclusively, consumers would realize the benefits and advantages associated with the brand as long as they satisfaction is gained from product consumption.

From the perspective of the firm, brands can provide legal protection and also retain intellectual property rights thereby giving the firm the sole legal title. These protections could be done through registered trademarks, copyrights and design. (Keller, 2013). This also ensure firms can safely invest in their brands. Furthermore, branding aids firms to gain and secure competitive advantages thereby creating barriers from competitor's entry into the marketing environment. These advantages gained are as a result of years of continues purchase and long lasting in the minds of consumers. For example, Colgate toothpaste and Coca-Cola have gained strong brand recognition due to the fact that consumers have literally grown consuming them. Brands have the capacity to influence consumer behavior, providing sustained security and profit maximization.

In creating a strong brand, firms usually have many options about the nature of the brand elements which is been used to identify their products or distinguish their products from other competitors.



Therefore, is product a brand or vice-versa? To clear the ambiguity and establish the distinction between a product and a brand, a product is defined by Keller, (2013) as anything been offered to the market usually to satisfy needs and wants of consumers. It can a physical good for example mobile phone or a service such as airline, a retail outlet such as a departmental store, a place, country that is intended to provide value. Therefore, a brand is more than a product in the sense that, a brand can have dimensions that can be differentiated from other products and yet satisfy the same need. For example, Apple and Samsung are two separate huge brands that provide different products like mobile phones, yet these different mobile phones basically provide the same satisfaction.

John Stewart, a former Chief Executive Officer (CEO) of Quaker Oats once quoted *“If this business were split up, I would give you the land and bricks and mortar, and I would keep the brands and trademarks, and I would fare better than you.”* (Kotler, Thirteenth Edition p .259). This statement distinctly concludes that brands are valued ny companies even more than the assets the company possesses and as such they ought to be properly managed. It therefore involves emotions and the mental perceptions that consumers have about brands, therefore increasing the perceived value of the product or service. In summary, it is inevitable that brands play a massive role in predicting the behavior of consumers and association with a specific product or service thereby influencing purchasing decisions. In spite of these, it is therefore important to understand that branding isn’t all about getting your target consumers to choose you over your competition but instead getting your prospects to recognize your brand as the only solution to their problems hence providing value for consumers. (Keller, 2013). Brands with huge financial budget for consumers through advertisements also have a higher level of brand equity thereby increasing the purchase intention of consumers. (Keller, 1993). Through these advertisements, companies are able to increase their brand awareness and recall. Also, brand equity however determines the possibility of introducing a new product offering into the marketing share since the newly introduced product is under a reputable brand which also decreases the risk of competition.

Kotler in (1999) identified six basic dimensions of a brand. These include,

- Attributes: A brand usually communicates certain attributes which is perceived as prestige in the minds of consumers. For example, iPhone is perceived as user friendly.
- Values: A brand also represents the company’s value, systems and structures.



- **Benefits:** Brands are attributes that bolsters a features of a product by way of stating its privileges and benefits, thereby making it appealing to consumers.
- **Culture:** A brand also represents the features of the target audience or market.
- **Personality:** Brand can project behavioral trait patterns of the target market or consumers.
- **User:** At certain times, a brand can emulate the final user.

2.3 Brand Elements

According to Keller, (2013) brand elements which are also known as brand identities basically refers to the trademarkable devices which are used to different one brand from another. These trademarkable devices are usually names, URLs, logos, symbols, signs, slogans, packages amongst others. In relation to the customer-based brand equity model, high level of brand awareness can be achieved by choosing brand elements that form strong, favorable and unique brand associations that is geared towards provide positive feelings. (Aaker, 1991). Therefore, brand elements provide positive associations and responses. (Keller, 2013). The six basic criteria for selecting brand elements include; memorable, meaningful, likable, transferable, adaptable and protectable. (Keller, 2013). Most often, brand elements are used to build brand equity by achieving level of awareness. These elements are inherently memorable in order to ease brand recognition and recall during purchase. According to Keller, (2013) brands provide different meanings which are either descriptive or persuasive in content. Descriptive contents generally provide information about the functionality of the product or service to be purchased. On the other hand, persuasive contents provide specific information about a value or benefits of the brand. For example, MTN's slogan reads "Everywhere You Go" which implies network availability within reach throughout every region in Ghana. Furthermore, the likability criteria for choosing brand elements refers to the extent to which consumers would find the brand elements appealing and likable. Keller, (2013) explained that, consumers seldomly access much information during purchase decisions therefore a memorable, meaningful and likable elements of a brand provides diverse advantages in making buying decisions. Transferability of brand elements evaluates the extent to which these elements add up to brand equity for either products extension or entry into new markets. Most often, the less certain the name of the brand, the easier it can be extended across categories. (Keller, 2013). Additionally, the level to which brand element adds to brand equity is mostly dependent on cultural



content and language qualities of these elements. For instance, Microsoft faced a huge challenge during the launching of Vista operating system in Latvia. This challenge was due to the fact that, Vista means “chicken” or a “frumpy woman” in the local language. Whilst Pepsi began promoting its product offerings in China, the slogan “Pepsi Brings You Back to Life” literally meant “Pepsi Brings Your Ancestors Back from the Grave”. (Keller, 2013, p.147). It is therefore important for companies to review their brand elements for cultural and language implication before transferring or introducing the products to new markets. Adaptability on the other hand describes the need to constantly update brand elements due to changes in consumer values thus, the more adaptable these brand elements are, the easier is it to be updated. (Keller, 2013). For example, KFC constantly updates its brand elements and to suit the ever-changing consumer demands and value as well as stay updated and relevant. The final criteria for choosing brand elements is protectability. According to Keller, (2013) it is important to select brand elements that can be legally protected, brand elements that can be formally registered with a legal entity and defend trademarks from pirated competition. This implies that, if a brand element can be easily copied and imitated, the quality and uniqueness of the brand suddenly disappear as well having huge financial implication to the success of the brand. For example, currently, the counterfeit market is approximately \$600 billion to U.S. businesses. (Keller, 2013). This means, the counterfeits are extracting profits faster than multinationals brands. It is therefore vital to legally protect brand elements for easy imitation and piracy.

2.3.1 Brand Name

The name of a brand unfolds many elements which provides information to consumers because it is regarded as a means of communication. Brand name is mostly considered as one of the most vital factors that contribute to the success of a brand. Moreover, with a brand name, consumers can easily notice and register its meaning in memory within a short while as compared to advertisements which takes much time to be noticed and registered. (Keller, 2013). Furthermore, brand names provide a perceived summary of a product to consumers thus, strong brand names are perceived to provide quality and value for products as compared to weak or unknown brands. Previous study by Cadogan & Foster, (2000) revealed that, brand names and their perceived images attract consumers to purchase the brand. This means well-known brands are generally perceived as quality in the minds of consumers which effects purchasing behavior towards the brand because of the lower risk associated to the brand. For instance, a consumer who intends to purchase an automobile vehicle would consider Mercedes Benz or BMW due to the fact that, these brand names



(Mercedes Benz or BMW) are perceived to be of quality and classy. Brand name originates from different or diverse perspectives. Some of these perspectives includes; Dell or Gillette which were emanated from a Surname, General Motors or Pizza land were derived from the descriptive point of view and finally Apple or Yahoo which were derived from Arbitrary. (Keller, 2013).

2.4 Brand Preferences

Consumers approach to marketplace vary due to preferences and taste. Regardless of the approach, consumer tastes and preferences according to Alreck & Settle, (1999) are built through one or more of the following modes:

- Need Association. This occurs when a consumer's needs and wants are linked to a brand or a product through repeated association.
- Mood Association. The mood of the consumer is linked to a particular brand through repeated association.
- Subconscious Motivation. When consumer's subconscious motives are excited through indicative characters.
- Behavior Modification. With behavioral modification, consumers are poised to purchase a product or brand through manipulative rewards.
- Cognitive Processing. Through cognitive processing, both perceptive and cognitive barriers pave way to create favorable attitudes towards a brand.
- Model Imitation. Social lifestyle of celebrities are thereby presented for consumers to imitate.

All these six modes are were developed from theories and perspectives related to the psychology on human learning. In summary, both need and mood association are linked to classical conditioning, subconscious motivation is derived and linked to author Freud whilst behavior modification is linked to the behaviorist learning theories. The cognitive processing mode relates to information processing and linked with psychological theories and model emulation is related to socialization process, social influence and so on. (Alreck & Settle, 1999).

2.5 Brand Strength

According to Keller, (2013) the strength of a brand is evaluated based on the ability of the brand to secure future earnings as expected. Based on evaluation across 10 dimensions of brand activation, the strength of a brand is measured on a scale of 0-100. Normally performance across these 10



dimensions is evaluated based on other brands within the same industry. (Keller, 2013). In essence, brand strength serves as a prerequisite in determining the discount rate. These discount rates is based on the possibility that, the brand should be able to endure challenges and delivery as expected. (Keller, 2013). According He & Calder, (2020) assessment of the strength of a brand is key to determining the value of a brand as a financial asset, thus its brand value. Hence, the stronger a brand is, the higher its revenue is therefore brand strength determine the amount of sales accrued to the brand.

2.6 Characteristics of Successful brands

As explained by Murphy, (1998), a brand is an important resource therefore there is a necessity to maintain and management in order to keep providing value for customers thus, satisfying needs and wants. Although brands vary in nature, they share certain common traits such prices, value quality among others. A successful brand is a recognizable product, service or a place, augmented in such a way that the consumer perceives appropriate and unique added values, which provides satisfaction. (Tuominen, 1999). In essence, a brand is proven reliable and successful if the brand provides products and services that acquires familiar and risk reduction values. Usually, advertisements and sponsorships often portray an image of prestige and legitimacy when associated with personalities. Additionally, a successful brand generally consists of generic, expected, augmented and potential levels. (Tuominen, 1999). Generic level describes the product form that satisfies consumer basic needs. Expected level is geared towards satisfying a specified purchase condition such as price, whilst augmented level describes when the brand would have to be more refined in values in order to satisfy both emotional and functional needs. For example, customer service, training and delivery among others. A successful brand is known to reach its full potential level when there is a continuous creativity and innovation within its product offerings. (Tuominen, 1999).

2.7 Brand Equity

Brand equity is regarded as one of the most vital concepts in relation to brand management, academia and business practices. As such, the need to develop and properly manage brand equity has been recognized as been a top priority for most companies due to the fact that, possessing a strong brand equity enables firms to gain competition within the marketing environment as well as increase cash flows. (Yoo et al., 2000). In simple terms, brand equity is one of the most valuable intangible assets or resource by most companies. Brand equity as explained by Aaker, (2009) as a set of assets and liabilities that are associated to a brand, thus the name of the brand and its symbol that either adds or subtract from the value being provided by a product or service to both the firm



and its consumers. In other words, brand equity is that added value that a brand name offers to a product or service within the market. Subsequently, brand equity has been distinguished into three perspectives. The customer-based perspective, the company-based perspective thus, brand equity is often viewed as an effective tool to support company's activities such as facilitating growth, competitive advantages, as well as effective marketing mix. Finally, brand equity can also be viewed on financial based perspective which serves as an intangible asset that ensures and guarantees excess cash flows on return on tangible assets (Keller & Lehmann, 2006). However, amongst these three perspectives, consumer-based perspective has been regarded as the most vital perspective for identifying brand equity and as such, this research therefore throws more light on the customer-based brand equity. (CBEE). Additionally, from the consumer's perspective, strong brand can influence customers trust in purchasing a product thus, brand equity creates value for both the firm and consumers. In providing value for consumers, Aaker, (2009) described brand equity assets usually add or subtract value for customers by assisting them to interpret, process and save a large chunk of information concerning products and brands. Furthermore, brand equity influences consumers purchase intentions due to either familiarity or past experience which is mostly influenced by brand associations and perceived quality. The author also explained how brand equity can provide value for the firm resulting in marginal cash flow in diverse means. For example, brand equity can enhance programs in order to attract potential customers and retain existing ones. According to Srivastava & Shocker, (1991) brand equity entails the strength and value of a brand, where the strength refers to set of brand consumers, association with the brand, among others. These collective sets provide a positive, strong and a favorable differentiated advantage. Subsequently, Hoeffler & Keller, (2003) revealed that, brand equity is the additional value attributed to a product. However, this additional value is reflected by what consumers think, feel and behave towards the product. Brand equity is the realization of consumer's expected outcome. (Baker, 2004). Therefore, it is important for companies to orient in order to understand and know value thus, all the needs and wants that create consumer satisfaction. In Summary, Strong brands have their values which is mostly influenced by loyalty customers, perceived quality, associations with the product and other variables to gain competitive advantage.

2.8 Models of Brand Equity

The brand equity concept provides competitive advantages therefore it is only deemed necessary to measure, build and sustain brand equity. The models of brand equity were developed in terms of how they are measured and evaluated. These models include;



- Aaker's brand equity measurement model. According to Aaker, (1991), brand equity is perceived as value related to the brand thus, its name, symbol, logo and what the consumer receives through experience with the brand. Aaker, (1991) further distinguished perceived quality, brand associations, brand awareness and brand loyalty as the sources or drivers of brand equity. Identifying a unique brand as an identity is vital in creating brand equity.
- Keller brand equity model. According to Keller, (1993) brand equity is connected to the awareness of a brand which is based on the extent to which consumers can recognize a brand in the same product category. Within the scope of Keller's model, knowledge about the brand consist of awareness of the brand and image. High level of brand awareness is built on recall and recognition whilst brand image is built through association with the brand. One advantage of this model is the analytical in nature unlike Aaker's model. (Bivainienė & Šliburytė, 2008).
- The Iceberg model of brand equity. Within the scope of the iceberg model, assets of a brand and brand image are established. The image of a brand is made up of elements of brand identity which are visible to consumers such as package, promotion and advertisements. (Bivainienė & Šliburytė, 2008). Brand image is usually created from high level of awareness and subjective perceptions about the products. One critic of this model is that, it is impossible to determine the absolute brand value.

2.9 Customer based brand equity (C.B.B.E)

According to Keller, (2013) Customer-based brand equity is defined as the differential effect of a brand's knowledge that relates to how consumers respond to the marketing mix of that brand. Keller further explained the differential effect was derived as result of a research conducted that compared the response of consumers of a renowned brand with the response to the same marketing mix of an unknown brand. Also, brand knowledge was defined in terms of brand awareness and brand image whilst how consumers respond to marketing mix relates to consumer perceptions, preferences, and purchasing behavior. Particularly, differences in consumer response actually depends on consumer evaluation of associations, in order words creating brand awareness and a positive brand image. (Aaker, 1991). Usually, a positive brand image is thus believed to be favorable, strong, and unique in the minds of consumers. Park, (1991) in a previous research on measurement of consumer preference structures stated that, high levels of brand awareness and a positive brand image have the tendency to increase the likelihood of a brand choice, therefore increasing customer loyalty hence decreasing competition. In building customer-based brand



equity, there is the need to create a familiar brand that is considered to be favorable, strong and unique brand associations through brand elements such as brand name, logo and symbol in relation to marketing program. Keller, (2009) developed a four-step model that summarizes the concept of customer-based brand equity. The first step involves consumers identify a brand including its relevant associations in the minds of the consumers with a specified product or customer need. The second step is to create a valuable brand meaning in the minds of consumers through the linkage of either tangible or intangible brand associations. The next step requires effective communication and marketing campaigns that prompts customers responses and reactions that they have developed through brand elements and brand associations. The finally step is to transfer those consumer responses and reactions into an intense, value creation association between the consumer and the brand. (Keller, 2009).

2.10 Sources of Brand Equity

The development of brand equity describes consumer's process of learning where consumer's awareness of a brand in turn leads to positive attitudes such as perceived quality and brand associations thereby having an influence on attitudinal brand loyalty. According to Aaker, (1991) and Keller, (2003), brand equity is a broad concept which can be categorized into four major sections thus, (brand awareness, perceived quality, brand associations, and brand loyalty). These dimensions are discussed as follows.

2.10.1 Brand Awareness

Brand awareness is basically described as the first step towards creating brand equity. As defined by Aaker, (1991), brand awareness refers to the consumers ability to recognize a brand whilst placing the brand to a specific category. In other words, it is related to the strength of the brand in memory which reflects the consumers ability to recognize the brand under diverse conditions or situations. A brand's name awareness describes the prospect that the specific brand's name will come to the minds of consumers easily therefore, brand awareness involves the linkage between the brand and different associations in the memory of consumers. It is therefore vital that consumers must first and foremost be aware of the brand before gradually developing set of associations of the brand. (Aaker, 1991). Keller, (2013) subdivides brand awareness into brand recognition and brand recall. A brand is said to have a strong recognition when consumers have the ability to confirm experience with the brand when given a clue about the brand thus, customers can confidently detect if the brand has already been exposed. Brand recognition is usually described as the first stage of brand awareness. On the other hand, brand recall describes the ability of consumers to appropriately



re-collect the brand from memory. (Keller, 2013). According to Bettman, (1979) relatively, importance of brand recall and brand recognition is dependent on the level or rate at which consumers make decisions when physically exposed to a brand compared to than when not. For example, most consumers recall of iPhone is dependent on their ability to re-collect the brand when they think of smart phones, quality camera, user friendly and other distinguished features and whether these consumers are been physically exposed to the product or not. Simply put, brand recognition is important when consumers make decision in the store or shop whilst brand recall doesn't necessarily involve been at the shop to decide. A previous research by Hoeffler & Keller, (2002) revealed that, complete brand awareness is created from depth and dimension. The authors then explained depth as how or the extent to make consumers recall or identify a brand with ease whilst dimension infers the rate at which a brand name comes in the mind of consumers during purchase. Therefore, a product is said to have brand awareness when it has a strong brand depth and brand-width. Furthermore, Hoyer & Brown, (1990) in their research assessed the importance brand awareness play in consumers decision making process and concluded that brand awareness was a major factor. Puth, (2000) also argued that, brand awareness is the vital first stage of the consumer's readiness and a necessity since it reflects in their ability to identify the brand under different conditions. Again, Hoyer & Brown, (1990) conducted a research to determine the impact of brand awareness on brand choice, frequency and brand sampling. The results revealed that consumers made choice of purchase or had intention to purchase towards brands which they could recognize. It was therefore concluded that brand awareness had a positive impact on consumer brand choice which led towards purchase intention.

2.10.1a Advantages of Brand Awareness

According to Keller, (2013) creating high level of brand awareness provides three advantages. These include; learning advantages, consideration advantages and choice advantages. Learning advantages are attributed to the development and strength of associations that forms the brand image. In order to create a positive brand image, it is essential to first all establish a brand trace in the minds of consumers as this is considered as the first step towards building brand equity. Brand awareness creates consideration advantages when the brand provides and satisfies consumers needs and wants thereby creating value for them. Additionally, brand awareness increases the tendency that the brand will be the memory of recognized set in terms of purchase decisions. Different authors have concluded that, many consumers have a number of brands they do purchase from as such, it is vital for a brand to be categorized amongst the consideration set than to be less likely



considered. (Keller, 2013). Being categorized amongst the consideration set leads to the final advantage attributed to having strong brand awareness and that's the choice advantages. Consumers however decides to patronize from only well- established brands. Thus, in the event of low-involvement decision making, a minimal level of brand awareness may be sufficient for product selection. Low-involvement usually occurs amongst consumers when there's either lack of purchase motivation or purchase ability. (Keller, 2013).

2.10.1b Establishing Brand Awareness

Subsequently, brand awareness is created by aggregating the familiarity of a brand through repeated experience thus the more consumers regularly sees, hears, or think about the brand, the more likely he or she is to establish a strong and positive brand association brand in memory. (Keller, 2013). In order words, a brand's elements such as symbol, name, logo among others increase familiarity and awareness of that brand element. Intel is an example of a brand that uses its name, "Intel Inside" logo and its symbol including its well-known "four-note jingle" in TV advertisements to increase and develop awareness. (Keller, 2013). In as much as constant repetition increases brand recognition, brand elements like logos, symbols, and packaging does contribute to aid recall.

2.10.2 Brand Associations

The concept and understanding of brand association is embedded in consumers mind. Brand association according to Aaker, (1991) is described as a linkage between a consumer and a brand. Brand association is linked to brand equity as it builds a lot of awareness and knowledge of a brand therefore it can be concluded that brand equity is supported by the consumers association towards a brand hence creating a specific and favorable brand image. The strength of brand associations refers to the extent to which a consumer often think about the brand in relation to the present knowledge that has been created in his or her memory which builds stronger brand associations. Keller, (1993) classified brand associations into three major categories. These includes; attributes, benefits, and attitudes. Attributes refers to those unique characteristics of a product or service. Additionally, these attributes can be distinguished based on how directly related they are with the performance of a product or service thus, product- related attributes and non-product related attributes. On one hand, Product-related attributes are described as the elements deemed necessary for performance of the product or service function by consumers. (Keller, (1993). Product-related attributes may therefore vary by product or service classification. On the other hand, non-product-related attributes refers to external traits of the product or service related to purchase or consumption. These external traits are price information, packaging information, user imagery thus the consumer involved and usage



imagery thus, where product or service is used and under what type of circumstance involved. (Keller, 1993). Most often than not, the price of a product or service is considered as a non-product-related attribute based on the fact that it represents an important step towards purchasing but unrelated to the product performance or service functions. Consumers often pay much attention to the price and value of a brand different brands of the same product category. (Keller, 1993). Also, packaging is widely considered as a part of the purchase and consumption process but, does not directly relate to the performance of a product. Similarly, user and usage imagery attributes are generated directly from a consumer's experience with the brand or indirectly with the brand's marketing communication through advertising or word of mouth. According Plummer, (1985) one vital element of brand image is the personality or character of the brand itself. The author concluded by demonstrating that brands can be characterized by personalities such as youthful, colorful, and gentle. These characteristics of associations emanates as a result of conjecture about the user or usage situation. Another category of brand association is the benefit. Benefits are the personal value consumers gained or achieve in relation to a particular brand's product or service. The distinctions of benefits are functional benefits, experiential benefits, and symbolic benefits. Functional benefits are very similar to product related attributes in the sense that they provide product or service consumption advantages. (Keller, 1993). Additionally, experiential benefits involve the feel and experience related to product or service usage which is also related to product related attributes. However, symbolic benefits are more non-product related attributes which relates to underlying needs such as prestige of a brand, exclusivity and other external attributes of a brand. (Keller, 1993).

Brand attitudes which is another distinction of brand association as defined by Wilkie, (1986) as consumers general assessments of a brand. The importance of brand attitudes is based on the fact that they form the rudiments for consumer behavior. For instance, brand choice. On one hand, brand attitudes can be associated to product related attributes, both functional and experimental benefits hence resulting on perceived quality. On the other hand, brand attitudes is also be related to non-product related attributes and the symbolic benefits. (Keller, 1993). Research has found that brand attitudes are also formed by a decision making which doesn't involve much thoughts. For instance, decision making on the basis of heuristics and satisfying thus a decision making which involves searching through available options to satisfy immediate goals. Consumers sometimes use signals such as product appearance and color to evaluate the product of a brand usually in terms of quality. According to Keller, (1993) the concept of brand associations thus types, attributes and so on that



sums up to create a strong brand image can differ in accordance to their favorability, strength and uniqueness.

2.10.2a Favorability of brand association

Brand associations vary according to how favorably they are been valued by consumers. In other words, there is the need to communicate to the consumers in a manner that makes brand attributes and benefits become more favorable and appealing through marketing programs as reflected in their lifestyles. Furthermore, during purchase or consumption decision, certain brand association may be of less importance or value. For instance, although some associations of a brand such as packaging, design and color play a key role in creating brand awareness, they are not always considered a significant factor during purchase decision. (Keller, 1993).

2.10.2b Strength of brand association

Brand associations can however be categorized on the basis of the strength of connection to the brand node. Additionally, the strength of brand association is dependent on encoding thus consumers respond to information in memory and how this information is maintained as brand image (Keller, 1993). In other words, the strength therefore results in how much a consumer thinks about the information in memory and the manner at which the consumer thinks about the information. This implies that once information is stored in a consumer's memory, the strength of the information in relation to its association takes a long time to disappear in memory.

Conclusively, the degree to which a particular brand is thought of and its related associations is dependent on the context in which the brand is considered.

2.10.2c Uniqueness of brand Associations

The uniqueness of brand associations refers to the means of positioning a brand in order to gain and sustain competitive advantages or unique selling proposition that offers consumers enough reasons to purchase and prefer one brand to another. According Keller, 1(993) the uniqueness of a brand in relation to its strong and favorable association is vital to the success of a brand in terms of sustainability and competitive advantages. However, certain brands are likely to share similar associations with other brands thereby establishing category membership of products and services. Previous study by Sujan & Bettman, (1989) further explains that in an event where a brand doesn't face any stiff competition in its products or service category, the brand can still share some associations and encounter indirect competition in a distinct product range. For example, in a railroad sector, there isn't any directly competition with other railroads, however, there is still an indirect competition from other means of transportation such as cars, buses and metro. Most often



than not, when a brand is connected to its product range, some product category associations also become connected to the brand in terms of possible beliefs and overall attitudes. (Sujan & Bettman, 1989). For example, most consumers might expect a smart gadget to provide all the necessary features for support and comfortability such as high picture quality, user friendly, durability and so on, and they may believe Apple or Samsung products could represent such a device. It is therefore important to state categorically that, the strength of brand associations with product category is geared towards establishing strong brand awareness.

2.10.3 Brand Loyalty

Usually, the success of a firm depends largely on its ability to attract and retain potential and existing consumers towards its brand. In other words, a firm's survival and sustainability is to retain its current customers, and to make them loyal to the brand. According to Aaker (1991), brand loyalty is perceived as one of the main components of brand equity due to the fact that it is related to experience. By definition, brand loyalty is the measure of level of affection that a consumer has towards a brand. In particular, brand loyalty basically reflects the possibility that a consumer would want to switch from a brand in an event of changes such as product performance features or price. (Aaker, 1991). Mellens et al., (1996 p.507) highlighted a statement made by the former vice president of Ford, Basil Coughlan which states that, *"every percentage point of loyalty is worth \$100 million to the company"* whilst other brands such as Del, General Motors are spending huge sums of money to promote or prompt brand loyalty. Customers satisfaction eventually leads to commitment as customers are willing to rebuy or repurchase from a particular brand with less sensitivity to price and changes to product features. Aaker, (1991) introduced brand loyalty pyramid which consists of five stages. The basic of the pyramid represents the non-loyal consumers or switchers. These customers are usually adequate and conversant with little attention to brand name in purchase decisions. The author further suggested effective marketing strategy as a means to increase brand awareness to curb non-loyal customers. The second level are those habitual customers who are satisfied with the product or make purchasing decisions with habitude thus, no need to change a brand. The next level of customers are the satisfied buyers with switching costs. These customers are usually the satisfied ones and do not want to risk changing brands but are mostly likely to switch to another brand due to certain circumstances such as time consumption, distance and so on. It is recommended perceived quality as a strategy to attract prospects as well as current customers. (Aaker, 1991). Up next on the pyramid are brand likers, also known as friend of a brand which occurs through experience which comes along with emotional benefits. Committed



customers make up the fifth and final stage within the pyramid. These customers are extremely loyal to a brand and to the extent of recommending products and services of the brand to others. As suggested, loyalty programs such as loyalty cards and loyalty points programs are strategies devised to sustain brand loyalty. (Aaker, 1991). Bansal & Voyer, (2000) further elaborates on the importance of recommendation as a strategy to loyalty sustainability. They suggested communication tools such as word of mouth as most potential customers tend to rely more on family and friends and less on advertising campaigns. Additionally, Aaker, (1991) also described price as a basic indicator of brand loyalty. To elaborate more on this, customer who are extremely loyal to a brand are less sensitive to price especially in comparison to brands with similar product and service offerings. An example is a consumer who is willing to pay up to 10% more to purchase from an apple shop rather than other brands with similar offerings. This scenario according to Aaker is known as price premium. Most often than not, if a brand is compared to a higher-priced brand, the premium related to the price could have a negative effect. (Aaker, 1991). Also, the more customers are loyal to a brand, the less vulnerability or switching to other brands which is based on the concept of repeat buying. However, Keller, (2003) suggested this measure may not be precise due to the fact that, some consumers usually engage in usual purchase towards a brand which is normally based on effective promotion strategies rather than loyalty. Also, Bloemer & Kasper, (1995) argue that actual brand loyalty includes brand preferences and repurchase that represents long term brand commitment, decision making and evaluation function whilst Fornell, (1992) in his research suggested that brand loyalty can be assessed from customer repurchase intention and price lenience thus less sensitive to price. Most often, consumers buy products which they more familiar with or has an experience in one way or the other with the product. This means, the more a consumer becomes familiar with a product, a strong good image is created in the minds of the consumer which eventually leads to brand loyalty and the possibility to repurchase. Every company intends to grow in sales and revenue and in order to achieve this growth, brand loyalty plays a key role. According to Balakrishnan et al., (2014) brand loyalty is a rational behavioral decision which includes awareness, judgement, performance, usage and imagery of a brand (all made up brand loyalty) that influences the positive connection between brand loyalty and purchase intentions of consumers.

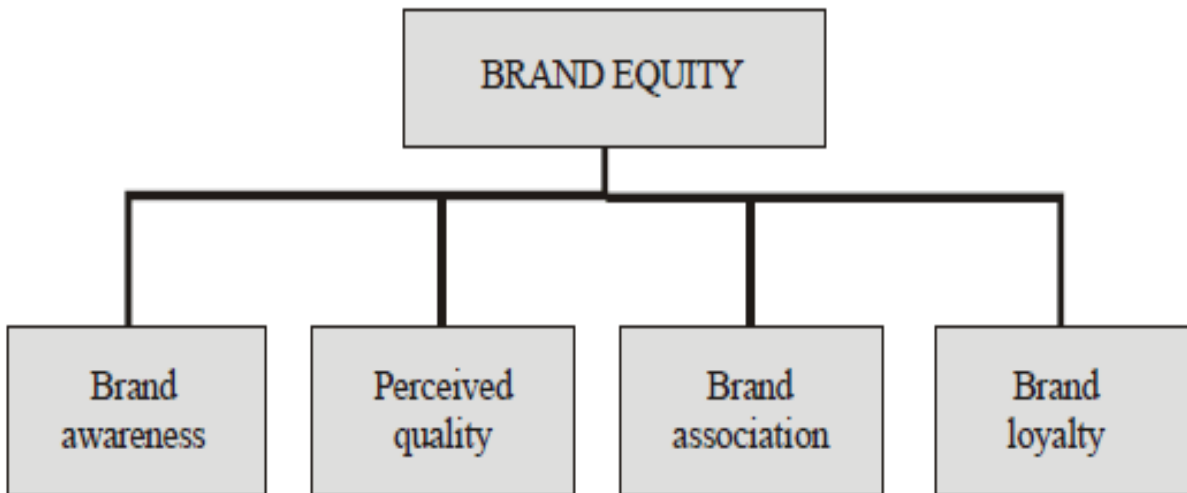
2.10.4 Perceived quality

Perceived quality is considered as one of the vital sources of brand equity. In particular, perceived quality can be defined as the consumers perception of a brand in relation to its product or services



overall excellence. (Aaker, 1991). Moreover, perceived quality can be classified as intangible and consumers feelings about a brand. According to Kirmani & Zeithami, (1993) perceived quality has the tendency to influence brand image either directly or indirectly through perceived values or brand attitudes. The authors further defined perceived value as how consumers assess the overall usage of a product which is based on perceptions of what is received thus satisfaction and what is actually been given thus price. Subsequently, perceived value forms the basis for creating brand image or position as an example can be deduced from the slogan of L'Oréal "I'm worth it". Although L'Oréal's hair is expensive compared to other brands, it justifies high prices by the color, feel and shine. (Kirmani & Zeithami, 1993). Consumers knowledge about a product is most often deemed necessary for purchase decisions. Perceived quality can be categorized into two factors namely, product quality and service quality. Product quality according to Aaker, (1991) often affect consumers perception about the product's quality and can be divided into seven dimensions. These dimensions include performance, reliability, in accordance to specifications, features, serviceability, perfect fit and finish. Additionally, service quality can be described by five dimensions such as tangibles, competence, responsiveness, empathy and reliability. (Aaker, 1991). Most consumers however tend to choose a product over another with much focus on the origin of the product. (Laroche et al., 2005). In general, the overall assessment of perceived quality can be linked with two distinct factors namely, intrinsic attributes and extrinsic attributes. Zeithaml, (1988) described intrinsic attributes as the physical configuration of a product such as color, appearance and so on which cannot be changed without having a huge impact on the nature of the product. Intrinsic attributes usually play a role at the point of consumption because they can easily be analyzed during this time. Also, extrinsic attributes are often product-related and are not regarded as a part of the physical product. (Zeithaml, (1988). For example, Price, brand name, level of advertising, packaging and production information. Unlike intrinsic attributes which is key during point of consumption, extrinsic attributes are vital during initial purchase in the absence of intrinsic attributes. Tsotsou, (2005) revealed in a study that, higher quality product creates higher consumer intention to purchase compared to lower quality products. Further research by Jalilvand et al., (2011) examined the effect of product quality on purchase intention. After obtaining a sample of 242 questionnaires, the authors revealed that product quality has a major, direct and a positive impact on purchase intentions.

Figure1: Conceptual framework of Brand Equity



Source: (Aaker, 1991)

2.11 Limitations of Brand Equity Model

According to Bivainienė & Šliburytė, (2008) one disadvantage of the brand equity model is such that brand image is not clearly categorized as an element of the brand equity. Instead, perceived quality and brand associations are the two major elements, related to the brand image. In addition, this model is not oriented towards quantitative measurement thus only psychological characteristics of users.

2.12 Brand Image

According to Keller, (2013), brand image basically entails what consumers perceive about a brand derived from associations which is created in the minds of customers. A research conducted in relation to brand associations shows that most consumers classified Apple brand as User friendly, Educational, Innovative, High tech, Creative and so on. These associations formed in the minds of consumers are positive, unique, favorable and also strong. It can further be explained that consumers at the end of consumption is not based on just buying a product but the image or status that is associated to and derived from a brand. On other hand, Kotler & Armstrong, (2004) defined brand image as a set of beliefs that are been held in peculiar to a brand. However, these set of beliefs play a key role in consumer decision making process. Ballantyne et al., (2005) also defined brand image as the material properties thus, product name, packaging that is related to a brand which creates value for consumers whilst Aaker, (1996) believes brand image could be evaluated through three dimensions which include, brand value which relates to functional benefits. Brand characteristics thus, the connection between the features of a brand and consumer perception and



finally brand associations which relates to the connection between the consumer and the brand's offerings. Consumers are most likely to increase the value or satisfaction of usage as well as recommend to family and friends. A study by Gensch, (1978), concluded that brand image has more impact on the purchase intention and customer satisfaction whilst the product attribute was not easily defined. Furthermore, Hien et al., (2020), in their study also concluded that brand image has a positive and significant effect on purchase intention. Brand image thus represents the overall perception of a brand which is formed through information and past experiences with the brand hence, when a positive image is created in the minds of consumers, consumer's purchase intention increases. According to Aaker, (1991) brand image creates value at least in five different ways. First and foremost, brand image aids consumers to retrieve and process information. For instance, Pepsi developed "Pepsi generation" and this created an image that eased consumers process and retrieve additional information about the brand. Furthermore, brand image serves as the basis or foundation for product differentiation and positioning. Also, brand image provides product attributes and value for consumer thereby giving them enough reasons to purchase the brand. For instance, Colgate toothpaste became dominant by positioning itself as the best cavity fighter and whiter teeth which is clinically proven. Again, brand image creates association that produce positive attitude and feelings towards the brand and can be transferred to another brand. For example, Metropolitan Life Insurance adopted Charlie Brown characters and created a positive feeling towards other brands. (Keller, 2013). Finally, brand image creates room for product extensions therefore creating a balance between the brand and the newly introduced product. For instance, Apple's iPod and iPhone provided a basis for extension to iWatch and other products.

2.13 Consumer Decision Making process

For the purposes of this research, the literature review has been subdivided into two parts. With more lights thrown on the theoretical perspectives about brand equity, the second part however aims at discussing consumer decision making process with much focus on the purchase intentions. Since purchase decision is a part of consumer buying process, an understanding of the consumer buying process is important to provide clarity. The consumer decision-making process also known as the buying behavior according to Kotler & Keller, (2009) is defined as a series of interconnected activities which in turns leads to a choice amongst alternatives. It is therefore critical to seek to fully understand the consumers decision-making process which involves consumer experiences from acquisition of a product or service to disposal of products or services. According to Schiffman & Kanuk, (2000) there exist mainly four different views that are considered appropriate



for understanding consumer decision making process and behavior. These include the economic view, passive view, emotional view and cognitive view.

2.14 Approaches to Consumer Decisions

According to Schiffman & Kanuk, (2000) there are mainly four different views and approaches that are considered appropriate for understanding consumer decision making process and behavior.

These include the economic view, behaviorist view, emotional view, and cognitive view.

2.14.1. Economic View

Due to imperfect competition within the market share, the economic view expects consumers to have an in-depth knowledge about the products and make decisions rationally thereby selecting the best alternative. According to Schiffman & Kanuk, (2000) with the economic view, the consumer considers all possibilities deemed appropriate before any course of action. These considerations and rationality emanate from the social environment and consumer satisfaction.

2.14.2. Emotional view

The emotional view which is also known as psychodynamic approach explains that, consumers make purchasing decisions based on their emotions and feeling associations with the product/or service, in other words, behavior of consumers are subjective. According to McLeod, (2007), most attributes of consumer behaviors were formed from childhood. For instance, the need to drink water when thirsty.

2.14.3 Behaviorist View

According to Sammons, (2013), behaviorist view explains that fact that, consumer behavior is subject to internal and external stimulus thus, behavior is learned from the social environment of the consumer. The two conditions that basically describes the behaviorist approach are the classical and operating conditions. On one hand, classical conditioning combines two stimuli at once thus when both stimuli occur at the same time. For instance, a consumer would purchase an iPhone because he/she was probably stimulated by another consumer using an iPhone. After having an experience with the iPhone, the consumer intends builds a positive recall and recognition about the brand with a great possibility of purchasing the product again. On the other hand, operating condition suggests that, consumers develop new behavior through purchasing consequences. (Sammons, 2013).

According to Bray, (2013) the gap between consumer's purchase intentions and actual purchase is usually evaluated from the behavioral perspective.

2.14.4 Cognitive View

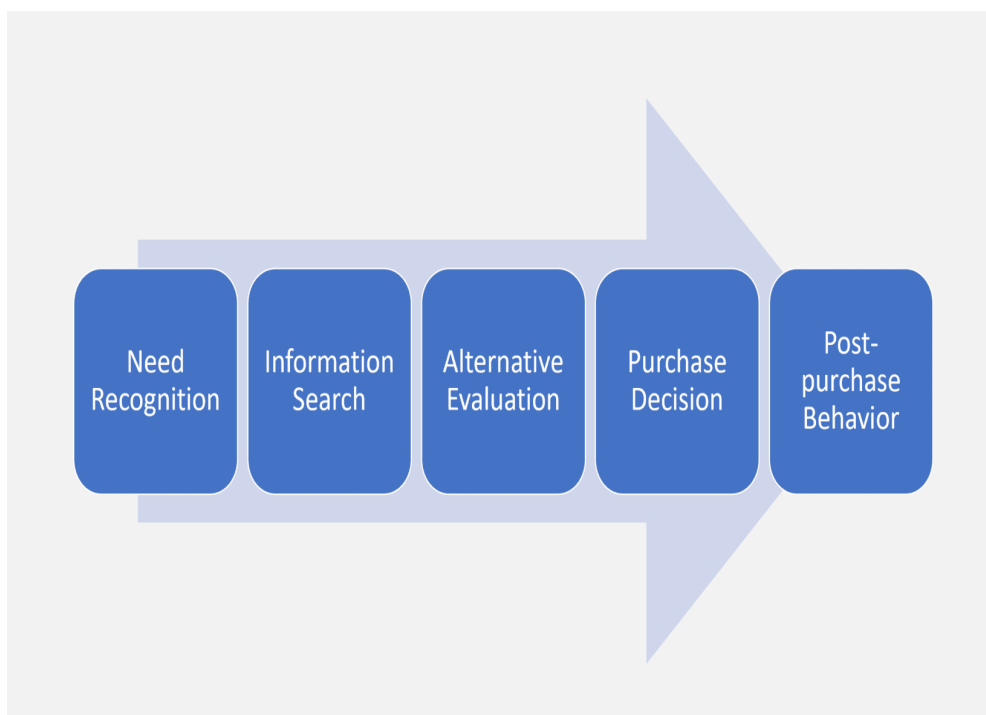


Cognitive view is most deployed view used in understanding consumer decision making process. It begins with recognizing the consumers as the problem solver which is based on seeking information and normally directed by a goal thus to satisfy a need. (Schiffman & Kanuk, 2000). Moreover, the Cognitive view is able to explain difficult behaviors and responses after purchasing is made and experience is gained. According to Bray, (2013) cognitive approach considers that consumers make active rational decisions based on information at hand.

2.14.5 Humanistic View

With the humanistic view consumer's emotions are the primary focus when making purchase decisions. According to Bray, (2013) the gap between consumer's purchase intentions and actual purchase is usually evaluated from the behavioral perspective. Relatively, Joewono & Kubota (2007) in previous study revealed that, customer satisfaction is a result of customer's previous experience with a product or service as well as the overall evaluation on the consuming experience. Kotler & Keller, (2009) developed a five-stage model that describes consumer buying process. These stages include problem recognition, information search, evaluation of alternatives, purchase decisions and post purchase behavior.

Figure 2: The buying decision process



Source: Kotler & Keller, (2009).



2.15. Problem Recognition

Problem also known as need recognition is known as the first stage of the buying decision process which occurs when the consumer becomes aware of a huge disparity between the current level of satisfaction of an assured need and the amount of satisfaction long lasted for (Kotler & Keller, 2009). This need can however be triggered by either internal or external stimuli. According to Munthiu, (2009) internal stimuli is often driven by the most basic needs according Maslow's hierarchy of needs thus hunger, thirst, sex just to mention a few. External stimuli on the other hand is mostly driven by either an advertisement or recommendations by family and friends.

2.17 Information search

Upon realizing the urge to satisfy a need, consumers then move to the next stage within the buying process which is information search. Therefore, the quantity and the precision of information is dependent on the consumer involved and the product or the service to be purchased. (Munthiu, (2009). Usually, the consumer search internal information from within in the form of stored images, commercials and so on in relation to the existing need. Externally, information source could also begin with family and friends, reference groups among others.

2.18 Evaluation of alternatives

After information research the next phase within the buying process is the evaluation of alternatives. During this stage, the consumer then evaluates different brands in relation to satisfy a need. Normally, the extent of evaluation process is influenced by certain factors, such as the consumer's experience with a brand, the value the product or service considered, the complexity of the evaluated alternatives amongst others. (Munthiu, (2009). For example, a consumer after realizing the need to purchase a car, thoroughly searched out for information and evaluation of options available, factors such as style, interior design, price, fuel consumption, safety could all come into play within the evaluation process.

2.19 The purchase decision

During the evaluation stage, the consumer accesses different kinds of brands available and forms purchase intentions before eventually the consumer makes the final purchased decision. However, before the most preferred brand is selected and purchased, at least two factors come into play between the purchase intention and the purchase decision. (Munthiu, 2009). These factors include, the attitude of others where others could be in a form of family or friends and if such an important person is able to convince a consumer about a low-priced brand, then the tendency of buying an expensive brand becomes low. The second is the unexpected situational factor where after the



consumer has formed purchase intentions, unexpected factors such as Covid 19 may affect those purchase intentions. (Munthiu, (2009).

2.20 Post-Purchase Behavior

The final stage within the decision-making process is the post purchase actions that portrays the consumers behaviors about either been satisfied or unsatisfied. Therefore, if the customer is satisfied, the probability of purchasing the product again would be higher. Most often than not, a consumer's post purchase behavior is dependent on two variables namely, consumer's expectations and the product's perceived performance. Generally, the satisfied consumer would recommend that brand to family and friends whilst a dissatisfied consumer would only criticize the brand which can impacts the brand's customer base negatively. (Munthiu, (2009).

2.21 Limitations of consumer buying model

The main limitation of the buying model is the perceived sequential nature of the model. However, not every consumer would necessarily follow up all the steps from need recognition to post purchase behavior. Depending on the consumer and the type of purchase involved determines which steps within the model is deemed necessary.

2.22 Purchase intentions

Understanding consumer behavior and why consumers make certain purchase decisions are usually ambiguous due to factors such as social lifestyles, impact of globalization and general judgement about a product. Despite this ambiguity, it is vital for companies to know what trigger/drive consumers to purchase. The concept about purchase intentions acts as a future projection of consumers behavior thus a foreseeable behavior of consumers. (Asshidin et al., 2016). Purchase intention according Shah et al., (2016) is a kind of decision-making process that studies the reason why a consumer would purchase a particular brand. In other words, purchase intention represents the prospect that a consumer will purchase a particular brand in the future. In spite of this, purchase intention relates to the perception, behavior and attitudes of consumers which is therefore likely to change under the influence of price or perceived quality and value. (Gogoi, 2013). According to Younus et al., (2015), awareness and knowledge about a brand, perceived value, price and product packaging are known as the fundamental phase that consumers encounter before deciding to purchase a brand. When consumers have a high positive respond to brand awareness, the impact on purchase intent is beyond reasonable doubt. Additionally, brand knowledge plays a key role in terms of purchase intentions. A study by Satish & Peter, (2004) concludes that consumer knowledge about the product plays an important role during product purchase decision. Subsequently, other



researchers have also argued that brand knowledge and celebrity endorsement are the main factors in product purchasing intentions. Another factor that contributes to purchase intention is the perceived value and its effects on the relationship with product and consumers (Payne & Holt, 2001). Therefore, if a product has a better quality, consumers would be persuaded to purchase it. A good value that is exchange for received money is considered amongst one of the criteria that determines purchase intentions. Perceived value is regarded essential within the marketing literature due to the fact that, it drives customer satisfaction and loyalty. (Gallarza et al., 2011). According to Aghazadeh et al., (2014) if a consumer has a positive attitude and a perceived value towards a brand, the intention to purchase is always optimistic. It can therefore be deduced that, higher the perceived value results in higher the intention to purchase hence, perceived quality aids in developing a positive attitude about a brand which in turn leads to purchase intention. In addition to perceived value, price plays an integral role during purchase intentions. Price is defined as the money that customers exchange for a product or service offerings, or the value received (Kotler & Armstrong, 2010). Companies provide different loyalty programs and packages in order to keep loyal customers who are willing to pay higher prices as compared to lower price (Levy & Weitz, 2012). Again, Hermann et al., (2007) in a research concluded that price is a huge factor during purchase, therefore it has a major impact on customer satisfaction. Relatively, customer satisfaction is directly affected by the perception of price and indirectly by price fairness. Additionally, Lee et al., (2010) in a study about the influence of consumer perception about price on purchase intentions and concluded that, price is a predictor for purchase decision among consumers. Price has a huge impact on brand loyalty which eventually impacts customers purchase intention. (Khraim, 2011). Product packaging and design often considered as one of the dependent variables that contributes to consumer purchase intents. According to (Rahimniya et al., 2012), product packaging can be used as a carrier or a medium of advertisements, purchase motivational tool, as well as a company's slogan. Companies in recent times deploy the use of advanced packaging to create distinctiveness and gain competitive advantages. This therefore means, product packaging can be used a strategy to gain high profitability. A research by Fung et al., (2004) argued that, consumer's feelings are usually attached with design and packaging thereby exhibiting the qualities of the product. Also, Product packaging has a significant effect on consumers purchase intents based on the fact that, consumers are most affected by physical appearance aspects of product especially its packaging in most often than not unplanned purchases. (Fung et al., 2004). A previous research by Kawa et al., (2013), shows that, there exist a significant impact of packaging on consumers intention to purchase



which is similar to findings from Khraim, (2011) which concluded that packaging has a huge impact on brand loyalty which eventually influences purchase intention positively.

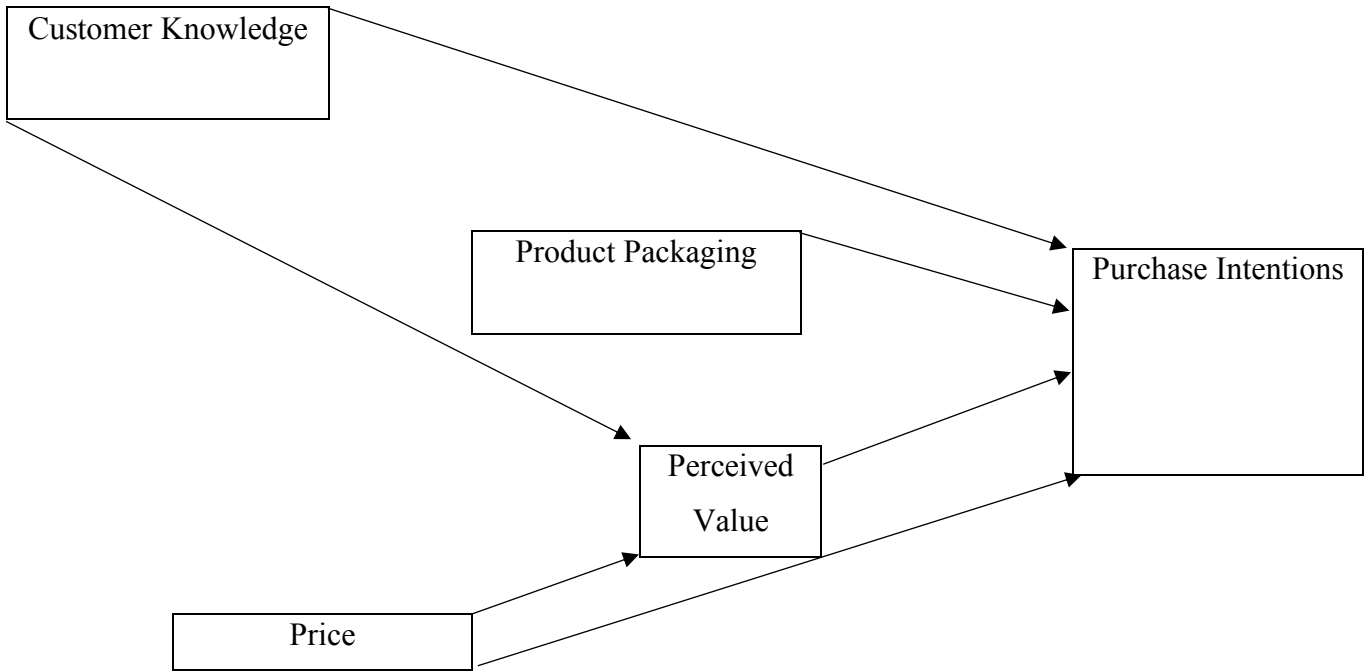
According to Shahid et al., (2017), consumer purchase intention is mostly influenced by different internal and external factors which are includes;

- Trigger thus, anything that stimulate consumers to purchase a particular product.
- Outcome Expectation thus, consumers expected experience from a particular brand also influence purchase intentions.
- Recommendation from a reliable source such as family and friends also affect intentions to purchase a particular brand and
- Personal association and emotions felt towards a brand also impact intentions to purchase.

Previous research by Judith & Richard, (2002) shows that, that expected quality and brand loyalty are intensely connected to each other and influence consumer's purchase intentions. Subsequently, another important factor that influence the purchase intention is the perceived cost of the product. (Shahid et al., 2017). Consumers who are very sensitive to price are easily attracted towards cheap products and vice-versa. In particular, attractive packaging also appeals the consumer towards the brand. Also, consumer's perception about risk have an influence in his/her intentions to purchase. Usually, consumers prefer to be associated to a well-known brand as the risk perception about such brands is minimal. (Shahid et al., 2017).



Figure 3: Purchase Intention Model



Source: (Younus et al., 2015)



CHAPTER 3

RESEARCH METHODOLOGY

3.1 Introduction

The purpose of this chapter is to describe the methodological perspectives that underpins the creation this research. With the ontology and epistemology captured, this chapter also highlights, the chosen method view, research approach and strategy, sampling technique and other investigative factors deemed necessary to provide relevant findings in regards to the objectives of this research.

3.2 Methods of View

According to Arbnor & Bjerke, (2009), methodology basically describes how methods are constructed and how a paradigm is developed which also relates to the methodological view to a specified study of concern. However, there are three methods of view that are adopted in every research. The subsections below describe the chosen method of view with regards to this research.

3.2.1 Analytical view

According to Arbnor & Bjerke, (2009) the analytical method view is made up of factual information at hand. Adopting the analytical method of view however entails been objective with finding the factual truth. This method is often effective with the use of statistical data thereby having an impact of the reliability and validity of the research. Therefore, the conclusion is always the same when similar approach is being adopted by another author. Furthermore, the analytical perspective ensures knowledge creation which can be independent of the observer. Additionally, analytical view is usually effective in determining solutions for problems. However, adopting the analytical view comes with certain challenges such as, avoidance of alternatives and not an understanding the nature of a problem. Analytical view must be independent of the researcher with analysis made through objective observations. (Arbnor & Bjerke, 2009).

3.2.2 Systems View

The Systems view place much emphasis on the elements of a problem. Whilst analytical view elements as independent from each other as well as observer, the systems perspective views elements of a problem as interdependent to each other. (Arbnor & Bjerke, 2009). Furthermore, the basic idea behind the systems view approach is that reality is arranged to assume the whole is different from the subsystem. Most often than not, reality is dependent on the observer's documentation of the relative structures and mechanisms in the systems, whilst validation requires the observer to document the found facts through structures. Arbnor & Bjerke, (2009) described the



systems view as been mostly deployed within the business practice. A classic example can be drawn from a football team. Practically, the football team would deploy the system view by considering the opponent's team structure and playing field. Also, many business-related problems adopt the systems approach as it allows solving the problem more realistically. (Arbnor & Bjerke, 2009).

3.2.3 Actors View

Arbnor & Bjerke, (2009) explained the actors view as reality is created through social constructivism thus, the actors view is more subjective as compared to analytical and system views which involves the use of methods to justify the objectivity of a research. Additionally, actors view argues, that reality is created by people through social construction therefore the influence of the outcome of a research is subject to change by the people who created them. Whilst in the analytical and systems view, the researcher acts as an observer, the actors approach considers the researcher as part of the research and not an observer. (Arbnor & Bjerke, (2009). Having explained the scientific reflections and the methods of views in creating knowledge, this project adopts the actors view. The actor view is chosen based on the fact that, knowledge would be created through social interaction with consumers of MTN. Furthermore, choosing the actors view of method best fits the paradigm of social constructivism due to the interactions with respondents from open and close ended questionnaires therefore, the outcome of this research cannot be easily imitated.

3.4 Philosophy of Science

The concept of philosophy of science has been applied by diverse researcher and scholars. However, Saunders et al., (2009) described research philosophy as a system of beliefs and assumptions that underpins the development or creation of knowledge. In every stage within a research context, assumptions are made and some of which include, assumption about human knowledge thus epistemology, assumptions about realities within the research thus, ontology and how the researcher's values influence or shape the process of research thus axiology. (Saunders et al., 2009). These assumptions impact the understanding of research questions, methods adopted and how findings are interpreted.

3.4.1 Ontology & Epistemology

Generally, ontology describes how a researcher understands the world as at when a project is created. Saunders et al., (2009) described ontology as assumptions of reality. Usually, ontological assumptions determine how the researcher views the world of business and management thus the relationship between humans and their environment. Ontologically, this research investigates the



impact of customer-based brand equity on purchase intentions with respect to consumers of MTN thereby knowledge would be developed based on the subjective opinions of consumers hence, making this research entirely subjective in nature due to the social interactions with these consumers. Whilst ontology explains the nature of the world during knowledge creation, epistemology describes how validated and acknowledged the world exists. According to Crotty (1998), epistemology provides a philosophical foundation that underpins knowledge options and how to ensure both legitimacy and adequacy which is either qualitatively, quantitatively or both. This variety of epistemologies provide the researcher with a great option of methods, strengths as well as limitations of subsequent research findings. (Saunders et al., 2009). Epistemology lens of this research implements the pragmatism approach. Pragmatism provides the researcher with diverse ways of interpreting the world and investigating reality thus, the choice of pragmatism is based on the idea to combine both reality and social stance to provide a wide understanding of the research. According to Saunders et al., (2009) pragmatist believe there is no single perspective in interpreting the world and are more interested in the practical outcome of a research taking into consideration both objectivist and subjectivist stance. This approach is implemented to influence credibility, reliability and relevant data to be gathered that effects the outcome of a research. (Kelemen & Rumens, 2008).

3.5 Research Approach & Design

As described by Saunders et al., (2009), there exist three approaches in a research which include, the inductive approach, deductive approach and abductive approach. With inductive approach researcher collects data, analyze the data and eventually formulate or build an entirely new theory. The main idea behind this approach is to create a new knowledge and theory. On the contrary, the deductive approach often starts with an established theory from any academic literature. The basic idea behind this approach to collect and analyzed data to in order to create assumptions to test the existing theory. With the abductive approach the basic rational is to combine both deductive and inductive approach. (Saunders et al., 2009). Subsequently, the researcher creates new information or knowledge with empirical analysis therefore concluding with existing theories. It begins with the collection of data, identifying themes to generate new theories and modifying existing ones. This method has however been criticized for less validity as compared to induction and deduction approaches. This research is based on assumptions with existing theories such brand equity and purchase intentions thereby adopting deductive approach.



Most often than not, research designs can be categorized into two parts namely, exploratory research and conclusive research design. According to Malhotra & Birks, (2003) exploratory research basically provides an insight into a phenomenon, relationship and an understanding of a problem. It however places much focus on the search of challenges and provides an insight and perception of the challenge at hand. On the other hand, a conclusive research is more formally structured as compared to the exploratory research. This design of research is usually deployed by managerial decision making. However, conclusive research could either be descriptive or casual. Descriptive research describes the characteristics of a group of people whilst the casual research is geared towards obtaining evidence with regards to the cause and effect amongst factors. This study therefore adopts the exploratory research design using an online survey of respondents. Additionally, the sample size for this research was non-representative of the entire population therefore the explorative design chosen was realized.

3.6 Research Method

A research method as defined by Bryman, (2012), involves the use of techniques in research to collect data. These techniques include questionnaires which could be structured or semi-structured in either an open- ended questions or close-ended questions. There are usually three types of research methods which are the qualitative and the quantitative method and the mixed method. According to Boateng, (2014) quantitative research seeks to determine the extent of a problem or relationships between a phenomenon through variations by testing to support or disapprove a proposed relationship. Furthermore, a quantitative research is usually structured which starts with hypothesis, questions from theories and deploying objective instruments to collect data from sample size. (Boateng, 2014). The results obtained are however presented using statistics and inferences thereby making the researcher being viewed as an observer and independent. Qualitative research on the other hand are usually non-numerical but descriptive in nature which involves feelings, emotions, values and beliefs and are subjective in nature. (Kabir, 2016). The qualitative research is used to establish a better understanding of a phenomenon rather than testing to support or disapprove a relationship. Unlike the quantitative research which is structured, the qualitative research is unstructured which starts with a generalized research problem without formulating any hypothesis. (Boateng, 2014). Data is most often collected from a purposive sample with results presented in words to express a feeling or a perception. Furthermore, the qualitative approach tends to address the “how” and “why” narratives and are usually in the form of open-ended questions.



According to (Levin, 2003) with the qualitative approach, findings are usually identified through experience and theoretical analysis. However, they are usually time consuming and expensive to implement. The third method in research is the mixed method. According to Boateng, (2014) the effectiveness of the mixed method is to combine the strength of both quantitative and qualitative methods. Creswell et al., (2003) described the mixed method as a research design with philosophical assumptions and different inquiry methods. These philosophical assumptions thus ontology, epistemology and axiology guide collection, analysis of data and mixing both qualitative and quantitative methods in a single study therefore offering a more comprehensive evidence of study. For the purpose of this research, the mixed method is adopted in a bid to provide insight to the findings of this project. Using this approach in turns aids to increase the validity and reliability of the research. (Kabir, 2016).

3.7 Research Population and Sample size

According to (Burns & Bush, 2000) population is defined as the entire group used under a research as related to the objectives of the study. For the purpose of this research, the population is limited to consumers of telecommunication provider's "MTN". However, there are five major telecommunication companies in Ghana. MTN was therefore chosen for this research because they are the leading telecommunication company and with the largest customer base according the national communication authority. The researcher is not part of the population and study. In total 95 responses were obtained and used as the sample size. Moreover, all respondents provided cogent arguments leading to data saturation. (Fusch & Ness, 2015) explained that, data saturation is obtained when information provided is updated without any need to obtain additional information for the research.

3.8 Sampling Technique

This research employed the purposive or judgmental sampling technique. According to Bryman, (2016) purposive sampling allows the researcher to select participants who are likely to provide relevant information in response to the research questions. For instance, the researcher used the purposive sampling technique to select consumers of only MTN as opposed to other telecom companies in the country. Again, the two commonly types of samplings deployed under every research are the probability sampling and the non-probability sampling. With the probability sampling method, every person within the population is selected for sampling whilst non-probability sampling doesn't require all participants to be selected for sampling. (Bryman, 2016). Additionally, probability sampling is complex, time consuming and usually an expensive approach



as compared to non-probability sampling. Hence, non-probability sampling method was utilized within this research.

3.9 Sources of Data and Collection Methods

According to Kabir, (2016), methods of data collection can either be primary or secondary. A primary data has been gathered from first-hand experience therefore it hasn't been yet published, more reliable and objective. Since Primary data is obtained directly from first-hand experience, its validity is greater than secondary data. Primary data can be sourced from experiments, surveys, questionnaire, interviews and observations. With primary data, the researcher collects data relevant to the research under study. (Kabir, 2016). Secondary data on the other hand is collected from a source that has already been published thus, obtained from another source. For example, a data obtained from literature review is an example of a secondary data. Secondary data can be collected through books, journals, articles, lecture notes, internet archives and are less valid as compared to primary data. (Kabir, 2016). For the purpose of this research, primary data was obtained through a survey using Google Survey forms. According to (Kabir, 2016), a survey research is usually implemented to assess thoughts, feelings and opinions. Furthermore, survey allows the flexibility to include open, closed, scaled and multiple-choice questions. Again, google survey forms was the instrument used as a tool to collect and analyze data from respondents. Google survey forms was chosen due to the accuracy and effectiveness with data collection. Also, questionnaires were developed in accordance to the scope of this research. With the aid of questionnaires, large amount of information can be collected efficiently and effectively from a large number of people. (Kabir, 2016). These Questions includes the combination of closed questions, open-ended and scaled type of questions. Secondary data was sourced from lecture notes, documents from the case company (MTN) as well as other articles from Aalborg university e- library.

3.10 Reliability and Validity

Most often than not, the main objective of every research is to derive data that is mostly reliable and valid. Simply put, both validity and reliability are used to measure the quality of a research work under study. According to Kvale & Brinkmann, (2009), reliability concerns with how consistent and trustworthiness of a research findings. In other words, a research finding is reliable if a consistent result is achieved by deploying the same methods under different conditions. Validity on the other hand relates to the truth, the accuracy, and the strength of a statement thus, a research finding is said to be valid when results correspond to evidence about a truth. (Kvale & Brinkmann,



2009). In a nut shell, if a research method is reliable, then its valid and vice versa. Within the context of this project validity and reliability is realized through literature from approved, verifiable and published sources such as the Aalborg university library database and other reading documents. Further, prior to questionnaire administration, pre-tested questionnaires were developed and administered amongst a few target groups. This strategy was however employed to ascertain if the questions were well defined, easy to understand and relative to the research objectives. Research has shown that a well- defined output minimizes the risk of the survey producing invalid results. (Kabir, 2016).

3.11 Ethical Consideration

Issues related to ethics which aimed at protecting the privacy, confidentiality, anonymity and non-falsification of data were adhered accordingly. The researcher ensured the privacy and confidentiality of study participants were kept private, the purpose of the research was well explained and participants freely expressed their thoughts without being tricked to contribute towards this research. Notably, data obtained was analyzed without any attempt to alter it.

3.12 Background of Case Company (MTN)

MTN is a multinational company which was established in 1994 and now regarded as the leading telecommunication industry in the developing markets of Africa and Middle East. The company is headquartered in Johannesburg, South Africa and eventually began its operations in Ghana a few years after. (Frempong, 2015). The company established branches in Ghana with the registration name “Spacefon” which was then managed by Scancom Ghana Limited. During 1996, the company launched its first GSM services in Ghana and eventually providing value to their services by disruptive innovative strategies such as Caller ID, SMS, Itemized billing just to mention a few. Spacefon launched its first ever prepaid services along with digital mobile phone service. With technological evolution and continuous innovation on the horizon, Spacefon rebranded to Areeba. In 2006, the company having acquired Investcom finally changed from Areeba to MTN Ghana. The new company, MTN disrupted the telecommunication industries by offering innovative products and services to its customers thereby gaining competition within the mobile telecommunication industry in the country. (Frempong, 2015).

Vision

To lead the delivery of a bold, new digital world to our customers.

Mission

To make our customer lives a whole brighter. (Mahmoud &Hinson, 2012)



MTN's network coverage is extensive covering all fifteen Regions in Ghana including numerous remote and rural societies. The company provides a wide range of exciting products and services such as prepaid to postpaid telecom services, monthly and pay as you go services, roaming services, internet services for companies and individuals thus B2B and B2C, mobile money options and so on. The company has since engaged in numerous sponsorship deals such as African Cup of Nations, CAN football 2008 which was hosted in Ghana. Currently MTN competes with five major telecommunication companies in Ghana. Vodafone, Tigo, Airtel, Globacom and Expresso. According to the National Communications Authority of Ghana, in 2014, MTN remained dominant in the mobile operation sector with a consumer base of 8,000,946 representing 52.96%. Tigo represents 3,420,354 thus 22.63%, Vodafone gained 2,134,119 (14.12%), 1,291,238(8.55%) for Airtel and finally Expresso representing 1.74% as 262,259 market share. (Mahmoud &Hinson, 2012, p.330). MTN is enshrined to delivering productive, efficient and effective unique communication solutions and services to all customers. The company as a brand provides different services to different consumer segments in a bid to suit the lifestyle of their consumer base. Furthermore, the company also provides security solution services such as the vehicle tracking services, stay in touch services and roaming services.



CHAPTER FOUR

Data Analysis: Findings

4.1 Introduction

This chapter presents and discusses the findings of this research. Empirical data collected through an online survey is also presented here. It begins by providing insight into the demographic profile of respondents. In other to answer the research questions and to test assumptions proposed in the introductory chapter, themes were extracted from the primary data collected from study participants to guide analysis and discussions of results.

4.2 Demographic Profile of Respondents

Demographic information such as age, gender, educational status and occupation is presented using charts and tables. According to Kotler & Gertner, (2002) demographic information are the basic and simplest source in differentiating various groups of consumers which aims at identifying needs and wants as well as preferences. Several studies have revealed the impact of demographic factors towards purchase intentions. This confirms with a study by Shrivastava & Singh, (2017) which was conducted to determine the effects of demographic factors on the purchase intention of life insurance. It was concluded that, demographic factors such as age, income and education play a major role in the purchase of life insurance. Therefore, the demographic factors of this research are intended to provide clarity and a fair background of study participants.

4.2.1 Age Distribution of Respondents

The table below shows the age profile of respondents. Out of the 95 responses collected, majority are between the ages of 21-30 (representing **51.6%**). Followed by 31-40 presenting (**42.1%**). Category of ages above 40 represented (**4.2%**). The age groups with least representation are below 20 which represents (**2.1%**). This data shows that majority of the study participants are young vibrant and trendy. Consumers association to brands might be based on demographic and psychographic factors such as lifestyle attitudes among other determining factors. (Keller, 2009). Due to the contribution to divide markets into different segments, age is regarded as the best demographic factor. (Saad et al., 2013).

Table 4.2.1: Age Distribution Table



Age Group

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0-20	2	2.1	2.1	2.1
	21-30	49	51.6	51.6	53.7
	31-40	40	42.1	42.1	95.8
	40 +	4	4.2	4.2	100.0
	Total	95	100.0	100.0	

Source: Field Survey, 2022 Ghana

4.2.2 Gender Distribution of Respondents

Of the 95 responses analyzed, **50.5%** represented males whilst **49.5 %** represented females. The gender of respondents are 48 for males and 47 for females. This data shows that amongst the study population, males were dominant as shown in the table below. According to Mitchell & Walsh, (2004) both males and females' preference to products vary and these variations play a vital role in their decision-making process. It is therefore important to consider gender in order to satisfy both needs.

Table 4.2.2: Gender Distribution Table

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	48	50.5	50.5	50.5
	Female	47	49.5	49.5	100.0
	Total	95	100.0	100.0	

Source: Field Survey, 2022 Ghana

4.2.3 Educational Background of Respondents



Data obtained shows that majority of the participants have attained a certain level of educational qualifications. Out of the 95 study participants who participated in the study, majority **(37.9%)** have acquired master's degree, **(34.7%)** have acquired degree certificates, **(12.6%)** have attained diploma whilst **(14.7%)** have successfully acquired SHS. Overall, educational level has a lot of influence in understanding perception and factors that influence decision making and behavior attitudes. A research conducted by Fast el al., (2005) shows that education affects consumers pre-purchase and purchase information search behavior. The level of education helps to gain knowledge and skills that influence factors that affect purchase intentions thus, educated customers could make meaning out of brand advertisements and decide on which brand is to suitable to purchase. A research by Shrivastava & Singh, (2017) investigated and revealed that, education has a high positive influence on purchase intention of life insurance customers. This was based on the fact that well educated people prioritize their families and want protection from unexpected situations including a parcel of routine life as compared uneducated people.

Table 4.2.3: Educational background of respondents

Education					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SHS	14	14.7	14.7	14.7
	Diploma	12	12.6	12.6	27.4
	Undergraduate	33	34.7	34.7	62.1
	Master's degree	36	37.9	37.9	100.0
	Total	95	100.0	100.0	

Source: Field Survey, 2022 Ghana

4.2.4 Occupation of Respondents

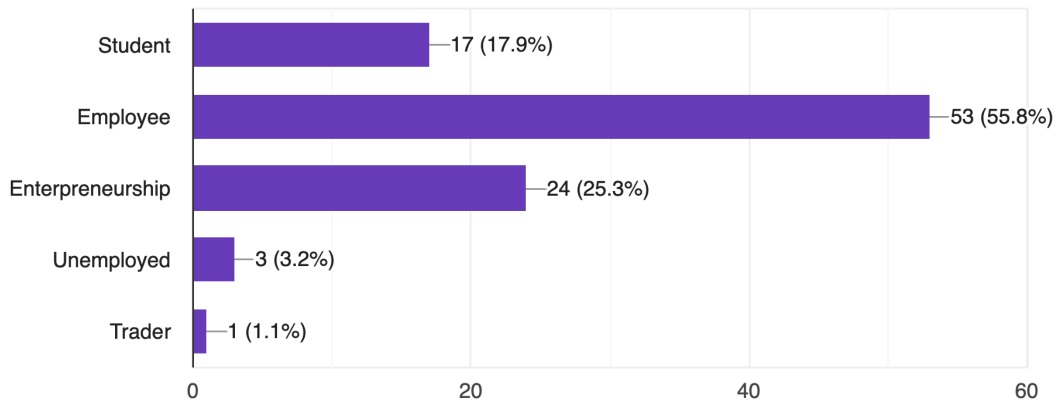
The charts below show the occupation status of the study participants. Majority of respondents **(55.8%)** are employed in different organizations. Again, **(25.3%)** of respondents are self-employed and have different sources of income. **17.9%** are students and some mostly engage in temporary jobs after lectures are unemployed and are looking for diverse means to make an end meet.



Charts 4.2.4: Occupation of respondents

Occupation

95 responses



Source: Field Survey, 2022 Ghana

4.2.5 Respondents duration with MTN

In an attempt to know the loyalty of the study participants to MTN brand, data obtained shows that majority of respondents (**69.8%**) been subscribers of MTN's network and services for more than 5 years. Whilst another (**17.4%**) of respondents have been using the products and services of the company within the duration of 3-5 years, Again, (**5.8%**) of the surveyed study participants have been subscribers within the period of 1- 2 years. On the other hand, only (**7 %**) of study participants were new customers as their duration was less than a year.

Table: 4.2.5: Respondents duration with MTN

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 1	6	6.3	7.0	7.0
	1-2 years	5	5.3	5.8	12.8
	3-5 years	15	15.8	17.4	30.2
	5 years+	60	63.2	69.8	100.0



Total	86	90.5	100.0	
Missing System	9	9.5		
Total	95	100.0		

Source: Field Survey, 2022 Ghana

4.3 Summary of Major Findings

This research critically investigates the impact of customer-based brand equity on purchase intentions of consumers of MTN as a brand. First, it examines the extent of brand knowledge and/or awareness and how it influences purchase intentions. Second, the image MTN creates in the minds of their consumers and how it impacts their purchase decisions. Finally, the perception in terms of value and quality that effects purchase decisions. Notably, all themes were extracted from the primary data obtained from the study participants in a bid to answer the research questions as stated in chapter one.

Table 4.3: Summary of major findings

Themes	General responses from study participants
Extent of brand knowledge and how it influences purchase decisions	<ul style="list-style-type: none"> * MTN has one of the best and fastest internet * Quality of service * It's a quality brand and make things easier and faster, it's everywhere you go. * I did choose MTN over other brands because it has a wider coverage compared to the other networks. It is also widely used by most people, and it was my first network I used so it was hard leaving or changing to another network.
Image of MTN in the minds of consumers	<ul style="list-style-type: none"> * Honestly, it was just so cool to use MTN brand when I started using mobile phone. It was just fancy. It was popular. And most of my family, friends and other associates used MTN * I work online. Comparing the internet speed I get from MtN from my location to other



	<p>Teleco's , MTN provides for me uninterrupted internet service. It is common knowledge amongst my age group that the telecommunication services provided by the other networks are not as quality as that of MTN</p> <ul style="list-style-type: none">* Prestige* Reliability* MTN network stands out* Network coverage
Perception about MTN as a brand	<ul style="list-style-type: none">* Quality of Service* The largest market holder in Telecommunications in Ghana* The ease with which I am able to conduct monetary transactions across their network* Airtime is affordable* You are secured of quality and effective services

4.3.1 Extent of brand knowledge and how it influences purchase decisions

Brand awareness is defined in terms of consumers understanding and ability to recognize and recall a brand in memory. Whilst recognition directly relates to the physical presence of a brand, recall directly relates the ability to retrieve associations in memory. Consumers perceived brand knowledge entails the ability to recognize and recall a brand in memory which eventually builds up brand awareness. Aaker, (199). This awareness is built through brand associations related to quality, value and so on. In a bid to determine the extent to which consumers are familiar with the qualities, products and services of MTN, study participants in describing their knowledge and awareness about MTN argued:



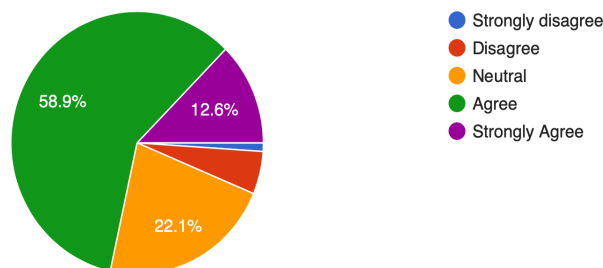
“I did choose MTN over other brands because it has a wider coverage compared to the other networks. It is also widely used by most people, and it was my first network I used so it was hard leaving or changing to another network”. (Extract)

“MTN has one of the best and fastest internet and quality of service”. (Extract)

In viewpoint of the above quotes, MTN as a telecommunication company provides their customers with wide coverage of internet services, phone call services and other services related to their product portfolio. As every consumer expects to make uninterrupted calls and fast internet services, MTN’s dominance and high level of awareness in the industry is based on their services and satisfaction to the consumers. Subsequently, customer-based brand equity is built when consumers have a high level of awareness and hold some strong associations in memory (Keller, K.L., 2013). As posited by the study participants, wider coverage and variations in internet and phones services and other customer service packages are strong associations about MTN as a brand that are held in their memory. These associations which serve as a linkage between a consumer and a brand could be in the form of attributes, benefits and features. The pie chart below demonstrating the extent of awareness MTN has created in the minds of consumers.

Figure 4: Responses on brand recall

I can easily recall some of the features of MTN
95 responses



Source: Filed Survey, 2022

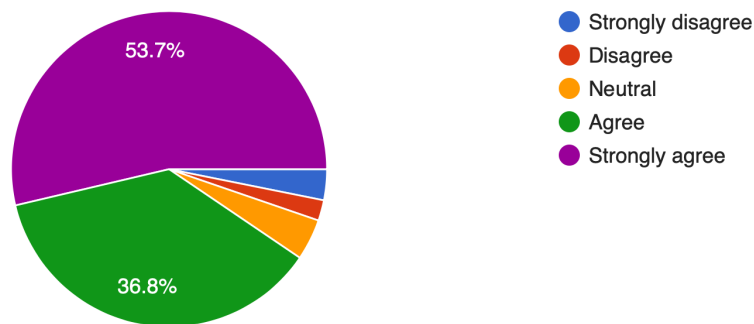
Brand recall is the ability of consumers to retrieve a brand from memory. (Keller, 2013). Relative to the pie chart above, majority (**71.5%**) either agree or strongly agree to recall attributes of MTN and



how it has impacted their purchase intentions. On the other hand, **(5.3%)** disagree whilst the **(22.1%)** remained neutral. Furthermore, researchers believe associations related to color, logo and symbols are key factors in consumer decision making. (Nartey, 2012). Study participants were once again asked to indicate the extent to which they either agree or disagree that brand logo and symbols creates recognition which in turn creates associations in building awareness.

Figure 5: Responses on brand recognition

I can easily recognise the symbol or logo of MTN
95 responses



Source: Filed Survey, 2022

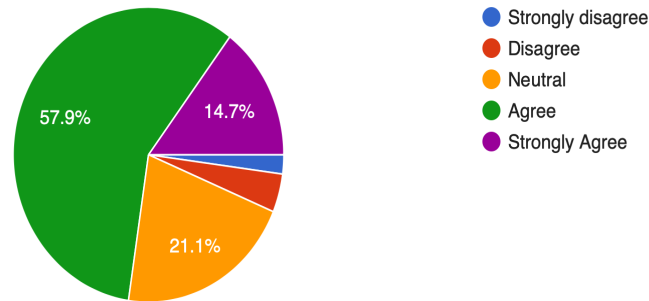
The above graphical represents shows that overwhelming **(90.5%)** of respondents adhere (agree and strongly agree) to that fact that, they can easily recognize the symbol and logo of MTN. Also, only **(3.2%)** disagree or strongly disagree whilst **(4.2%)** remained neutral which basically means they are not sure if brand symbol and logo influenced their purchase intentions. In summary, the chart below shows the overall display of the influence of brand awareness during purchase decisions.

Figure 6: Influence of brand awareness



Brand recognition plays a key role in my decision-making process

95 responses



Source: Filed Survey, 2022

Respondents were then again asked to indicate the extent to which they either agree or disagree to the fact that brand recognition plays a key role during purchase decisions. The responses provided in the chart shows that a total of **(72.2%)** either agree or strongly agree to that statement. However, **(6.3%)** either strongly disagree or disagree whilst **(21.1%)** remained neutral. According to Portor & Claycomb, (1997, p375) a “*well- recognized brand leads to repeat purchases*”. This quote basically describes the extent to a recognized brand drives purchase intention. Also, when consumers are caught up in deciding between brands, they will prefer the brand that is well recognized that a brand that is unfamiliar. Indeed, an overwhelming **(90.5%)** respondents agree and strongly agree to that fact that they can easily recognize the symbol and logo of MTN. It therefore makes sense to understand why most consumers prefer MTN as a brand compared to others.

4.3.2 Image of MTN in the minds of consumers

The image brands can garner is a key determinant towards consumers’ purchase intentions. MTN as a brand is not an exception either to this golden rule. Most often than not, during purchase decisions consumers take into consideration certain attributes of a brand before making a final decision. These attributes are what consumers describe as images of a brand that are held in their memory. The image of a brand is subjective to a consumer’s own personal reasons and emotions. (Kelller, 1993). Considering the nature of telecom institution in Ghana, all six Telco’s are offering similar product range and services. Therefore, creating a unique and appealing image in the minds of consumers remains the strategic approach amidst market competition and towards enduring brand



sustainability. Extracts from the perspectives of the study participants revealed the following responses about the image of MTN as a brand.

I work online. Comparing the internet speed I get from MTN from my location to other Telco's, "MTN provides for me uninterrupted internet service. It is common knowledge amongst my age group that the telecommunication services provided by the other networks are not as quality as that of MTN." (Extracts)

The rendition above describes the image of MTN as the fastest internet network provider in the country. This perceived quality not only to the respondent but amongst his peers shows that MTN's products and services are most likely to be purchased compared to other network providers within the country. Another positive image perceived by consumers of MTN according to the study participants is the network coverage and reliability.

"It has to do with their coverage. Compared to the other networks MTN has a wider coverage." (Extracts)

"It's the most popular mobile network in the country. They introduced the mobile money system." (Extracts)

"They are reliable and Genuine" (Extracts)

As revealed above from different study participants, MTN network is within reach throughout the country. Its popularity and wide usage among certain age group (usually the youth) cannot be farfetched. Essentially, the findings within this section suggest the extent of customer satisfaction in terms of network coverage, popularity, uninterrupted internet services need mentioning.

With this wide network coverage, customers can connect with friends and families within every geographical area of the country. Consumers would patronize a service that is easily accessible; therefore, reliability is usually considered a vital factor when choosing a network provider.

According to Kim & Kwon (2003), consumers often take into consideration the size of network coverage when deciding amongst mobile operators. Large geographical coverage leads to increased number of subscriber base due to intra-network call discounts and quality signaling effect. (Ibid). This explains the positive attitude towards MTN as a brand and its impact on the intention to purchase.

4.3.3 Perception about MTN as a brand



More often than not, consumer's perception towards every brand aims at satisfaction. When customer satisfaction is achieved, positive image is perceived about the brand and vice-versa. Positive image creates goodwill for companies and the brands. This increases demands or repeated purchases. This could also snowball into bringing new customers into the fold through brand suggestions. Additionally, the perceived positive image about a brand is however directly involved with quality and value. Value is therefore the benefits consumers receive in exchange of price. Perceived quality directly impacts customer preference and willingness to recommend. (Ruyter & Wetzels, 1998). As seen from the previous section, consumers of MTN have received value in terms of clear voice calls, wide network coverage, uninterrupted services amongst others. In response to determining the perceived qualities and value of MTN that impact purchase intentions, study participants stated that:

The ease with which I can conduct monetary transactions across their network (Extract).

MTN Mobile Money service is easily accessible as compared to the others (Extract)

The viewpoint from the above participants shows the value in digital transaction as a service implemented by the company. According to Mahmoud & Hinson, (2012) the extension of the company's product portfolio with the introduction of Mobile money (digital wallet) adds value to customer's life. This added value has therefore facilitated money transfer and transactions without cash. With this value, customers can digitally engage in transactions without cash. It saves time and effort. Before 2009 when mobile money platform was first introduced in Ghana by MTN, about 70% of the populace were unbanked. (Prosper, 2022). This means these people had no means to transact money thus sending, receiving and saving money. Today, the mobile money platform is the most popular financial tool with millions of subscribers on different services by different telecom companies in Ghana. However, MTN is regarded as the most dominant amongst other Telco's in the country due to its large market share, affordability, convenient and fast. (Ibid).

"I'm aware of MTN's products and services and especially mobile money. With mobile money I am able to save time and hassle involved in going to bank for transactions. Sometimes when out of airtime, I subscribe for pay as you go service so that my friends would be able to pay for the charges." (Extract)

As quoted by a respondent, mobile money service saves time by bridging the gap between the bank and customers. Also, with services such as Pay as you go, consumers easily make calls at no cost therefore allowing the recipient to instead bear the cost involved based on agreement. In times of



emergency with no money to make calls, you are rest assured to still make calls as a subscriber.

Again, quality of internet services and voice calls derives purchase intentions of MTN subscribers.

Access to internet connectivity and speed remains the heart of every internet user.

MTN has one of the best and fastest internet (Extracts)

It's a good network for making business online (Extracts)

As quoted by a study respondent, the value he/she has gained with the purchase of the company's internet services is the ability to efficiently and effective conduct online businesses. Consumers are assured of stable connectivity with eases transactions and communication.

"In recent times we have seen significant development in the telecommunication space with MTN...

We have also launched our revelotionary Turbonet router and I am sure you can attest to the astonishing speed on the Turbonet."(Ghanaweb, 2019). As directly quoted by the corporate service manager of the company, the introduction of turbonet would intensify the level of connectivity with access to internet. All these technological enhancements are geared towards providing great customer satisfaction with the brand. With the introduction of 4G LTE, internet can be accessed at the faster rate and more conveniently on any internet application. Furthermore, MTN's internet bandwidth guarantees unlimited and direct connection which is tailored to suit and meet every customers requirement. (Kodzo et al., 2017).



CHAPTER 5

Discussion and Conclusion of Findings

5.1 Introduction

This chapter discusses how findings gathered from the study participants addresses the objectives and questions of this research as proposed. First and foremost, discussion begins with comparing all the major themes obtained from respondents to the objectives of this study which sort to determine the impact of customer- based brand equity on consumers purchase intentions. However, much focus is placed on determining whether brand knowledge and/or awareness impacts purchase intentions, the extent to which brand image of MTN impacts consumer purchase intentions and finally the perception of MTN in the minds of consumers and whether these perceived qualities and value influences purchase decisions.

As stated in the earlier chapters, there exist six different communication network providers in Ghana. According to the national communication authority, MTN is the most dominant mobile network provider of about **(52.96%)** of the total populace. Due to this huge customer base, the research aimed to determine whether brand knowledge and/or awareness has an impact on consumer purchase intentions. First and foremost, brand elements are known as the first step towards achieving high level of awareness. These elements ease brand recognition and recall during purchase intents. MTN which is the abbreviation of Mobile Telecommunication Network has developed unique, favorable and a positive brand name which describes the function and services of the brand as a network and communication provider. Also, the slogan “Everywhere You Go” basically describes the value and benefits attributed to the brand. The slogan insinuates the accessibility and quality of network within all 15 Regions in the country. In addition to the brand elements, variables such brand awareness, brand recognition and recall that basically defines brand knowledge were analyzed accordingly. Data obtained from the findings proof that consumers of MTN have a high brand awareness with **(90.5%)** of study participants either agree or strongly agree to the fact that they can easily recall and recognize logo, symbols, features. However, it is worth noting that, research by Azzari & Pelissari, (2021) conclude that, brand knowledge thus awareness does not directly impact purchase intentions but a first step towards consumers perception about other aspects. In other words, consumers knowledge and awareness regarding a brand does not necessarily influence purchase intentions. This means brand awareness would only impact purchase intentions when mediated by variables such as perceived quality, associations and loyalty impact. (Azzari & Pelissari, 2021). These variables are the main drivers of purchase intentions and



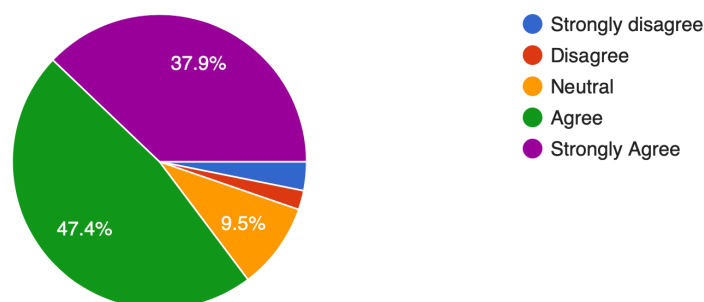
decisions. Meanwhile, findings obtained shows that consumers have a high level of brand knowledge been moderated with high quality of services and diverse product offerings. For instance, some participants revealed the quality of internet services, quality voice calls, network coverage amongst others, were variables in addition to brand awareness that influenced their purchase intentions.

“I did choose MTN over other brands because it has a wider coverage compared to the other networks. It is also widely used by most people, and it was my first network I used so it was hard leaving or changing to another network”. (Extract)

This direct quote implies that mediating variables such as wide network coverage and loyalty impacted his/her intentions to purchase. The company has invested hugely to expand and improve on the quality of service offerings. According to Kim & Kwon (2003), consumers usually consider the size of network when deciding to purchase mobile operating services. The advantages attributed to larger mobile network coverage are the intra-network call discounts and quality signaling effects (Kim & Kwon 2003). Thus, consumers pay less for mobile services when the network size is large hence having a positive influence on purchase intentions. The perceived value about MTN is the proximity and accessibility which is due to the network coverage within country. Connecting with family and friends from distant geographical locations remains a part of our daily activities. Most Ghanaians however perceive accessibility and proximity to a service provider as the most important and deceive factor that impacts consumer intentions to purchase. (Hinson et al., 2009).

Figure 7: Network geographical coverage

The geographical coverage of a network influences my purchase intentions.
95 responses



Source: Field Survey, 2022



Meanwhile, findings revealed overwhelming (85.3%) of study participants either strongly agree or agree to the fact that, geographical coverage of MTN impact their intentions to purchase. Whilst another (9.5%) remained neutral, only (5.2%) opposed to network coverage which serves as a mediating factor that influences consumer intentions to purchase. In this case it can be concluded that, MTN as a brand provides value and satisfaction to customers by providing network proximity across all 15 regions in Ghana by enabling customers to connect with family and friends regardless of their location within the country.

“Because it has wider coverage range. In my village is only MTN that works there.” (Extract).

As quoted by a respondent, what impacted his/her intentions to purchase MTN as a brand was solely due to the fact that, he/she is able to reach out to his/her family. This is based on the fact that, MTN is the only brand with access to network and internet at his/her hometown.

With regards to quality of services, MTN as a brand provides variety of services for each customer segment within the company’s business model. Delivering quality services to customers has always been in line with the brand’s mission.

MTN was the first telecommunication company to upgrade from 3G technology to 4G LTE. With this upgrade customers are assured of a faster internet connectivity which can be used conveniently. Also, consumers are able to connect in real time with family and loved ones through MTN video calls and explore with the fastest internet connection in Ghana and beyond.

Additionally, MTN provides Mobile Money services to customers across all geographical areas within the country. According to a study participant, *“MTN Mobile Money service is easily accessible as compared to the others”*. (Extracts). The mobile money service is a digital money transaction platform that allows customers to send, save and money transactions on their phones. The company ensures value is added to consumer’s life by seeking an improved and innovative ways of doing things. It can be deduced from the findings obtained that, in adding value to consumer’s life MTN introduced Mobile money service also known as a digital wallet or a bank in your pocket. This digital platform is an innovative means electronic transaction. With this service, consumers save the time and efforts involved in walking all the way up to the bank to deposit, withdraw and transfer cash. This digital platform is a fast, simple, secured, and convenient way of transferring money and other transactions with a mobile phone at hand. It can therefore be used send money, top up airtime, pay utility bills, insurance purchases, employee salaries, payment of goods and services and so on. (MTN Ghana, 2017). In addition to the mobile money service, another service which is in line with the brand’s mission is the “Pay for me service”. This enables

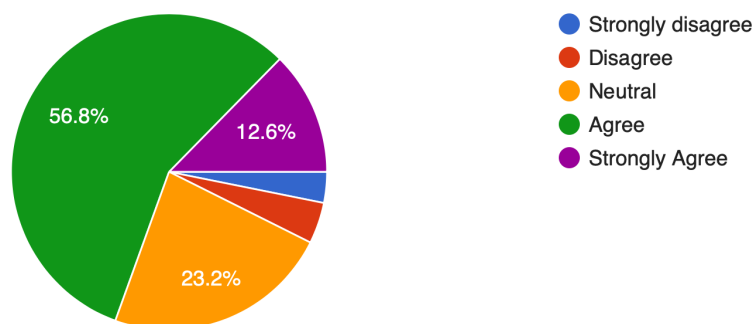


customers to make calls without any cost charges. In other words, the recipient bears the cost of charges per agreement. In addition to “Pay for me service” MTN as a brand also provides security solutions such as vehicle tracking system, instant calling and messaging solutions, directory services; and voice SMS, staying in touch, roaming, and services to all customer segments. (MTN Ghana, 2017.)

Figure 8: General response about quality

The overall assessment of the quality of brand affects my purchase decision.

95 responses



Source: Field Survey, 2022

In general, findings obtained shows that, **(69.4%)** adhere to that fact that, the overall quality of service offerings to customers impacted their intentions MTN to purchase. Whilst **(23.2%)** remained neutral, only **(7.4%)** opposed to quality of services influenced their purchase intentions. Perceived quality is the overall assessment of a brand's products and services which perceived by consumers therefore there exist a positive relationship between perceived quality, brand preference and loyalty. This statement confirms to the following quotes by some study participants.

“....because I travel a lot and MTN has a wide coverage which means I can make calls and access internet everywhere I go unlike other Networks” (Extracts)

“I am assured about quality of service” (Extracts)

“Currently the other services are not providing any innovative service that compels me to switch”. (Extracts)

Subsequently, the image of MTN in the minds of consumers to an extent plays a key role relative to their purchase intentions. Most often than not, consumers attitude towards a brand is driven by the perceived image about the brand which is held in their memory. These attitudes could either be positive or negative towards the brand. In the meantime, it can be deduced from the analysis that,



MTN has created a positive brand image in the minds of their consumers. For instance, one respondent used “*prestige*” and *reliability* (Extract) whilst another participant quoted “*Corporate Social Responsibility and Reliable*” in describing MTN as a brand. This prestige is however based on the perceived image about the quality of products and services offered by the company. Some of these corporate social responsibilities and initiatives include football sponsorship deals with the national soccer team Black stars, MTN FA Cup, African and World Cup, MTN foundation, yellow care, just to mention a few. (Ampadu et al., (2015). In addition to these initiatives, the brand has invested massively in building infrastructure within the country. Information and communication technology (ICT), construction of classrooms, libraries and scholarship packages for more than 150, 000 Ghanaians to aid in education. (Kodzo et al., 2017). With all these activities and initiatives in place, the company ensures that, a positive image is created in the minds of consumers. Again, the perception about reliability boils down to the fact that subscribers can make uninterrupted calls with a stable and a faster internet connectivity. Network reliability is often related to accessibility and availability. Positive image is also created with interaction with customers through diverse touch points such as the customer service experience and events. Although the company poses huge customer base in the country, customer service satisfaction is always at the center of everything as stated by a respondent. “*Their customer service is unique even though they have a lot of customers calling them*”. (Extract). According to the corporate service manager, 2019 was declared as a year for consumers where events were organized mainly to celebrate them as well as interact to seek more feedback to improve on products and services. Some consumers were rewarded with iPhone 11 and Samsung Galaxy S10+ and other gadgets. (Ghanaweb, 2019). Brand image is a source of creating integrity and reputation which has a huge impact on consumer intention to purchase the brand. According to Zou & Huifen, (2011), strong and positive corporate credibility can be used a source to create positive brand image which increases consumer purchase intentions. Again, MTN as a brand has built an image which was described by a respondent as “*Proven status*”. (Extract). This proven status has been a result of years of delivery quality services to consumers to provide great customer satisfaction. Not only does MTN provide reliable voice and data network, but also providing variety of services that suits every consumer’s needs, lifestyle and finances. (Frempong, 2015). In conclusion, brand image represents the overall perception of a brand which is formed as a result from information and past experiences with the brand. The higher positive brand image created in the minds of consumers, the higher the consumer's purchase intention. Findings also revealed that in chart below that, overwhelming (75.8%) of the study

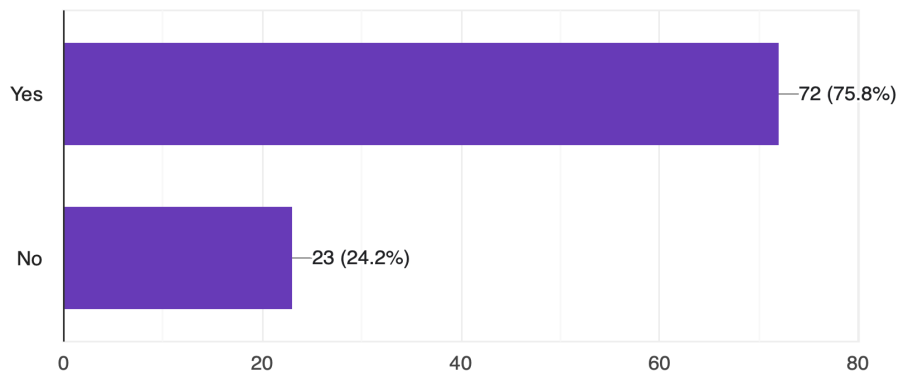


participants think been associated to a famous brand has a huge impact towards the intention to purchase whilst (24.2%) opted otherwise. Therefore, been associated with a famous brand fosters familiarity and recognition as well as reduces the risk related to quality and legitimacy.

Figure 9: Association to famous brands and purchase intentions

Would you say been associated to a famous brand is vital to you?

95 responses



Source: Field Survey, 2022

Although the impact of brand loyalty on purchase intentions wasn't a part of the research objectives, the researcher found it interesting to include in this section because it was extracted as a theme from the qualitative data of the findings. Been loyal to a brand is subjective the perceived value and quality of a brand. According to the survey, customers of MTN do not have any intention of switching to other teleco's available within the country. Study participants revealed different factors such as:

"Currently the other services are not providing any innovative service that compels me to switch". (Extract)

"I don't prefer any other because of the qualities I get" (Extract)

"No , I'd stick with MTN for awhile because I haven't had issues using the network" (Extracts)

"..because there is no other network like MTN In terms of quality's, services and other"(Extract)

"... for now because of the loyalty with them for 14 years'. (Extract).



Normally, a network is perceived as quality in terms of performance, network coverage, quality of voice calls, call charges and so on. Customer's network satisfaction is based on these network characteristics which is then perceived as value for money. MTN as a brand therefore provides all these services and qualities to provide great customer experience and satisfaction. Therefore, the relation that exists between brand loyalty and purchase intentions is dependent on customer satisfaction and a positive image. For instance, the relationship between brand loyalty and purchase intention amongst consumers of Coca-Cola shows that both (brand loyalty and purchase intention) are the prime determinants to increase in sales and revenue through commercial establishments across the world. (Habib & Asiam, 2014). In essence, positive brand image and customer satisfaction are antecedents of brand loyalty and purchase intentions amongst consumers.

5.2 Conclusion

To thrive, survive and sustain within the marketing environment, many organizations are keen on creating differentiation and providing appealing strong brands to create customer satisfaction and build strong relationships. Strong brands are perceived to have superior brand identity compared to unknown brands due to quality, value and satisfaction attributed to these strong brands. The main objective of this research is to determine the impact of customer-based brand equity on consumer purchase intentions including finding answers to the research questions: What role does brand knowledge and/or awareness play in the minds of consumers during purchase intentions? To what extent does brand image influence purchase intentions? Is there a relation between consumers' perceived quality and value about MTN and their purchase intentions?

To summate the points discussed earlier, consumers to a very large extent consider the knowledge of a brand before purchase intentions are created in their minds. This means that once consumers acknowledge a brand and build that awareness, it thereby opens a great range of possibilities such as perceived quality and value which increases the willingness and intentions to purchase. These range of possibilities such as perceived quality, associations and value are known as dimensions that impact purchase decisions. It is therefore confirmed with findings from Azzari & Pelissari, (2021) which revealed that brand knowledge thus awareness does not directly impact purchase intentions but a first step towards consumers' perception about other aspects. Analysis according to data obtained shows that, consumers of MTN have a high level of brand knowledge and awareness (**figures 4&5**). However, other dimensions such as network geographical coverage, fast internet connectivity and accessible, and other network services are the main reasons that impacted and created purchase intentions. These values according to the customers' great satisfaction unlike other



telecommunication companies in the country. Therefore, there has an indirect but a positive relationship between brand knowledge and awareness and purchase intentions. Purchase intention would only be created when the knowledge about a brand is mediated by drivers such as perceived quality, value and associations. For instance, a consumer would create an intention to purchase an iPhone due to the associations and quality attributed to the brand Apple although the consumer might be aware of other brands with similar product category. Thus, a brand may be well known but that recognition may be not influence intentions to purchase without other mediating drivers. Therefore, there is a positive relationship between brand knowledge and/ or awareness and purchase intentions which proved based on this research.

In relation to perceived quality and value, MTN as a brand provides services such as “Mobile Money”, “Pay for Me” and other security solutions services such as vehicle tracking among other innovations. The “Pay for Me” service was very instructive and appealing. It enables customers make voice calls with zero credit. However, the call recipient pays for the bills if call is accepted. The quality of efficient and effective services are what consumers perceived to have impacted their purchase and positive attitude towards the brand. This confirms with a study by Aaker, (1991) which concluded that, perceived quality has a significant direct impact on a consumer’s intention to purchase automobiles. Therefore, if the perceived quality is high, purchase intentions of consumers also increase. Based on these findings, it can be concluded that perceived quality and value has a direct positive impact on purchase intentions.

Analysis proof that, MTN has a strong brand salient which is shown the extent to which consumer think about the brand during purchase decisions. The company has over the years built a positive brand image through its corporate social responsibility, reputation and legitimacy as the largest telecommunication market share within the country. Their network is thought to be reliable, trustworthy and familiarity etc. are perceived as a positive image reflected in the minds of consumers. In essence, brand image as a positive impact on intentions to purchase which confirms with a previous study by Rindell et al., (2011) which was revealed that, brand image through quantitative methods proved to have significant and positive impact towards purchase intentions. The study concluded, that buying behavior or purchase intentions are usually influenced by perceived image of a brand in the case of IKEA. Drawing points from the findings of this research, perceived brand image is a key determinant towards consumer purchase intentions and decision making. Finally, as previously discussed, the qualitative data revealed the extent to which brand loyalty influence purchase intentions. Brand loyalty reflects the possibility or tendency of



consumers to switch to another brand. Relative to MTN as a brand, consumers strongly adhere to the fact that, network satisfaction is the main reason to be loyal to the brand. As described by Aydin & Ozer, (2005) customer satisfaction leads to brand loyalty which in turn impacts purchase intentions.

In conclusion, the mixed research method was deployed in writing up this thesis. The main purpose of mixing both quantitative and qualitative was based on the fact that, the quantitative data complemented directives and narratives that were extracted from the qualitative aspect of this research.

5.3 Recommendations

Consumers are believed to own brands therefore, it is critical for every company to understand what these consumers think and feel about their brands. Once consumers derive satisfaction from purchasing a product, the possibility to continue purchasing the same product is high. Based on the findings from this study, customers are keener towards getting value for money in the form of network and communication satisfaction. Wide network coverage, which means every consumer within the country can have easy access to data and voice calls, wide range of service offerings such as the Pay for me service and Mobile money service, network quality, customer care and other personal related benefits impact purchase intentions. The introduction of “Mobile money” service by MTN which serves as digital platform for electronic transaction provides value because it is fast, simple, secured, and convenient way of transferring money and other transactions using a mobile phone. However, the introduction of Electronic Levy (E-Levy) in March 2022 in Ghana would only compel most consumers to switch to a much affordable means of electronic transaction. Electronic Levy also known as an electronic transfer levy is a surcharge of **1.75%** on every digital transaction. The effect and implication of E-Levy on Mobile Money digital platform implies all consumers on this digital platform would pay in addition on every transaction. (both deposit and withdrawal). In order to create a positive attitude and satisfaction with the use of “Mobile money” it is therefore recommended in this regard that,

- MTN should reduce the amount of service charges on every electronic transaction. Again, in retaining loyal customers, MTN as a brand should provide loyalty packages and programs by including incentives with a reduced charge on every electronic transaction. In addition, the effects of “COVID 19” pandemic in Ghana led to an increase in call tariffs therefore making voice calls expensive. It is also recommended in this regard



- To reinstate “Pay for Me” service which was very construction and appealing to most consumers who could make calls with a zero balance of airtime.
- MTN as brand should invest in technological infrastructure in order to provide quality network across all regions within the country. Finally,
- MTN can improve its brand image to build strong awareness through advertisement, celebrities, word of mouth and mostly the media.

5.4 Limitations

Considering the fact that there are six major telecommunication Companies in Ghana, a comparative analysis between MTN and Vodafone would have broadened the scope of this research since Vodafone is the second largest telecommunication provider in the Country. Additionally, time constraint was a major challenge as this resulted in obtaining a minimal sample size of 95 responses. A more representative sample size would have provided a better generalization of the findings of this research. Quantitatively, this research could also have been analyzed using multiple regression analysis. Since regression analysis is a statistical tool for investigating relationships that exists between two variables which best fits the paradigm of this study, thus dimensions of customer-based brand equity as the independent variables and purchase intentions as dependent variable.



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APPENDICES

Appendix A

QUESTIONNAIRES

As a student at Aalborg University am writing a research on the impact of customer-based brand equity on purchase intentions, in order words, what influences your decisions to purchase MTN as a brand compared to Vodafone, Tigo, expresso etc. The objective of this research is mainly academic and as a partial requirement for the award of Master's degree therefore, every data provided by you will be held confidential and purposely for this project. Your effort and co-operation would be kindly appreciated. Thank You.

1. Gender a) Male ☐ b) Female ☐
2. Age Group a) Below 20 ☐ b) 21 – 30 ☐ c) 31 – 40 ☐ d) 41& above ☐
3. Educational background a) SHS ☐ b) Diploma ☐ c) Under-graduate ☐ d) Post-graduate e) Others ☐
4. Occupation a) Student ☐ b) Employee ☐ c) Entrepreneurship ☐ d) Others (Specify).....
5. How long have you been using MTN as a brand? a) Less than a year ☐ b) 1 -2 years ☐ c) 3 – 5 years ☐ d) Above 5 years ☐
4. Was the reputation of the MTN brand important to you when deciding to make a selection? a) Yes ☐ b) No ☐
5. Would you say been associated to a famous brand is vital to you? a) Yes ☐ b) No ☐
6. How many of MTN's products have you purchased a) Telecom ☐ b) Mobile money ☐ c) Internet broad brand ☐ d) Insurance ☐ e) MTN shares ☐ f) All of the above ☐
7. What do you understand by branding? a) Name ☐ b) Labelling ☐ c) Company image ☐ d) Slogan ☐ e) All of the above ☐
8. Do you think MTN Ghana as brand image conveys excellence in terms of quality?
a) Yes.. why?.....
b) No.... why?.....
9. Do you perceive MTN brand to match your image? a) Yes ☐ b) No ☐



10. What do you think about the general prices and charges of MTN brand? a) Very high [] b) High [] c) Normal [] d) Low [] e) Very low []
11. Apart from MTN, which other telecommunication brand are you aware of? a) Vodafone [] b) Tigo [] c) Airtel [] d) Glo [] e) Expresso []
12. What do you think makes MTN as a brand unique from other brands? a) Wide coverage [] b) Wide coverage [] c) Affordability [] d) Quality services [] e) If other please specify
13. What influences your purchase decision? a) Image of the brand [] b) Family & friends influence [] c) Quality of service / product [] d) Availability [] e) Price [] f) If other, please specify
14. I can easily recall some of the features of MTN. a) Strongly Agreed, b) Agreed c) Neutral d) Disagreed e) Strong Disagreed
15. The perception about MTN impacts my decision to purchase their products. a) Strongly Agreed, b) Agreed c) Neutral d) Disagreed e) Strong Disagreed
16. I recognize the symbol or logo of MTN. a) Strongly Agreed, b) Agreed c) Neutral d) Disagreed e) Strong Disagreed
17. Brand recognition plays a key role in my decision-making process. a) Strongly Agreed, b) Agreed c) Neutral d) Disagreed e) Strong Disagreed
18. The overall assessment of the quality of brand affects my purchase decision. a) Strongly Agreed, b) Agreed c) Neutral d) Disagreed e) Strong Disagreed
19. The geographical coverage of a network influences my purchase intentions. a) Strongly Agreed, b) Agreed c) Neutral d) Disagreed e) Strong Disagreed

APPENDIX B

1. Why have you chosen MTN brand over other Teleco's?.....
2. Why don't you find other Tel
3. Apart from quality and price what other perception do you have about MTN?.....
4. Do you have intentions of switching to other Teleco's?
YES. (why)..... eco's attractive unlike MTN?.....
No. (why).....
5. Why is association with famous brands important in your purchase decisions?....
6. To what extent do you think MTN brand matches your status/image?.....



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7. Please explain why MTN brand is unique relative to other Telecos?.....