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IMPACT OF A BRAND ON CONSUMER DECISION MAKING PROCESS

Case study of Mtn Ghana

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Kahdeskymmenesensimmäinen vuosisata tuo tärkeitä muutoksia markkinoinnin strategiassa yhtiöille ja instituutioille, jotta heidän kilpailukykynsä ja kestävyytensä säilyisi epävakaassa markkinatilanteessa. Tärkeitä muutoksia ovat tuotemerkki-vastaavat, jatkuva tuotemerkkien suorituskyvyn tutkiminen ja kuluttajan käytöksen tutkiminen.

Tämän tutkimuksen tarkoituksena on selvittää tuotemerkin vaikutukset kuluttajien käyttäytymiseen, erityisesti heidän ostokäyttäytymiseensä, ja mikä merkitys sillä on Ghanan telekommunikaatioalalla.

Tavoitteena oli myös tutkia tuotemerkin vaikutusta kuluttajien päätöksentekoon, jotta voitaisiin kartoittaa matkapuhelinliittymien haltijoita Accrassa, Ghanassa; ja selvittää, onko korrelaatio kuluttajan käsityksellä tuotemerkeistä ja sen markkinoinnin antaman kuvan välillä. Työssä esitään myös keskeisiä teorioita ja käsitteitä aiheen ympäriltä.

Tutkimuksessa käytettävä menetelmä oli: ei-todennäköisyysotantaan perustuvaa tiedonkeruuta. Vastaajia oli yhteensä viisikymmentä, Adabraka alueella Accrassa Ghanan pääkaupungissa, käyttäen Mtn myyjä avustajina.

Avainsanat Brändi; Brändi strategia; kuluttajien käyttäytyminen; Mtn Ghana rajoitettu

Tulokset näyttävät:

1. Kuluttajat ovat kiinnostuneita pakkauksesta ja tuotemerkin pakkausmerkinnästä koska tämä parantaa imagoa ja luo visuaalista haluttavuutta.
2. Kuluttajat saavat vaikutteita, ostopäätöstä varten, tuotteen laadusta ennen tuotemerkin valintaa.
3. On tapahtunut suuriamuutoksi tuotemerkin esittelyssä, värin, muodon ja suunnittelussäädettyjen materiaalien suhteen. On selvää, että kuluttajat ovat valistuneempia ja enemmän muotitietoisia ja valitsevat sen vuoksi mieluummin hyvin kehittyneen tuotemerkin.
4. Mtvakuutuksien tuotemerkeillä puuttuu helppo tunnistettavuus ja suosio kuluttajien mielisä ja täten vaatijat tutkimustavoissa miten sitä voi kehittää.

Lopuksi, kuluttajat ovat hyvin valistuneita eri tuotemerkeistä markkinoilla ja täten mielikuva on hyvin ratkaiseva kun ruvetaan tekemään ostoksia - varsinkin ensimmäisellä ostokerralla.

Myös perheet, ystävät ja viiteryhmät ovat tärkeässä roolissa vaikuttaessa kuluttajan ostopäätöksen tekoon. Tämä painottaa suurta huomiota tarjottavien palveluiden, innovaation ja erilaistumisen parantamiseen.

Keywords Brändi, Brändi strategia, kuluttajien käyttäytyminen, Mtn
Ghana rajoitettu

ABSTRACT

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The twenty first century age represent key changes in the marketing strategies employed by organizations and institutions in order to help them be very competitive and be sustainable in the turbulent market that they find themselves. Major changes include the institution of brand managers, constant research on the performance of brands and the behavior displayed by consumers.

The purpose of this research was to determine the impact a brand has on the behaviors of consumers with special regards to their purchase behaviors and its relevance to our contemporary Ghanaian telecommunications industry.

The objectives included the impact of branding on consumer decision – making process of the mobile subscribers in Accra, Ghana; determine whether there is a correlation between consumer’s perception and branding and to also present the key theories and concepts surrounding the topic.

The methods used for the research was a non – probability sampling technique as far as data collection was concerned. This was administered on a total of fifty respondents around the Adabraka region of Accra, the capital city of Ghana using the Mtn vendors as the agents.

Keywords Brand, Consumer behavior, Mtn Ghana Limited

The findings include;

- I. Consumers are attracted to the packaging, labeling (name) of a brand because it enhances its image and creates a visual appeal for it.
- II. Consumers are influenced by the quality of a product or service before making a brand selection.
- III. There have been major changes in branding; these include the size, color, shape and the materials used in designing the brand. It is evident that consumers are becoming enlightened and more fashionable and would therefore prefer well developed brand.
- IV. Mtn's insurance brand lacks easy recognition and popularity in the minds of consumers and hence calls for further research on the ways and means of improving it.

In conclusion, consumers are very much enlightened about the various brands on the market and as such the image is very crucial when it comes to making a purchase – decision especially at first time.

Again family, friends and reference groups do play a major role in also affecting the purchased decision making of consumers. This draws calls for massive improvement on the services rendered, innovation and differentiation.

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1 INTRODUCTION

The twenty first century age represents key changes in the marketing strategies employed by organizations and institutions in order to help them be very competitive and be sustainable in the turbulent market that they find themselves. Today's consumers live in a world where the purchase of products and services is enormous and continuous (Rindell, 2008).

The survival or success of companies is now dependent on the amount of information that is carefully gathered by the former with regards to the purchasing habits displayed by consumers

In order to survive in the market, companies are keenly interested in developing strong brands that leads to long term and customer relationships (Hess, Story and Danes, 2011).

Companies inject heavy resources and time into the study of behavioral and sociological factors in order to gain much insight and to understand consumer purchasing patterns. Thus brands represent key assets to companies (Rindell, 2008).

Branding has emerged as part and parcel of modern day marketing strategies and now considered a key organizational asset (Kotler, 2000)

Organizations shifting their from a product or market point of view to consumer or customer focus reflect the evolution of marketing. As an implication to this paradigm shift, companies are relentlessly injecting huge resources into understanding their consumers in relation to the 4 p's (thus product, price, place and promotion) and the additional 3 p's (people, process and physical evidence), (Kotler ,1999).

They further resort to underpinning the relationship that exist between consumers spending and the key variables involved in consumer preferences in terms of attitudes, cognition, perception and learning. (Von Moos, 2005).They want to know who their customers are, what they think and how they feel, and how they buy a specific brand instead of others.

Companies go to the extent of employing a separate brands manager who sees to the management of the brand. That is serving as a link between the company's brand and consumers.

In today's turbulent market place where consumers have an enormous amount of information with regards to products and services at their disposal, yelling louder is not a solution to making you heard or recognized in the market place. Instead, creating an outstanding brand that appeal to consumers (Ahuvia, 2005)

This work aims to understand the theoretical impact of a branding on the decision making process of some the customers of Mtn Ghana Limited inTudu, a suburb of the Greater Accra region of Ghana

Competition in Ghana's telecommunication industry has called for telecommunication firms to improve their corporate performance not only in terms of teledensity (The number of subscribers out of every 100 people), but also engage in intensive marketing activities such as branding, promotion, advertisements.

The telecommunication industry has created the platform for new opportunities in terms of obtaining and sharing knowledge for different purposes. Families have also been able to stay in touch.

Ghana's telecommunication industry was revolutionalised as a result of the deregulation of the sector in 1994 by the government in a bid to sway investors and improve completion in the sector (Communication). This resulted in the rapid increase of many private telecom operators in the country

1.1 Research problem

Though many companies are able to have better products and yet are sometimes unable to compete in the market due to poor branding activities. Thus strong brands have the potential to generate long term and loyal customers, which would eventually lead to an increase in sales in the future. (Hess, Story and Danes, 20011).

As a result of the challenges in managing brands and its benefits, the research will bring into focus a critical evaluation of branding and its role or impact in the purchase decision making process of consumers.

1.2 Objectives of study

The aim is to:

- Determine the impact of branding on consumer decision – making process of the mobile users in Accra, Ghana.
- Determine whether there is a correlation between consumer's perception of a brand and his or purchases.
- Present the key theories and concepts behind branding and consumer behavior, its values and usage in modern day marketing activities in the literature review.

1.3 Research methodology

In this study, both primary and secondary data sources will be used in the research work.

The primary data will be based on both quantitative (which involves the use of questionnaires or instruments to the targeted respondents) and qualitative methods.

The secondary data would also be based on textbooks, electronic pages, articles and journals.

This section explains the population as far the research is concerned. It includes the population to be interviewed and the method that is going to be used in doing that.

Due to the nature of the topic under study and the nature of the respondents, a non – probability sampling technique will be used (convenience sampling)

Considering the average number of Mtn vendors in the location (Tudu), there is no exact data that pin points the total number of vendors around the Accra central, Tudu area operators are scattered and as a result of this, a planned sample size of 50 will be used.

The vendor's are going to be used in getting the customers to answer the questions.

1.4 Limitations of study

The research work will also involve the marketing or operational excellence adopted by the case company, Mtn Ghana, however, they might feel very reluctant to release certain information like market data, profitability, strategies and so on which they see as the company's secret.

Secondly, there is not much time involved in the gathering of data because it takes much longer for a contact to be made and for a questionnaire to be answered.

Thirdly, the questionnaires prepared are targeted only to consumers, which in the future a further research can be done to incorporate both.

The sample size could also be expanded to some other parts of the country.

The use of printed questionnaires will be adopted since the internet connection is not much stronger in the country and also due to the fact that majority of the respondents preferred it to the use of electronic instrument.

1.5 Structure of the thesis

The thesis is organized in five (5) chapters. Figure 2 illustrates the structure of the study.

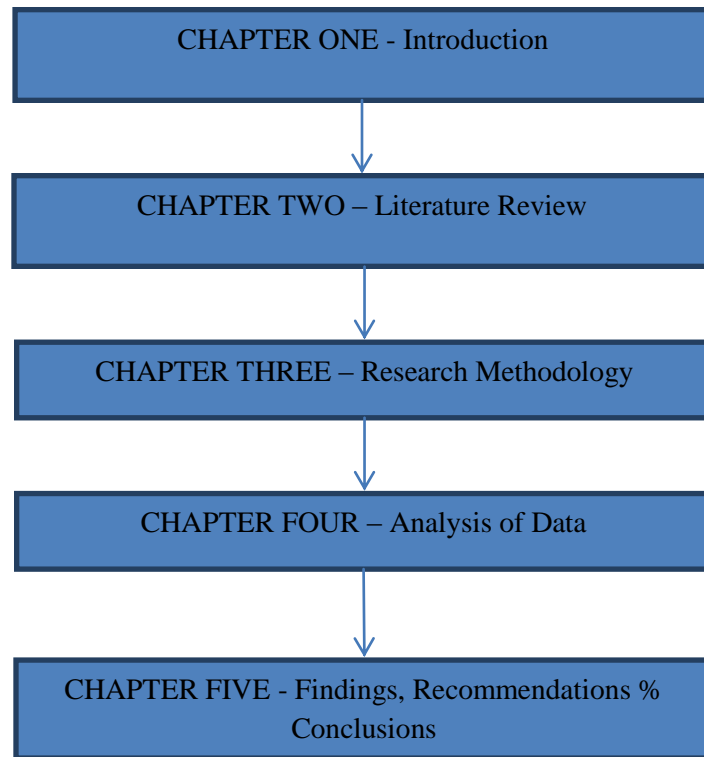


Figure 2 Structure of the study

Chapter one discusses the introduction, statement of problem, objectives of study, methodology and limitations of study.

Chapter two will present the theoretical framework and concepts surrounding topics like branding, consumer behavior, and buyer decision making processes.

Chapter three will outline the research methodology, data sources, research approach, sampling plan, research instrument or questionnaires.

Chapter four presents the field work which encompasses the work results, analysis and discussion of the data

Finally chapter five ends the work with findings, conclusions, recommendation and summary.

2 THEORETICAL FRAMEWORK

In this chapter, the research will seek to build an academic foundation from which a further research can be conducted upon. Its purpose is to throw more light on the various theories and concepts circling brand as well as consumer behavior and its theoretical impact on the purchase decision making process of consumers.

2.1 Understanding Brands

To gain a clear understanding of the topic under study, there is the need to explain what a brand is from the academic point of view.

A brand represents the entire picture captured in the mind and soul of consumers and as such, brands are revered as important assets as far as individuals, organizations or companies are concerned. For instance, when one hears the Mtn brand in Ghana, then a certain pride and extensive coverage area comes into minds. How about the “Coca – Cola” brand? What then comes into mind? Or the Vaasa University of Applied Sciences (Vamk)? What emotions are transmitted from the brain to the whole body?

John Stewart, a former CEO of Quaker Oats, for example once said “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 Page 259).

This clearly drives home the point that brands are very valuable to companies and even much heavier than assets, hence the need to be properly managed.

A brand is an acronym, signal, mark or blueprint, or a combination of these, that identifies the maker or seller of a product or service. Kotler and Armstrong (2009).

A brand is a name, symbol, or any feature that identifies one seller’s good or service as distinct from those of other sellers. The American Marketing Association (2014).

The above theories mentioned so far restricts the impact of a brand on the decision making process exhibited by the consumer. Hestad (2013) however, elaborates by stating that “brands help consumers to make decisions. Consumers recognize brands and buy them because they promise to fulfill a need, due to recommendations or based on earlier experiences with the brand. Consumers also buy brands because the brand story connects with them emotionally, it offers them a self – expressive benefit, or they find the brands relevant in certain cultural context”.

Kotler and Andreasen, (1991) on the other hand also correlate the definition of a brand to the purchase characteristics displayed by consumers. They defined it to be “a name, symbol, or sign that is given to a product or service in order to help them establish their own identity, facilitate recognition by consumers and communicate what the product can deliver”.

“A Brand contains everything that makes a product more than just a product”.Kapferer (2008: 155). That is it involves the emotional and mental assumptions that consumers have about brands, which increases the perceived value of a product or service (Ibid, 2008:10).

Consumers see a brand as an essential element of a product or service and it does add value to the latter. Consumers do attach meanings and interpretations to a brand due to the services or satisfaction it promises to deliver. For example, most consumers often view Apple products of high quality, prestige and expensive brand. They feel they will be recognized when seen using it hence will purchase it irrespective of the price factor. The same can be said for Mtn Ghana’s products, when all other Telecom service providers are reducing the prices of their call charges and offering lots of promotions, consumers are still stuck to using Mtn, even if they will go for other products, they are still having Mtn intact.

Based on this, it is obvious that brands have an immense role in how consumers associate themselves with a specific product or service and hence affecting purchasing decision.

Branding has become so important that hardly no commodity or service go unbranded. Even salts are branded and the same salt in an unbranded bottle will be viewed as poor or poor quality product.

“Even common bolts and nuts are packaged with a distributor’s label, and automobile parts – spark plugs, tires, filters – bear brand names that differ from those of the automakers”.

(Kotler 13th Edition)

It therefore also makes it imperative to understand that branding is not about getting your target audience to choose over the competition but about getting your prospects to see you and only you as the only solution to their problems.

Kotler (1999) expands the concept of identity by stating that a brand is capable of conveying up to six different levels of meanings and this is known as “Six Dimensions of the Brand”.

- **Attributes:** A brand communicates certain attributes to the minds of consumers such as prestige. Mtn promises the availability of network coverage “everywhere you go”.
- **Benefits:** The attributes that fortifies a product's features by way of stating its benefits and makes it more attractive.
- **Values:** That is the brand also represents the company's values, systems and structure.
- **Culture:** The brand representing the characteristics of the target audience. The telecom organizations have all their branding activities and offerings that reflect the typical Ghanaian individual.
- **Personality:** The brand can project behavioral personality patterns of targeted consumers. For example, Mtn Ghana uses the famous Ghanaian musician, Samini as their brand ambassador.
- **User:** The brand, at certain times emulates the final user.

2.2 The Development of brand Equity

The amount of influence carried by a brand does vary in different ways. While some are inherently rooted on a global platform thus worldly recognized, others are almost unknown.

Brands are more than just names and symbols. It is a central variable in the organizations relationship to customers or consumers. Brands represent the perception and feelings about a product and its performance.

In attempting to ascertain the value of specific brand, one may refer to ‘brand equity’.

Kotler and Armstrong (13th Edition) define brand equity to be “the differential effect that knowing the brand name has on consumer response to the product or its marketing”.

Boone and Kurtz (2005) on the other hand refers to brand equity as “the added value that a certain brand name gives to a product in the market – place”.

Weng (2006, 147) also proposes that brand equity is an embodiment of resources and the financial obligations connected to a brand, whose identity either add to or subtract from the value give to a company or customers. Brand equity could also be viewed from the angle of financial perspective, consumer based perspective and then brand extension point of view. (Aaker, 1991).

It is worthy to note here that a brand has positive brand equity when consumers’ reaction to it is positive or favorable unlike generic or unbranded ones. On the other hand, they have negative brand equity if consumer’s reaction to the latter is less favorable. (Kotler and Armstrong, 13th Edition)

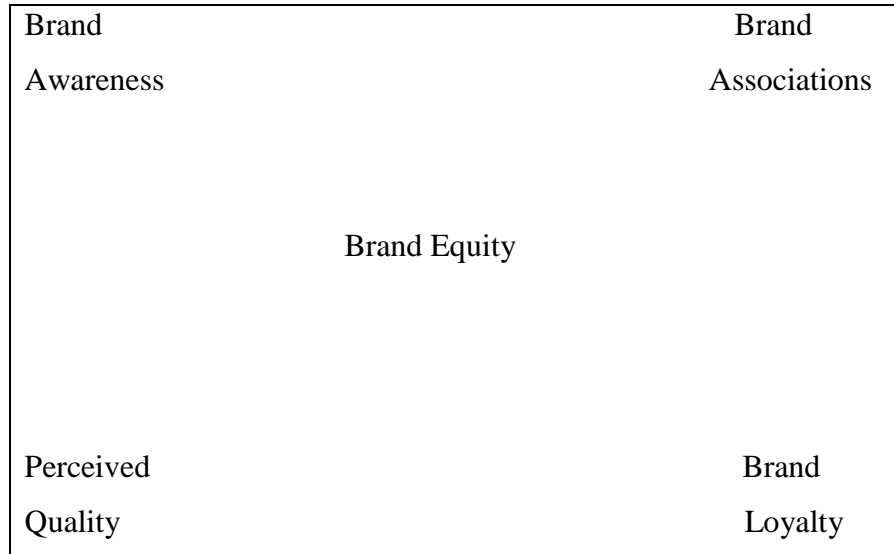
Studies have also shown that there is a positive relationship between brand equity and company profits.

Renowned brands like Mtn, Coca – Cola, Facebook, Manchester United, Apple and Samsung have dominated over for ages not only because they have been able to bring out good products but also connecting the products to the customers.

In Ghana, people often complain about the fact that Mtn charge more relative to the other telecom operators, yet the same people buy recharge cards over and over again.

The same scenario can be seen as far as Apple is concerned as a lot of people even rush to buy when a new model is launched though it is highly priced, this is due to the perceived prestige and quality of the brand. It can therefore be clearly seen that brand equity plays a major role when it comes to the cash inflows for companies.

Aaker and McLaughlin (2007, 147) examines the sources of brand equity to be in the form of brand awareness, perceived quality, brand associations and brand loyalty.



Sources of Brand equity (Aaker and Mc Loughlin, 2007, 174)

- **Brand Awareness**

This is the extent or degree to which a particular brand is recognized by consumers. This makes consumers to develop strong bonds with the related product and thus can make them purchase more frequently.

- **Perceived quality**

This is the consumer's mindset on the quality of a product or brand being able to fulfilling an expectation. This is usually based on the company's image or identity.

- **Brand Associations**

This is the situation where consumers associate themselves with a specific brand as a result of the brand design, brand symbols, or the term.

- **Brand Loyalty**

Another key factor when assessing the value of a brand is the degree to which consumers are loyal to it. That is the propensity of consumers to re buy the brand.

2.3 Characteristics of a brand

All brands have certain characteristics and that is why some are ready to just pay premium to have them. Below are some characteristics associated with a brand.

- A brand is an asset or a blueprint (logo, shape, color) which is extensively and proactively protected by the company or organization through legal means. (Derick and Brad, 2008). Every recognized brand throughout the world is protected by the law. That is the trademark with which the organization does its operation with. For example, one cannot just use the Mtn brand to do whatever he or she wishes without gaining the adequate permission to do so, failure to do so would imply facing legal consequences.
- Secondly, a brand has a certain category of audience that it aims at. For example, there is Mtn ‘prepaid’ and postpaid for the low and high class respectively. Similarly, there is an Axe deodorant and spray specifically for the youth and the angry birds branded items for kids.
- The brand can also be used as collateral for financial obligations and can be traded as an asset. For example, the brand known as Manchester United was bought by the Glaziers family from the United States and has since ripped lots of revenue from it. The same can also be said for the acquisition of the Chelsea by the Russian multi-millionaire, Roman Abramovich.
- Brands also represent what the organization stands for. For example, the moment you see the Mc Donald’s brand, fast food marketer is pictured. The same can also be said about computer giants like Apple Dell, Compaq and so on.

2.4 Significance of a brand

A brand provides an array of importance not only to the organization but the buyer as well.

It includes the following;

- Branding helps the seller to segment markets. For example, Mtn has, mobile insurance, money transfer, internet products. A very good example is Toyota Motor Company which offers major brands like Lexus, Toyota and Scion brands, each with many sub-brands such as Prius, Camry, Yaris, Matrix, Tundra, Land Cruiser and others (Kotler and Armstrong, 2009). Apple also has a wide range of the *I* phones for different pockets in the markets. Like the *I* 4, *I*4s, *I*5 and the new *I* phone 5 c.
- Secondly, branding helps to bring value to a product or service. Consumers do attach meanings to brands and develop brand relationships. For example, most consumers in perceive a bottle of Voltic water as a high quality product whereas the same water in an unmarked bottled would be perceived as an inferior or poor quality product.
- Brands enable consumers to identify products or services that might be of high benefit to them. Brands also say something about product quality or offerings. – Buyers who always purchase the same brand know that they will get the same product benefits and quality each time they buy.

2.5 Brand strategies

As captured in the first part of the introduction, some companies even go to the extent of engaging the services of brand managers who are solely responsible for the day to day performance of brands and to also serve as the link between the organizations products and the consumers out there.

A company has four options as far as the development of brands is concerned and this is done with the help of Kotler's model of brand strategies.

It can introduce the following;

		Product Category	
		Existing	New
Existing Brand Name	Existing	Line extension	Brand extension
	New Brand Name	Multibrands	New brands

Kotler (13th Ed.)

- **Line extension**

Companies often extend their brands in the same category of products they offer in the market. Thus it ranges from new forms like colors, sizes, ingredients or flavors of an existing product.

Most companies do this with the motive of reducing the risk associated with bringing a new offer in the market. They might also have the strategic intention of satisfying the different needs of customers in the market.

Consumers however has the confusion of picking from an over tendered brand. For example, Jeep SUV has about seven models – Commander, Grand Cherokee, Compass, Patriot, Liberty, Wrangler and Wrangler unlimited.

Another good example is Ghana’s Promasidor Food Company which has many flavors with regards to their powders – Cowbell coffee, chocolate, tiger nut, strawberry.

- **Brand extension / stretching**

Brand extension is a brand development strategy where a company extends an existing brand name to a new product category. Some brands become so renowned that the companies in question stretch the brand names to unrelated products in pursuit of opportunities.

Mtn Ghana recently established it insurance subsidiary using the same brand in its telecommunication operations. Adidas for instance is also one renowned sportswear manufacture and have been to use the high brand equity to gain over the years to introduce unrelated products like perfume and shower gel that bear the name adidas to their benefit.

- **Multi – brands**

Another strategy available to a firm as their brand development is concerned by way of introducing new brand names in the same product category.

- **New brands**

The fourth strategy has to do with new brands and this is where the firm introduces a new brand name with a new product category. This happens especially when a firm realizes that their existing brands are dying off. Toyota for instance introduces a separated Scion targeted towards young customers.

There are however some challenges with regards to its brands even though an organization gains legal protection as far as its unique brand is concerned. For instance some people may copy or imitate the generic stimulus (product). Examples include original Nokia phones copied as against that of China brought into the Ghanaian market. Secondly, imitated brands dent the image of the generic products especially when it fails to live up to expectation.

2.6 What is consumer behavior?

The first part of the literature review sought to throw more light on the theories surrounding a brand; the second part however will aim at discussing consumer behavior and related to a brand in the latter stage of this section.

The study of consumer behavior focuses on how individuals make decisions to spend their resources on goods and services. That includes what they buy, why they buy it, where they buy it, and how often they buy it. Consider a simple product like an internet modem.

Consumer researchers would want to know the kind of consumers who buy it. What kind of features they would be looking for, what benefits they would be expecting and how likely are they to buy new modems with added features and made available?

The answers to these questions can provide modem manufacturers and sellers important information as to how they can go about product scheduling, design, modification, promotional and branding strategies.

In defining consumer behavior, one may refer to Runyon (2000) who puts it as “that behavior exhibited by people in planning, purchasing and using economic goods and services.

Solomon (1994) again explains further by defining it as “the study of the processes involved when individuals or groups select, purchase, dispose of products, services or idea, or experiences to satisfy needs and desires”.

Still a third definition is on by William L. Wilkie (1998) who defines consumer behavior as “The mental, emotional, and physical activities that people engage in when selecting, purchasing, using and disposing of products and services so as to satisfy needs and desires.

Often consumers themselves do not know exactly what influences their purchases. “The human mind does not work in a linear way” says Kotler (2009, 160).

The above explanations clearly drive home the point that the study of consumer behavior is a complex task and hence not easy because individuals do differ in terms of culture, attitude, thoughts in mindset all over the world.

The critical question for marketers here is to address questions like how will consumers react to the marketing efforts the company might use.

A more in depth definition will also incorporate how that processes impact the world. Consumer behavior brings on board ideas from several sciences including psychology, biology, chemistry and economics. It also encompasses two different kinds of consuming entities namely: The personal consumer and the organizational consumer.

The personal consumer buys goods and services for his or her own use, for the use of the household, or as a gift for a friend.

The second category of consumers – the organizational consumer which includes both profit and not – for profit businesses, government institutions, all of which must buy products and services in order to run the organization.

The study of consumer behavior has become paramount in recent times as it enables marketers to understand and predict consumer behavior in the market place ; it is concerned not only with what consumers buy, but also inclusive of why, where, how and how often purchases are made.

The study of consumer behavior involves three behavioral processes which are;

- Pre – purchasebehavior
- Purchase behavior
- Post – purchase behavior

In treating consumer decision making as a problem solving one, it is assumed that consumers have goals (desires, values) that they seek to achieve or satisfy. A consumer perceives a “problem” because the desired consequences have not been attained (example, “I am hungry, need a reliable car and I want to lose weight”). Consumers make decision about which behavior to perform in order to achieve their desired goals and thus solve the “problem”. In this sense, then consumer decision making is goal directed problem solving process. (Leon G.S and Kanuk. L.L,2007)

2.7 Factors affecting consumer behavior

Certain variables do affect the behaviours displayed by consumers with regards to their purchase decision making process. It includes the following;

- **Culture**

Culture is the set of values, preferences, beliefs and tastes of a group of people at a period of time. It proves to be the most influential and enduring behavior.

The cultural setting of some people causes them to behave in a setting way with regards to their purchasing decision. For example, in the Western world when it comes to certain purchases to be made, the whole family is taken into consideration but not very common in African communities. Again there are certain cultures which do not permit the consumption or purchase of certain products. Mc Donald’s for instance is one of the most renowned restaurants in the world and at their American restaurants, they serve beef hamburgers. Upon deciding to expand to India, they offered lamb burgers instead of beef. This is because the cultural demands in that geographic location do not permit them to consume beef because it is a revered object. Other variables within the cultural factor could be in the form of sub – cultures, efficiency, preferences, status. Marketers need to monitor the cultural characteristics of the market they find themselves because it has a direct impact on the behavior of the target market.

- **Perception**

Perception is the process through which an individual consumer interprets stimuli (a product or service) into meaningful and coherent picture of the world. It is sometimes defined as “how the world is seen”. Two people might be exposed to the same products under the same conditions, but how each is going to recognize, select and interpret these stimuli is highly individual process based on each person’s perception concerning the stimuli.

- **Motivation**

The concept of motivation is very paramount to learning consumer behavior. The marketing teacher.com defines it as “the internal state that drives us to satisfy a need”. Motivation serves as the impetus to one’s behavior. Once a need is identified, a state of tension is created making the consumer to eliminate that tension by way of satisfying that need. For example, if one is too big and wants to slim down, he or she is then motivated to often exercise, eat certain diets, go to the gym and even take certain food supplements.

One could also refer to the renowned theory of needs by Abraham Maslow who propounds that, each individual need differ and as core ones are met, they pursue higher ones causing changes in lifestyle and behaviors.

- **Social groupings or Reference groups**

Another important factor that affects the behavior a consumer with regards to his purchase decision is reference groups. Every individual one way or the other belongs to a certain group and that has a direct impact on the behavior of every member.

Usually, a consumer would want to make purchases that conform to the perceptions and values of the group.

Boone and Kurtz (2005, 261) believes that the degree of influence on a member varies and depends on certain conditions. One being that the purchased product must be one that others can see and identify, the other also being that the purchased item

must be conspicuous; that is it must stand out as something unusual, a brand that not everyone owns.

- **Social Classes**

Social classes are widely grouped into three classes namely; the Upper class, middle class and the lower class.

Sociologist, W. Lloyd Warner unearthed six classes in the United States namely, the upper-upper class, lower –upper class, upper middle class and the lower -middle class followed by the working class and lower class. The rankings are determined by factors like income, profession, education, family and residence.

Wherever class a consumer finds him or herself, there is a certain kind of purchase decision that is made.

That is those in the upper range might have for instance decided to go for a product which is very expensive but an alternative could be bought a moderate price by a consumer in a different class.

2.8 The consumer decision-making process

This refers to the various processes that a consumer goes through before making a purchase decision. The various stages gathered from different literatures are presented below;

- **Problem recognition**

The first stage in the consumer decision making process is problem identification.

During this stage of the process, the consumer becomes aware of a significant disparity in the desired situation and the apparent situation. The consumer at this stage feels the absence of a specific need or problem and needs to solve it in order to get back to normality.

For example, if one is hungry, he feels like buying food so buying food becomes the need.

Boone and Kurtz (2005) added opportunity to this stage stressing that if supposedly a consumer is unhappy with a particular purchase say a brand of milk or just wanting to change from the same old brand to a new one, the recognition of this need can as well become opportunity.

- **Information search**

The second stage is characterized by the search for information in relation to the need identified from the first stage.

High – involvement purchases may remove the trouble of having to search for extensive information, while low – involvement purchases requires little search for one.

Internally, the consumer gathers information from within. This could be in the form of stored images, advertisements, passed information about certain products in relation to the existing need.

The external information source on the other hand could also arise from family, friends, reference groups, advertisements from the various sources, brochures.

- **Evaluation of alternatives**

The third is evaluation of alternatives as far the various brands that are capable of satisfying the need is concerned. Here, the consumer goes about evaluating different brands in relation to the need identified.

At certain periods, consumers are extra careful and use logical thinking and at other times too, they just do little or no evaluation, instead they buy on impulse.

Suppose there is a need to buy a car and after a careful evaluation of different brands of cars. Factors like style, interior design, fuel consumption, price, safety could all come into play in the evaluation process.

- **Purchase decision**

After an evaluation has been made on the different kinds of brands available and shortlisted, the consumer then moves on to make the final purchased decision.

According to Kotler (2009, 179), there are two factors that can arise in between the purchase intention and the purchased decision.

The first is the attitude of others in that, if someone important to the consumer thinks that a low – priced brand should be bought, then it reduces the likelihood of buying an expensive one.

The second is the unexpected situational factor where a consumer might have an intention to purchase a specific brand of car and there is an economic meltdown or a competitor drastically reduces its prices and the purchase decision here can change in seconds.

- **Post – purchase act**

The final stage is the post-purchase and at this stage, there are two things involved.

Either the consumer is satisfied or unsatisfied with the product.

The determinant factor of consumer being satisfied or not lies in-between the consumer's expectation of the brand prior to purchase and the actual performance that it delivers after purchase has been made.

If the actual performance of the product is equal to the expected outcome, the customer is satisfied, if the actual outcome exceeds actual performance, the consumer is delighted and if the product falls short, then the consumer is dissatisfied. "The larger the gap between expectations and performance, the greater the consumer's dissatisfaction" Kotler (13th Ed., 179).

2.9 Brand impact on consumer behavior

In the initial phases of this work, the basic fundamentals with regards to a brand and consumer behavior were identified. The following part seeks to under pin the influence a brand has on the behavior as far as consumers are concerned. Branding has a strong impact on the perception in relation to the behavior displayed by consumers. Perception according to Kotler (2009) is the processes by which individuals go about their selection, organization, and interpretation of information to form meaningful pictures of the world as far as products or services are concerned.

In other words, it could be seen as the thoughts and pictures consumers have in mind or memory as far as a brand is concerned from the marketing point of view.

Perception is vital in the decision making process. In the competitive world, products are not only patronized because of only the functional use or characteristics but also due to the social or in some circumstances the psychological aspects associated with it.

When consumers are introduced to a brand through the various means like advertising, packaging, word – of – mouth, their levels of brand awareness gradually increases and as it once awareness increases, the purchase decision of that brand in question will be influenced by the perception of that brand, Erdem, (1998).

A typical example is the perception the general perception about the Mtnbrand in Ghana. Many are of the believe that if you have it or use of any of its products, then you are trendy and have access to quality service. This and many factors have made them famous in the country even when people subconsciously use it for other networks.

Mtn, established in 1994, is a leading telecommunication organization in the developing markets of Africa, Middle East and Europe (Cyprus). It found itself in the Ghanaian market after the acquisition of Investcom in the year 2006. Being the current leader in the increasingly competitive mobile telecommunication industry in the country, Mtn's network coverage is very extensive, covering all ten regional capitals of Ghana and numerous remote and rural communities and that has also accounted for their huge



popularity among the many consumers in Ghana. They are however relentless to the expansion of their investment into the improvement of their network quality by way of building more masts across the nation.

One interesting fact about the company is the fact that it has seen many phases in terms of acquisition and change of brand names. Initially known as “Spacefon”, “SpacefonAreeba”, “Areeba”, and now “Mtn”.

They have products ranging from pre – paid to post – paid telecom services, international roaming services, internet services for companies and individuals, sale of mobile phones, banking (mobile money), to insurance.

Mtn has engaged in much sponsorship and social responsibilities in most of the area they find themselves.

It was the headline sponsor of the most popular football competition on the African continent, that is the ‘African Cup of Nations’ (Can 2008) hosted by country Ghana Also they have a project called the Mtn foundation which is mainly set up in 2007 to deal with the corporate social responsibility programmes in the country.

Currently the telecommunication industry in Ghana is booming sector with six (6) operators namely MTN, Vodafone, Tigo, Airtel, Globacom and Expresso.

<http://www.mtn.com.gh/about-mtn>

http://business.everythinghana.com/index.php?option=com_mtree&task=viewlink&link_id=46&Itemid=26

According to the report released by the National Communications Authority of Ghana at the end of February, 2014, the industry harbors 28,615,446 subscribers showing a growth rate of 0.69% from 28,419,649 subscribers in January, 2014. However, Mtn still maintained its position as the dominant mobile operator with a consumer base of 12,986,832 as at the end of February, 2014 representing a market share of 45.38%.

Vodafone subscriber base of 6,244,855 in ending January increased to 6,413,376 in February 2014, representing 22.41% of the total market share.

Tigo's customer's base is reported to be 4,086,615 representing 14.28%. Airtel also has a subscription base as at the end of February is 3,537,316 representing a 12.36 % of the total market share.

Glo's market share from January ending reduced from 5.17% to 5.02 % as at the end of February 2014 with a subscriber base of 1,437,580. Expresso had a subscription base at the end of February, 2014 with a share of 0.54%

MARKET SHARE (VOICE) - FEBRUARY, 2014

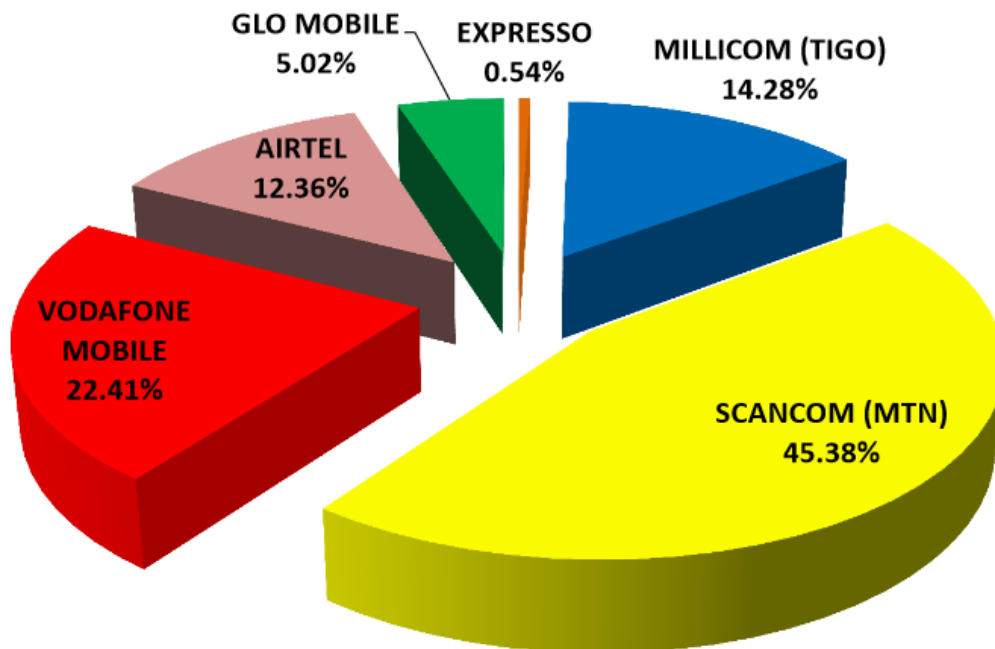


Figure 1

http://www.nca.org.gh/downloads/Telecom_Voice_Subscription_FEB_2014_1.pdf

It is evident that, the Mtn brand is very strong and obvious of the strong relationship it (brand) has with customers.

The survival or success of companies is now dependent on the amount of information that is carefully gathered by the former with regards to the purchasing habits displayed by consumers. Companies inject heavy resources and time into the study of behavioral and sociological factors in order to gain much insight and to understand consumer purchasing patterns.

They further resort to underpinning the relationship that exist between consumer spending and the key variables involved in consumer preferences in terms of attitudes, cognition, perception and learning. They want to know who their customers are, what they think and how they feel, and how they buy a specific brand instead of others.

Companies go to the extent of employing a separate brand manager who sees to the management of the brand. That is serving as a link between the company's brand and consumers.

In a study of understanding the factors affecting brand decisions in the mobile phone industry in Asia, Lui (2002) explained that the choice of a cellular brand is affected by two attributes, namely; attributes towards the choice of mobile phone on one hand and the other the attitude towards the choice of network operator on the other hand.

<http://search.proquest.com.ezproxy.puv.fi/abiglobal/docview/906290468/fulltext/2EB52A7092FD4A71PQ/8?accountid=27304#>

In another related study to amount of self- knowledge consumers have when it comes to choosing between mobile phone brands, Requeme (2001) identified six key variables to include; telephone features, connection fees, access cost, mobile-to-mobile call rates, call rates and free calls.

He therefore concluded that consumers with prior experience can predict their choices relatively well but they (consumers) tend to over rate the importance of features like call rates and free calls.

<http://search.proquest.com.ezproxy.puv.fi/abiglobal/docview/906290468/fulltext/2EB52A7092FD4A71PQ/8?accountid=27304#>

Requeme's research sought to be much dependent on the features of the product rather than the brand and couldn't strongly relate it to the purchase decision making of consumers.

In Ghana, even when other network brands are offering free calls and other promotional campaigns, consumers still will maintain their Mtn chips in their phones and use the other brands for some time and use it as when needed.

It is obvious from here that the Mtn brand has that strong connection with the purchase behavior as far as the consumers are concerned.

People who also use the Mtn brand in their phones are seen as being of high status and thus command some form of respect as against the other brands in the telecom industry.

Another interesting fact is that the mobile phone credit and telecom vendors (credit sellers) have been generically been linked to Mtn even though they deal in other network credits as well, normally known as “Mtn to Mtn”.

What is it actually about a brand or a brand that makes a consumer choose a specific telecom product and not the others? What is it about brands that make them to spend even a premium to get it when there is a different brand in the market offering same product or service? What is also about the perception consumers have about the Mtn brand in terms of the purchasing their products?

In attempting to know the reasons for this, Mtn customers around the Tudu branch, Accra Ghana will be interviewed to ascertain how they feel about the ‘Mtn brand’ in terms of the services rendered them and actually find out if a brand name or reputation was a critical factor for them in choosing Mtn. This will be done using the vendors as they are the ones who often do credit transfer, mobile money transfer, and calling. In the next chapter of this paper, the research methodology of the work is explained in detail.

3. RESEARCH METHODOLOGY

This chapter of the work presents the methods that will be employed in gathering the necessary data so that clear and new ideas can be obtained from it through analysis in the next chapter. Research is the systematic investigative process used to increase or revise a current knowledge by way of uncovering new facts. (<http://www.businessdictionary.com/definition/research.html>). The above definition gives an idea of what research is but fails to give a picture of what that process might be.

According to Jonathan Wilson (2014) research is the systematic process that entails the gathering, registering, analyzing and drawing meanings of information.

3.1 Research approach

The research approach of the work includes both quantitative and qualitative approaches. Quantitative research is the systematic and scientific procedures involved in investigating phenomena so as to apply a form of statistical analysis to it.

Qualitative research on the other hand is an unstructured approach that is based on small samples and intended to gain an understanding of a situation.

3.2 Data collection

The purpose of this thesis is to assess the impact of a brand on the decision making process of consumers and in order to do this, the data collection method required for this work will include of both secondary data and secondary data.

Secondary data is obtained in the form of books, the National Communication Authority, Ghana, Mtn Ghana's portal, papers, reports, and research work of others.

The advantage of this method is that, it avoids repeating the work that has already been done by others. Primary data on the other hand is data that is collected first hand, generated by original research.

The merits associated with this method are that, data gathered are specific, relevant and up to date.

3.2.1 Questionnaire approach

This is defined by a set of printed questions to be answered by the targeted respondents. For the purpose of this study, closed and open ended questions will be incorporated into its development. This is to ensure that the data gathered provides sufficient information for a satisfactory analysis to be made.

3.3 Sampling plan

This section explains the population as far the research is concerned. It includes the population to be interviewed and the method that is going to be used in doing that.

Due to the nature of the topic under study and the location of the respondents, a non – probability sampling technique will be used.

Considering the average number of Mtn vendors in the location, there is no exact data that pin points the total number of vendors around the Accra central, Tudu area operators are scattered and as a result of these, a planned sample size of 50 will be used.

The vendors are going to be used in getting the customers to answer the questions.

3.4 Data analysis method

With regards to the data analysis, the statistical package for social sciences (SPSS) will be applied as a tool in doing the analysis of the data. Results from the questionnaire will be displayed in graphs and frequency tables.

4. DATA ANALYSIS AND PRESENTATION

This part of the work presents the analysis of the responses retrieved. The data is analyzed on the basis of the questionnaire.

The data collected from consumers will be analyzed using the software, SPSS to examine and give a clear elaboration of the data.

4.1 Respondents gender

Gender

	Frequency	Percent	ValidPercent	CumulativePercent
Valid Male	33	66.0	66.0	66.0
Female	17	34.0	34.0	100.0
Total	50	100.0	100.0	



Figure 2

From the above table and chart, it can clearly be seen that the majority of the respondents involved in this were males.

They represented 33% while the females represented only 34 % of the respondents.

4.2 Respondents age groups

Age Group (Years)

	Frequency	Percent	ValidPercent	CumulativePercent
Under 20 years	3	6.0	6.0	6.0
21 - 30 years	32	64.0	64.0	70.0
Valid 31 - 40 years	11	22.0	22.0	92.0
41 and above	4	8.0	8.0	100.0
Total	50	100.0	100.0	

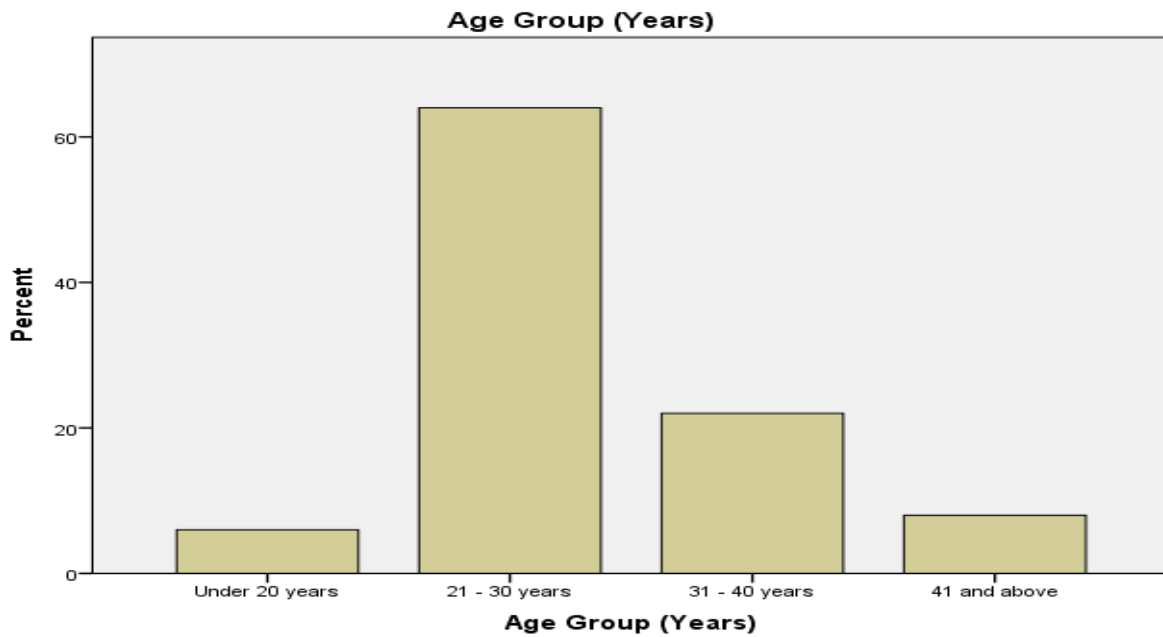


Figure 3

A careful examination of the above information expresses the fact that most of the respondent's involved in this research work were between the ages of 21 – 30 years as they represented 64 % of the total.

The next highest age grouping was those in the region of 31 – 40 years who represented 22 % of the sample.

The aged that is 40 and above represented 8 % and again, while only 6 % represented the youth that is under 20 years.

4.3 Respondents duration with Mtn

How long have you been using Mtn?

	Frequency	Percent	ValidPercent	CumulativePercent
Valid Less than a year	5	10.0	10.0	10.0
1 - 2 years	14	28.0	28.0	38.0
2 - 5 years	16	32.0	32.0	70.0
Above 5 years	15	30.0	30.0	100.0
Total	50	100.0	100.0	

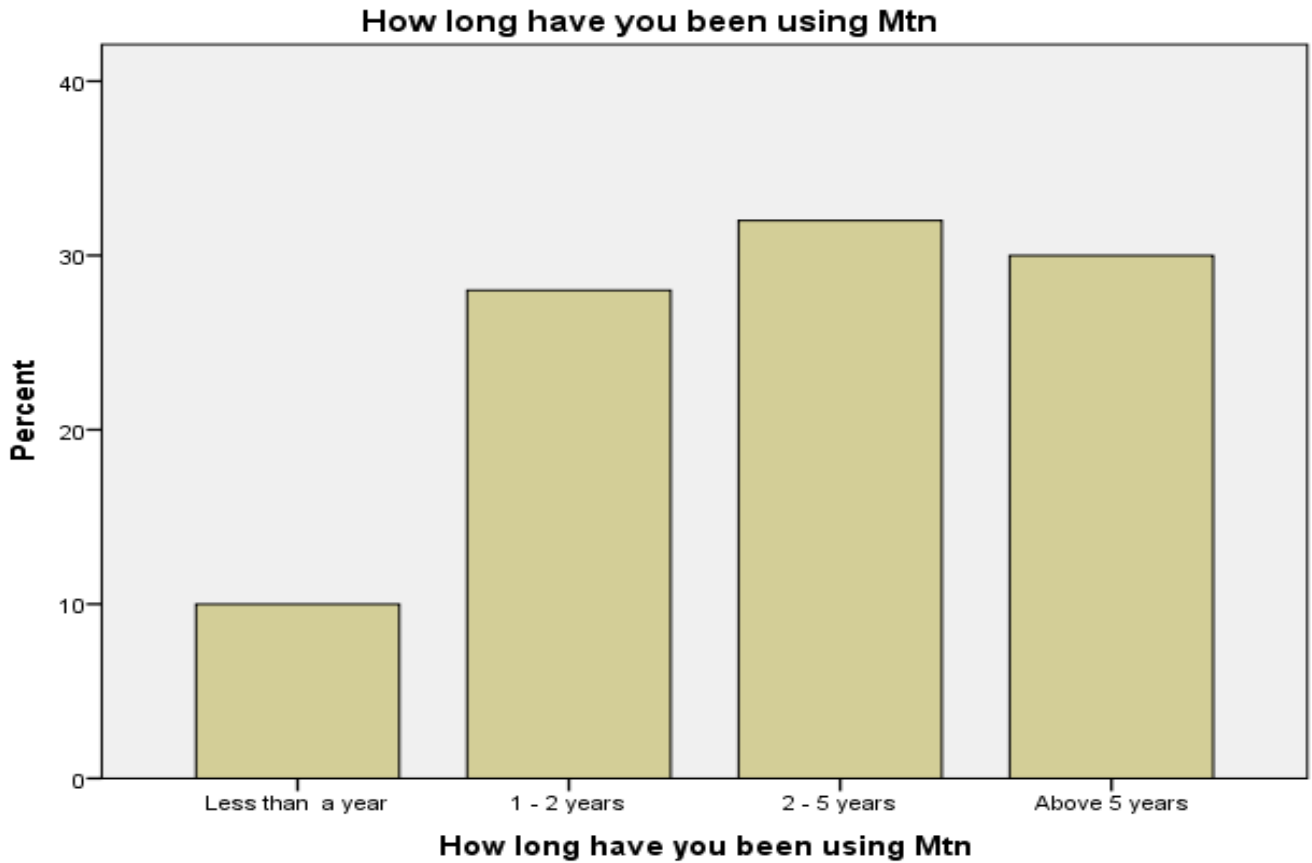


Figure 4

In attempting to know the duration respondents had been with the Mtn brand, it was found out that most of them had been with them for two to five years as they made up of 32 % of the respondents.

Thirty percent (30%) had been using the Mtn brand for over five (5) years and 28 % had been with the brand quite recently within the period of 1 – 2 years.

On the other hand, only 10 % of them were new customers as their duration was less than a year.

4.4 Importance of brand reputation to respondents

Was the reputation of the Mtn brand important to you when deciding to make a selection?

	Frequency	Percent	ValidPercent	CumulativePercent
Valid Yes	32	64.0	64.0	64.0
Valid No	18	36.0	36.0	100.0
Total	50	100.0	100.0	

Was the reputation of the Mtn brand important to you when deciding to make a selection

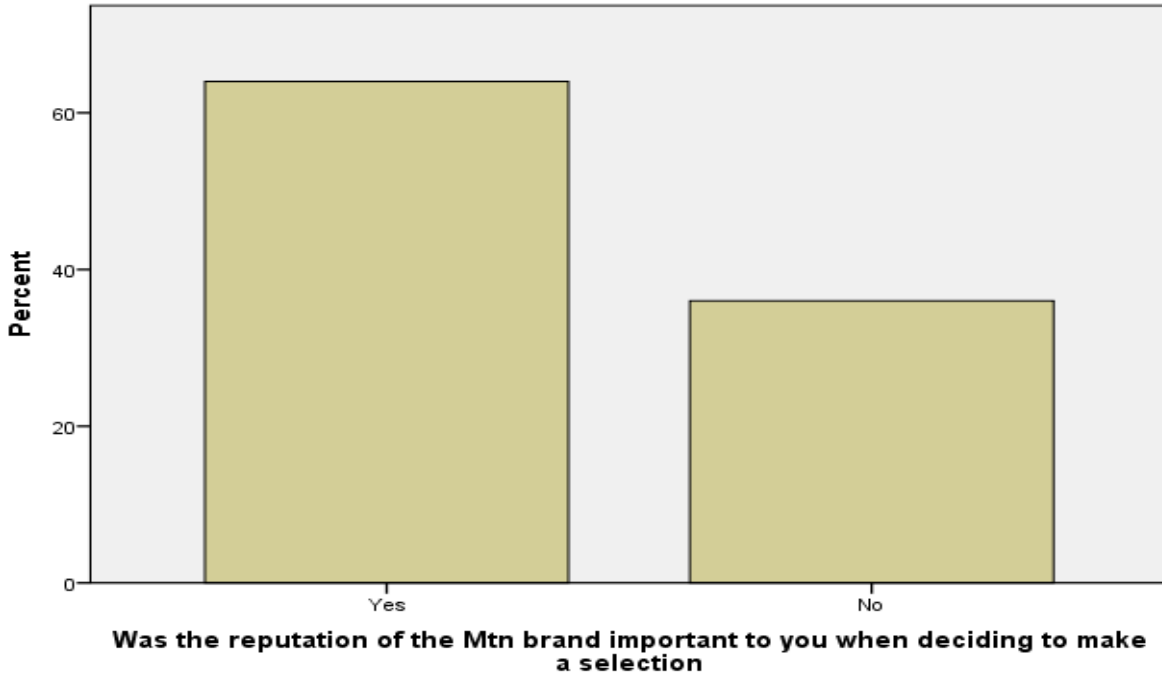


Figure 5

An overwhelming majority of the respondents involved in the research agreed to the fact that the reputation of Mtn was vital to them in making their purchase decision as they represented 64 % of the total.

On the other hand, only 34 % said it was not important to them when the purchase decision was made.

4.5 Respondents feelings about brand association

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

	Frequency	Percent	ValidPercent	CumulativePercent
Valid Yes	29	58.0	58.0	58.0
Valid No	21	42.0	42.0	100.0
Total	50	100.0	100.0	



Figure 6

Again in seeking to ascertain whether or not been associated with a famous brand was important to them, 58 % of the respondents said yes it was to be associated with a famous brand whiles 42 % also said No it was not important to them.

4.6 Respondents Knowledge about Mtn subsidiaries

Mtn is a group of businesses, which one of them do you know?

	Frequency	Percent	ValidPercent	CumulativePercent
Valid Telecom	16	32.0	36.4	36.4
Mobile Money	11	22.0	25.0	61.4
Internet broadband	12	24.0	27.3	88.6
Insurance	1	2.0	2.3	90.9
All of the above	4	8.0	9.1	100.0
Total	44	88.0	100.0	
Missing System	6	12.0		
Total	50	100.0		

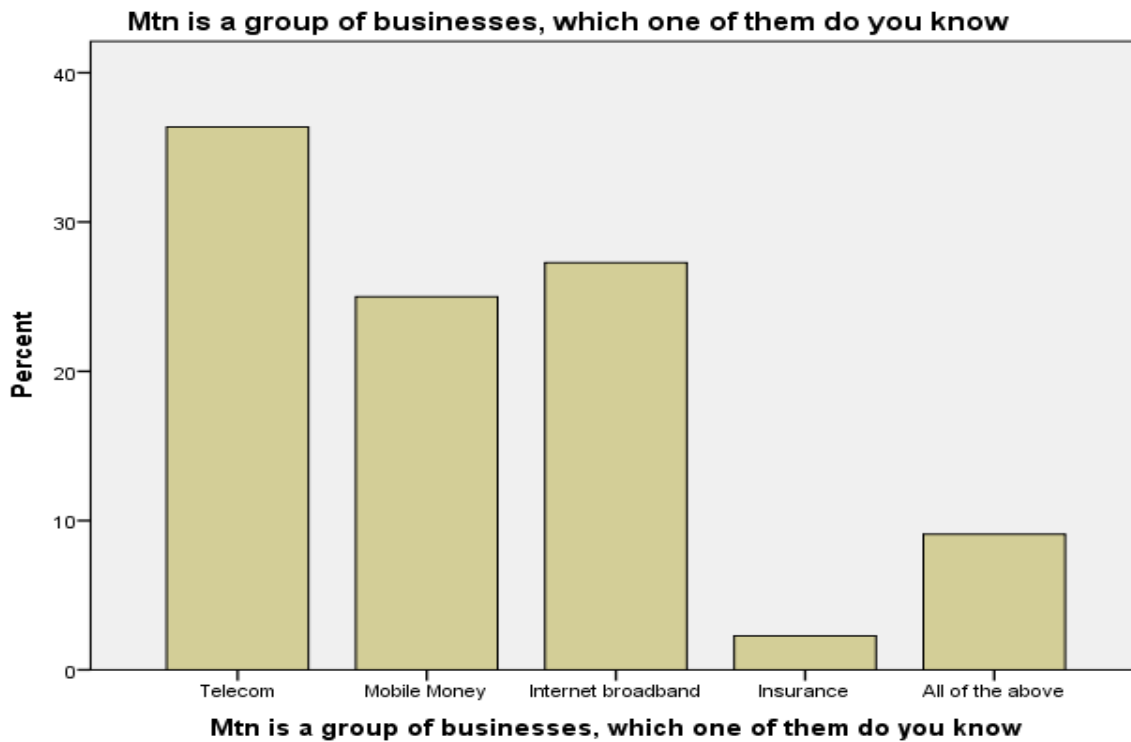


Figure 7

In assessing the knowledge of respondents as far as the various subsidiaries of Mtn are concerned, a majority of 32 % of the total knew about their main operation, that is telecom. Second came their broadband services as 24 % knew about it and 24 % of them also said it was mobile money. Only 8 % knew about all their subsidiaries.

4.7 Respondents understanding of a brand

What do you understand by branding?

	Frequency	Percent	ValidPercent	CumulativePercent
Name	23	46.0	47.9	47.9
Labelling	10	20.0	20.8	68.8
Company image	8	16.0	16.7	85.4
Slogan	1	2.0	2.1	87.5
All of the above	6	12.0	12.5	100.0
Total	48	96.0	100.0	
Missing System	2	4.0		
Total	50	100.0		

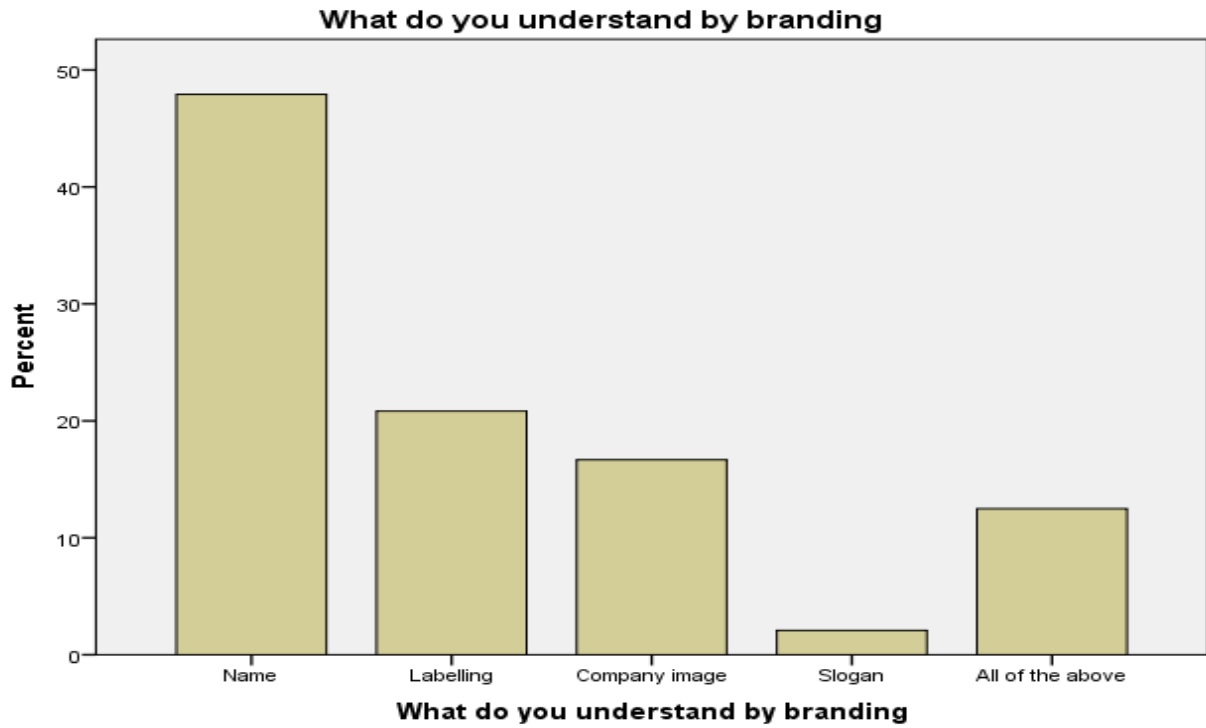


Figure 8

From the above chart it can be seen that a majority of the respondents attributed a brand to a name, 20 % attributed it to the labelling of a product, 16 % said it was company image and 12 % attributed a brand to be all of them.

4.8 Respondents perception of Mtn's brand in terms of quality

Do you think the Mtn Ghana brand image conveys excellence in terms of quality?

	Frequency	Percent	ValidPercent	CumulativePercent
Valid Yes	27	54.0	54.0	54.0
No	23	46.0	46.0	100.0
Total	50	100.0	100.0	

Do you think the Mtn Ghana brand image conveys excellence in terms of quality

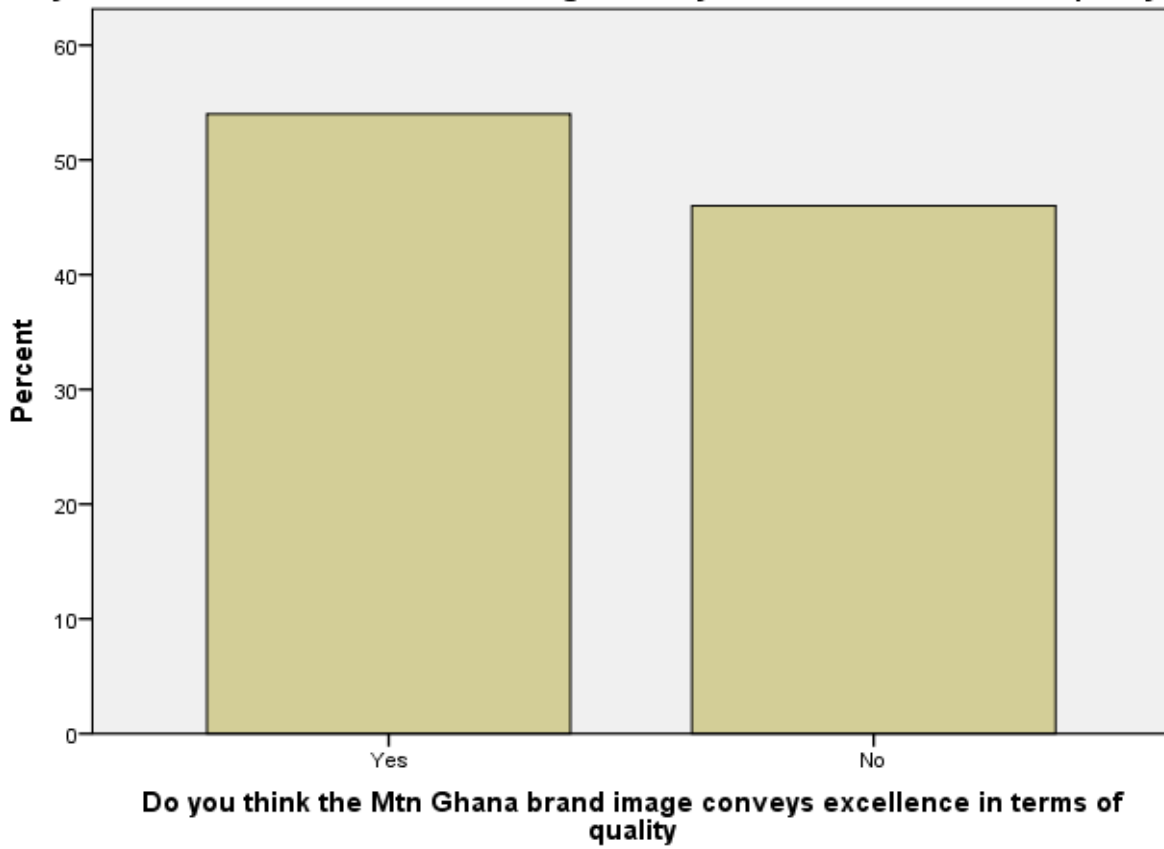


Figure 9

In measuring respondents thoughts in terms quality of service rendered to them, by Mtn, a little over 50 % said yes and 46 % said no the quality was lacking.

4.9 Respondents perception about the brand image

Do you perceive the Mtn brand to match your image?

	Frequency	Percent	ValidPercent	CumulativePercent
Valid Yes	26	52.0	53.1	53.1
Valid No	23	46.0	46.9	100.0
Total	49	98.0	100.0	
Missing System	1	2.0		
Total	50	100.0		

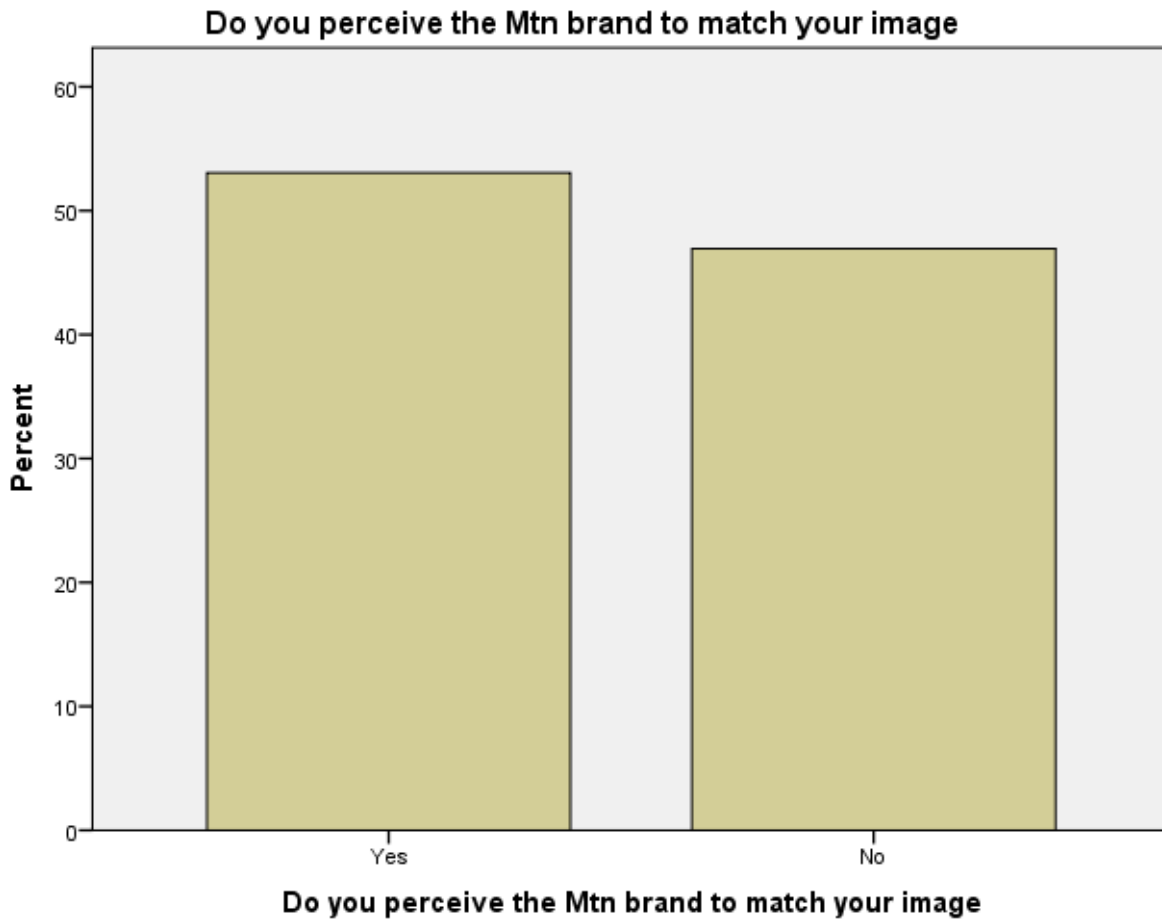


Figure 10

From the above chart, it can be seen that a little over more than half of the respondents perceive the Mtn brand to match their image whiles 46 % also said no.

4.10 Respondents perception about Mtn's pricing

What do you think about the general prices and charges of Mtn brand?

	Frequency	Percent	ValidPercent	CumulativePercent
Valid	Veryhigh	24	48.0	52.2
	High	16	32.0	87.0
	Normal	6	12.0	100.0
	Total	46	92.0	100.0
Missing	System	4	8.0	
Total		50	100.0	

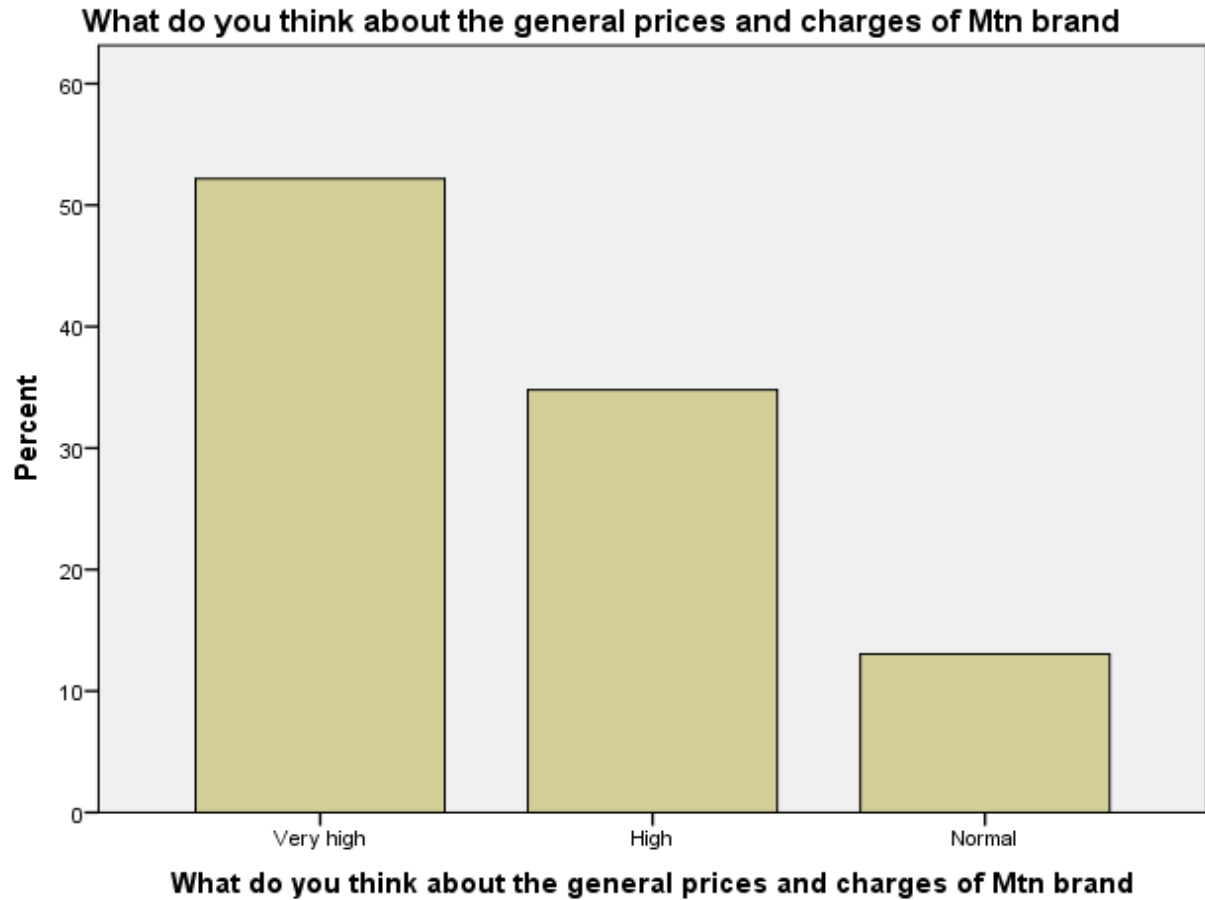


Figure 11

From the above chart and table, it can clearly be seen that a majority of the respondents saw the general prices of Mtn to be very high, as those represented 48 % of the sample.

32 % percent saw it to be moderately high and 12 % saw it to be on the normal level, however, none saw it to be very low or low.

4.11 Other brands that come into mind when the Mtn brand is mentioned

Which other brand comes into mind when Mtn is mentioned?

	Frequency	Percent	ValidPercent	CumulativePercent
Valid Vodafone	13	26.0	28.9	28.9
Tigo	18	36.0	40.0	68.9
Airtel	8	16.0	17.8	86.7
Globacom	3	6.0	6.7	93.3
Expresso	3	6.0	6.7	100.0
Total	45	90.0	100.0	
Missing System	5	10.0		
Total	50	100.0		

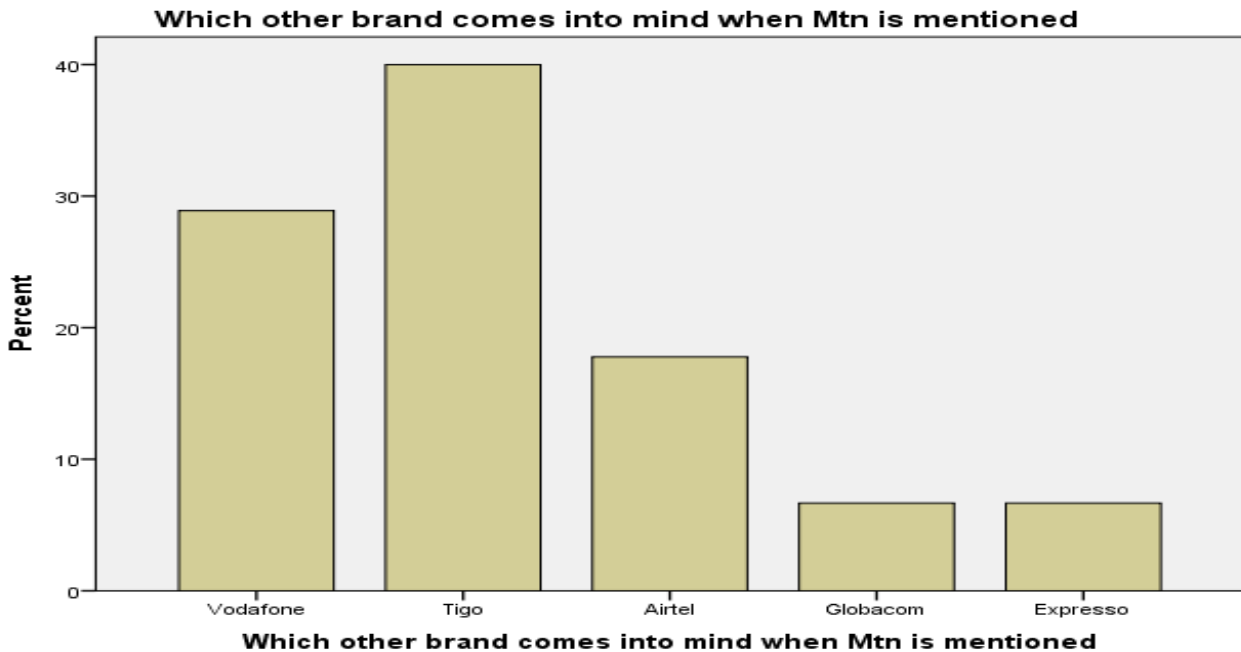


Figure 12

In trying to know the other brands in the telecom industry that crops up when the “Mtn” brand is mentioned, 36 % of the respondents making the majority said it was Tigo.

Next was Vodafone with 26 % of respondents choosing it and Airtel with 16 %.

Globacom and Expresso were all at par with only 6 % of respondents remembered them when the Mtn brand was mentioned.

4.12 How Mtn differs from other brands

How does the Mtn brand differ from other brands?

	Frequency	Percent	ValidPercent	CumulativePercent
Valid	Wide coverage	23	46.0	51.1
	Fast internet	8	16.0	68.9
	Affordability	3	6.0	75.6
	Qualityservices	4	8.0	84.4
	Other	7	14.0	100.0
	Total	45	90.0	100.0
Missing	System	5	10.0	
Total		50	100.0	

An overwhelming majority of the respondents making more than half (46%) said Mtn differed from the other Telecommunications companies in terms of wide area coverage.

16 % of the respondents saw fast internet connectivity to be another distinguishing factor.

However less than 10 % saw it to differ from other brands in terms of quality service and other factors.

4.13 Causes of purchases decision

What influences your purchase decision?

	Frequency	Percent	ValidPercent	CumulativePercent
Valid	Brand Image	15	30.0	32.6
	Family&friends	10	20.0	54.3
	Service quality	7	14.0	69.6
	Availability	8	16.0	87.0
	Cost	4	8.0	95.7
	Other	2	4.0	100.0
	Total	46	92.0	100.0
Missing	System	4	8.0	
Total	50	100.0		

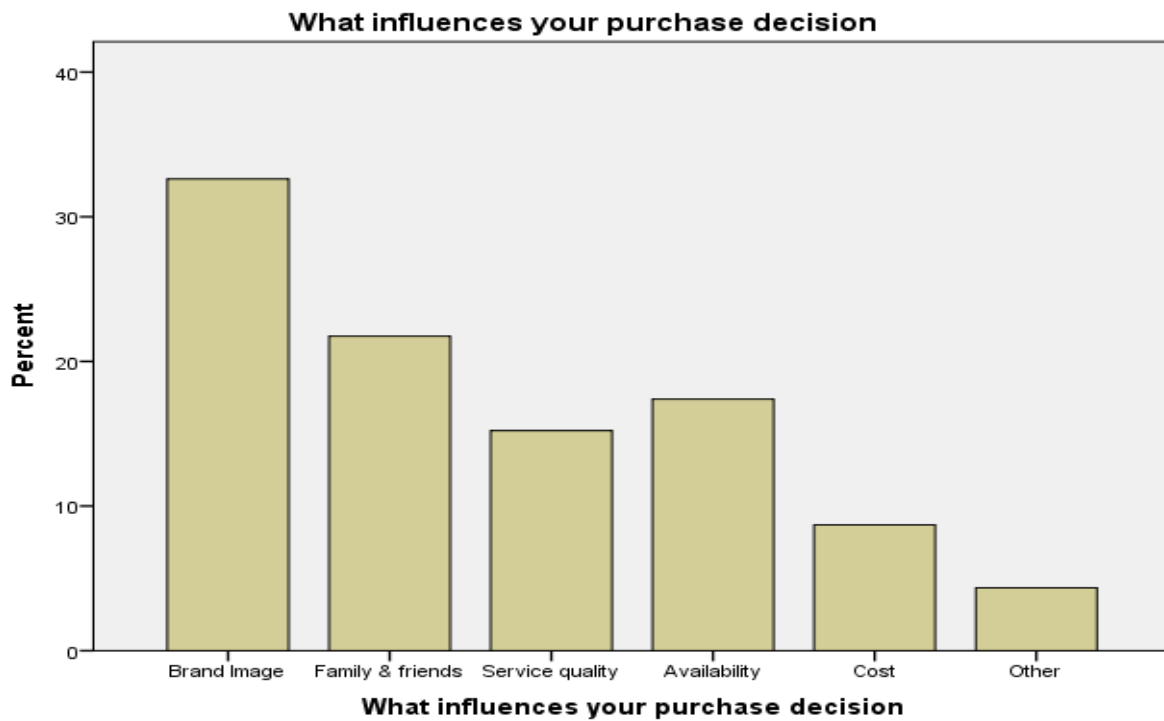


Figure 13

In trying to know the factors that influence the purchase decision of the respondents, 30 % of them attributed it to be the brand image of the product, 20 % also attributed their purchase decision to be family and friends.

16 % said availability and 14 % said service quality showing slim margins between the two.

5. FINDINGS, RECOMMENDATIONS AND CONCLUSIONS

The first three chapters of this work sought to build an academic foundation as far as the topic brand, consumer behavior and its theoretical impact on the decision making of the consumer by reviewing academic researches, gazette materials, text books on the subject matter. In order to gain a wide understanding of the topic, research questions have been set to gain an insight on brand perception and decision making process of a selection of Mtn Ghana customers in a suburb of Accra, Adabraka to be precise.

This chapter is categorized into three structures. The first section will discuss the findings obtained from the field work as far as the research is concerned. The second section of this chapter will discuss conclusions and finally the third part of this chapter will propose some possible recommendations to the case company for observation.

From the data collected and analyzed, it was realized that majority of the participants with regards to this work were males in the region of 21 – 30 and had also been using the Mtn brand for more than a two years.

The following from the research were also uncovered;

- i. The reputation of a particular brand was very vital in deciding whether or not to make a specific decision; this was marked by an overwhelming majority of the respondents saying yes representing 64 % of the responses.
- ii. Another findings uncovered from this work was the fact that most of the respondents felt that it was important to be associated with a famous brand.
- iii. Thirdly, it was also realized that the topmost brand of Mtn with regard to Telecommunication was popular in their minds, Mtn mobile money (online money transfers) and the Mtn internet broadband.

However, the other brand was not so popular in their minds with regards to the Mtn insurance.

- iv. The study also tells that respondents had a fair idea of what brand stood for.
- v. The general prices of Mtn in the Telecom industry were also perceived to be on the higher scale.
- vi. Competition wise, just after the Mtn brand is mentioned, Vodafone and Tigo were the networks that came up in their minds next to Mtn.
- vii. The Mtn brands strength or differentiating factor in the Telecom industry was wide converge as far as the country was concerned.
- viii. Finally, brand image, the influence of family and friends were the most causing elements associated with a purchase decision with regards to the Telecom industry. Cost wasnt so much of an influence.

5.1 Conclusions

The aim of this thesis was to determine the impact that a brand has on the purchase decision making process of consumers as well as throwing some light on the theories surrounding a brand and consumer behavior.

In conclusion, it has been found out that there is some correlation between a brand and the behavior displayed by consumers with regards to their purchase decisions. Consumers are very much enlightened about the various brands on the market and as such their choice is very crucial when it comes to making a purchase decision especially at first time.

Again family, friends and reference groups do play a major role in affecting the purchase decision-making of consumers. This calls for massive improvement on the services rendered, innovation and differentiation as far as the brand (s) is concerned in the organization or company.

5.2 Recommendations

- i. The company must constantly review their packaging in the face of changing consumer preferences and technological advancements and they must be prepared to do that that will ensure consumer safety.
- ii. Irrespective of the fact that their prices are a bit higher on the market and yet consumers are still glued to them, they should also strive to improve the services rendered so as to maintain the existing ones and even draw more consumers.
- iii. The company should improve upon its wide area coverage in terms excellent call quality and access to mobile internet in the remote parts of the country as it happens to be one of their major strength in the market.
- iv. Again, the insurance brand is not known well and as such would call for strategies to help make it stand out in the market.
- v. Further research on this topic is proposed to the case company as it would give them in depth insight of how their brand (s) are doing on the telecommunication industry as far as Ghana is concerned. Also, expansion to the other regions in doing the further research is highly recommended.

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APPENDIX: Structured questionnaire for consumers

I am conducting a survey on the impact of branding on consumer behavior. The objective of this work is purely an academic exercise and I hereby guarantee the confidentiality of your information.

Kindly spare some few minutes of your time.

Thank you.

1. Gender

- a) Male []
- b) Female []

2. Age Group (Years)

- a) Under 20 []
- b) 21 – 30 []
- c) 31 – 40 []
- d) 41& above []

3. How long have you been using Mtn?

- a) Less than a year []
- b) 1 -2 years []
- c) 2 – 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 that associated to a famous brand is vital to you?
- a) Yes []
 - b) No []
6. Mtn is a group of businesses, which one of them do you know?
- a) Telecom []
 - b) Mobile money []
 - c) Internet broad band []
 - d) Insurance []
 - e) 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 the Mtn Ghana brand image conveys excellence in terms of quality?
- a) Yes []
 - b) No []
9. Do you perceive the 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. Which other brand comes into mind when Mtn is mentioned?

- a) Vodafone []
- b) Tigo []
- c) Airtel []
- d) Glo []
- e) Expresso []

12. How does the Mtn brand differ from other brands?

- a) Wide coverage []
- b) Fast internet []
- 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) Availalbility []
- e) Cost []
- f) If other, please specify