THE INFLUENCE OF CORPORATE BRAND IMAGE ON CUSTOMER BEHAVIOR IN COMMERCIAL BANKS IN NAIROBI COUNTY KENYA

CATHRINE MWIHAKI NANCY

D65/85882/2016

A RESEARCH PROJECT SUBMITTED IN PARTIAL FULFILMENT OF THE REQUIREMENT FOR THE AWARD OF MASTER OF SCIENCE IN MARKETING DEGREE, SCHOOL OF BUSINESS, UNIVERSITY OF NAIROBI

2019

DECLARATION

I, the undersigned hereby affirm that this research project is my original work and has not been previously presented in part or in totality to any other institution of learning for the award of any degree or examination.

Catherine Mwihaki Nancy D65/ 85882/2016

Signed .... Date ....

This Research project has been submitted with my approval as the University supervisor.

Signed .... Date ....

Dr. Muya Ndambuki

Lecturer

Department of Business Administration,

University of Nairobi.

ACKNOWLEDGEENT

I would wish to thank my husband Kenneth Mutunga for his encouragement and support; I wouldn't have made it this far without him.

I would wish to express my sincere gratitude to my supervisor Dr. Muya Ndambuki for his guidance; selfless dedication and encouragement in making this project a reality. I also wish to acknowledge the contribution of the rest of the University of Nairobi fraternity especially the library staff, department chairman and moderators to the success of this research project.

Most important of all I extend my gratitude to the Almighty God for giving me the courage.

Thank you all

DEDICATION

I dedicate this Project to husband Kenneth Mutunga and to my daughter Kayla Mutunga for their understanding and unconditional support during the study period

TABLE OF CONTENTS

LIST OF TABLES

LIST OF ABBREVIATIONS

BAV	Brand Asset Valuators
CBBE	Consumer Based Brand Equity
CBD	Central Business District
SMS	Short Message Service
SPSS	Statistical Package for the Social Sciences

\

ABSTRACT

Corporate branding has been embraced as a strategic response to increasing competition and diminishing market shares. The application of branding has been widely embraced to improve organizational image and create favorable perceptions among consumers. The study objective was to determine the influence of corporate brand image on customer purchase decisions in commercial banks in Nairobi County Kenya. The study was guided by three theories corporate organizational image management theory, brand equity model and Engel, Kollet, Blackwell (EKB) Model. The study adopted descriptive, cross-sectional design. The population of the study was 1.5 million SMEs in customers of commercial banks in Nairobi. The study employed stratified random sampling with a target of 383 customers. The study was collected from customers of commercial banks in Nairobi. The study found that there is a positive relationship between corporate brand image and consumer behaviour. Brand communication had the highest relationship coefficient with consumer behaviour and it was followed by perceived benefit, brand identity brand awareness, and lastly trust. The study recommends that corporate branding be employed as a strategy for increasing the levels of brand awareness among consumer segments.

CHAPTER ONE: INTRODUCTION

1.1Background of the Study

The rapidly expanding and highly competitive global marketplace is stimulating awareness of the significance of corporate brand image as strategic factors in customer product choices (Steenkamp, 2012). Corporate branding has been embraced as a strategic response to increasing competition and diminishing market shares. The application of branding has been widely embraced to improve organizational image and create favorable perceptions among consumers. The drive also gives greater focus to the organization as a force for differentiation by conveying messages on product benefits (Schiffman, Kanuk& Hansen, 2008). Corporate branding can therefore be viewed as a strategy aimed at attaining competitive advantage and market share.

The study was guided by three theories corporate organizational image management theory, brand equity model and Engel, Kollet, Blackwell (EKB) Model. Corporate organizational image theory argue that organizations communicate purposely with accomplices to enable charming pictures and dishearten undesirable ones. Brand equity model explains how companies are adding value on a product or service in order to attract and retain customers through branding. (Keller 2012). The Engel, Kollet, Blackwell Model (1968), explains customer behavior by expounding on the process that customer undergo before making a purchase and the factors affecting this process.

The banking sector in Kenya is poised for realignments on account of stiff competition that is being witnessed. The banking industry is more of customer-oriented service provider that focuses on the customer and building a corporate brand image (Choi 2013). Several commercial banks in Kenya offer services by making sure they provide benefits and better treatment to customers. Some of the benefits range from includes house hold recognition with family benefits, exclusive debit or credit cards with access to airport lounges, medical or legal referrals, free travel insurances. The customers who subscribe to these services are the top earning customers in any given region and its critical to ensure full satisfaction for these customers.

1.1.1 Corporate Brand Image

Corporate brand image is the totality of perception or view that an organization is held in the mind of the consumer in relation to; its products, values, innovation, environment management and social responsiveness (Bhatia et al, 2013). Corporate Brand Image (CBI) comprises of organizations logo, colors, name, product and other intangible attributes of innovation, environment responsiveness and social responsibility. CBI attributes creates a perception or image towards the products and services provided by the organization. CBI acts as reinforcement towards the image of all the products and services during brand extension or introduction of new innovations to the product range (Yassen, Tahira, Gulza, & Anwar, 2011). As such, CBI is construed to be synonymous to brand image. CBI attributes are used to create distinctiveness or uniqueness of the products offered to consumers and hence form part of product brand image.

CBI projects a positive view of an organization whose product or service quality, reliability, value for money or distinctiveness can always be trusted (Kathiravana, Panchanathama & Anushan, 2010). CBI is influenced by a number of factors which includes; innovativeness, environment management, corporate social responsibility (CSR), product safety and quality, and publicity. Innovative companies introduce new products to the market and undertake umbrella branding. Punyatoya (2010) posits that innovation increases a brand range that meets the needs of each consumer within all the market segments. The organization is viewed as one which is competent, sophisticated, caring and excites the consumers. Product's quality and safety from an organization creates an image of an organization that is customer conscious (Kathiravanaet al, 2010).

CBI enhances effectiveness of marketing strategies executed by the organization; increases brand loyalty, business leverage and competitive advantage (Rahmani et al, 2012). CBI allows for market penetration and introduction of new innovations or accommodation of brand extension in the market leading to increase of market share. Punyatoya (2010) provides the view that loyal customers to a corporate brand develop emotional attachment and trust to organizations product range. Corporate brand image creates a sense of brand ownership by the consumers leading to a positive attitude towards corporate and increase in the level of brand equity (Cherian & Jacob, 2012).

1.1.2 Customer Behavior

Customer behavior is the sum total of customer attitudes, tastes, plans and choices in the marketplace when buying a product or a service (Webster, 1975). Though customer make different purchasing decisions, the customer behavior is a standard structured process.

According to Assael (1981), customer purchasing behavior involves problem recognition where one realizes that they have unfulfilled wants or needs, then search for pertinent information about the need or want. The next stage involves evaluation of collected information against consumer needs, wants, financial resources, and tastes in a bid to narrow down the item of choice.

The customer makes the ultimate choice of buying a product and thereafter decides whether its value was worth its costs. The final stage is what determines customer loyalty and attitude towards a brand (Solomon, 2014).There are many factors that influence customer's buying behavior such as situational, psychological, personal, and societal factors. Situational are temporary conditions that influence how customer behave and include time factors, reasons for purchase, social situation of customer, their mood, and physical factors like store's location, music, lighting and even scent. People also buy products to boost that feeling about themselves and age; gender and stage of life also affect what one buys and where they shop. On a psychological level, people's buying behavior is influence by perceptions drawn from adverts, motivations based on hierarchy of human needs, learning about a product from experience and checking out reviews, and attitudes based on their values and beliefs. Societal factors are more outward and have broad influence on one's beliefs and way of doing things; it includes culture, sub cultures, reference groups, and family (Sheth et al., 1991).

Studying customers provides insights on how to improve or introduce products and services, setting the best price in the market, determining distribution channels, forming promotional messages, and developing and improving other marketing activities. Mostly Customer are classified as either an individual consumer or organizational/industrial customers. Investing in understanding their trends such as behavior and buying pattern is important in a competitive environment which will ultimately enable an organization survive in competitive market.

1.1.3 Commercial Banks in Kenya

There are 44 commercial banks licensed CBK, where 3 are public and the other 41 are private entities. The public banks are majorly owned by the national government (CBK, 2018). The CBK is charged with the responsibility of regulating the entire banking industry by formulating rules and regulations. This helps in ensuring stability and overall performance of the entire banking sector (CBK, 2016).A bank is a financial institution whose function involves provision of fundamental banking services which primarily involves accepting deposits and creation of credit. It is an institution that creates a match between savers and borrowers to ensure smooth functioning of economies (CBK, 2018). Banks ensure that surplus resources are collected and extended into deficient productive units in a more economical manner. However, not all financial institutions offering part of banking services qualify to be called banks as some do not fit the legal requirement for banks in terms of capital requirements and other provisions. The level of competition among commercial banks has gone high as more and more commercial banks are licensed to operate in Kenya. Banks are therefore forced to form a long-lasting relationship with their customers where they can learn from the relationship to improve their financial services offerings to gain customer loyalty.

The Kenya Bankers Association is the industry lobby for the Kenyan banking industry. The association also lobby’s and champions industry innovation and development by coordinating its members and partnering with other stakeholders. The association has been at the forefront at opposing the capping of interest rate which they view as a blunt tool to enforce regulation by the government. The Kenyan banking industry is heavily concentrated at least 10 banks control 70% of the market with seven of them being local banks. According to a CBK report (2011) six banks control 52.4% of the entire industry. The Kenyan market has been described as oligopolistic by many given the tight control that few banks have on the entire market. This has led to cartel like behavior that has brought it under the sharp focus of regulators and policy makers. The influence of the oligopolistic behaviors has been cited as the cause of prohibitive credit in the Kenyan Market.

1.2 Research Problem

The ability to influence customer through brand advocacy and referrals alludes to shifting ideals in which the power of brands is no longer determined by marketers, but by consumers (Leone et al., 2006). In a market characterized by constant disruptions and proliferation of competitive forces, it is increasingly important for organizations to curve a niche for products. Corporate brands enable customers to selectively discriminate among a wide range of competing products. Corporate brand image enable the customer to build perception and attitudes about the products or services from the organization. Perceptions and attitude influence consumers' memory purchase decisions making and consumer choice. With growing competition and product homogeneity (Court et al., 2006), organizations have shifted focus from manipulative marketing to the use of branding as differentiation strategy aimed at swaying customer r perception. While most of the research is focused on product brands and customer perception, there is scant research on the influence of corporate branding on customer perception.

In Kenya, commercial banks just like other business organizations have spent a lot of resources to adopt various marketing activities to attract customers. Various banks face challenges in the 21st century due to the dynamic market shift. This is the main challenge in relation to building brand image for the various bank products. Increased competition from other commercial banks and other non- banking sources of competition such as M-pesa, efforts by commercial banks to boost their corporate images and images of their brands are likely to multiply many times over.

Several studies have been done on corporate brand image and customer purchase decision locally and internationally. Internationally, Chapleo (2013) concludes that brands which are considered to be successful have the challenge of lack of internal brand engagement making them to be apparent in the international market. Brands also have common positive success actors. According to Naatu (2016), internal branding, customer orientation, brand position, research and development are important factors that make an organization to have competitive advantage. Parsons and Yap (2013) found that corporate branding did not significantly influence customers' affect and brand loyalty. Corporate association, utility and symbolic benefits were the corporate branding elements found to have a significant impact on emotional attachment. Panchal, Khan, and Ramesh (2012) found that branding has a significant positive influence on brand loyalty, brand awareness and the perceived quality of branded medicines compared to the generic alternatives. While the research generated important insights on the consumer perception to branded products, the study focused on product brands and did not take into consideration the important role played by corporate brands in influencing consumer perception towards the product brands. Lastly, according to Huang and Liu (2010), branding has a lot of benefits to the organization in different forms such as organizational identification and organizational exchange.

Locally Amegbe, Owino and Kerubo (2017) asserted that existence of a positive behavioural response from consumers towards social media advertising and its significance in building a good corporate image among stakeholder segments thereby leading to improved perception. On the other hand, Omenye (2013) argues that brand image, price, value offered and service quality have positive effect towards customer loyalty in telecommunication industry in Kenya. According to Opiyo (2017), for a party to be successful it has to come up with brand strategies that will ensure united party brand is built to give voters the image. Asava (2016), established that private universities should pursue branding in order to have a competitive advantage that will ensure their institution image is built hence increase in market value. According to Soko et al (2015), for universities to enhance competitive advantage they have to focus on methodology of teaching, learning environment and coming up with a strong brand name.

From the several studies discussed most studies were done on corporate brand image. Few studies were done on both corporate brand image and consumer purchase decision. In the context of commercial banks in Kenya no study has being done. Thus there is a knowledge gap to be filled. This study will therefore address the following research question. What is the influence of corporate brand image on customer behaviour in commercial banks in Nairobi County Kenya?

1.3 Research Objective

The study objective was to determine the influence of corporate brand image on customer purchase decisions in commercial banks in Nairobi County Kenya.

1.4 Value of the Study

The findings of the study was add value to the existing body of knowledge by closing the gaps identified in the study. Findings on objectives was to enforce theoretical frameworks or models used in the study. Scholars will use the findings of the study to carry out further research and add knowledge to the existing body of theories.

Consultants and practitioners in the market would apply the findings in training on the importance of corporate brand image as a strategic marketing tool. Lobby groups will apply the findings of the study to urge for legislative framework on corporate brand image to ensure ethical practices.

Finally, policymakers would use the above study on formulating and implementing policies that will be used in enforcing the rules and regulations of marketing standards that will ensure market practitioners are ethical when performing their duties. On the other hand the government will use the above study to understand the emerging trends in banking sector. The government is able to manage the market challenges facing most of banks in Kenya through this research.

CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction

The literature covers the key theories underpinning the study and the empirical studies carried out in the area of corporate brand image and customer behaviour in commercial bank Nairobi in Kenya. The chapter will expound on the research gaps that exists on digital marketing and Performance.

2.2 Theoretical Framework

This study will be based on three theories namely, organizational image management theory, brand equity model and Engel, Kollet, Blackwell (EKB) Model

2.2. 1 Theory of Organization Image Management

The hypothesis of organizational picture administration fights that a fundamental objective of Facilitates Displaying Communication is the creation and bolster of an organization’s picture (Massey, 2011). This speculation was made by Joseph Eric Masseya right hand educator at the division of communication, California State College, Fullerton. Organization’s picture is the insight that accomplices have around the organization (van der Merwe, &Puth, 2014), so it is balanced most closely with the communicated picture (Gioia& Thomas ,1996). The hypothesis of organizational picture administration underlines that a fundamental objective of open relations is the creation and upkeep of an organization's appearance. Organizations communicate purposely with accomplices to enable charming pictures and dishearten undesirable ones. Organizational picture organization theory is made from hypotheses of picture organization and self-presentation at the level of the individual (Goffman, 1959). The see taken is that an organization's picture is the insight that accomplices have nearly the organization (van der Merwe, &Puth, 2014). Regularly a basic refinement in that it proposes that a talk is principal for the creation of an organizational picture. Especially, an organizational picture is made through conversation with the organization and its accomplices over time.

2.2.2 Brand Equity Theory

According Keller (2002) brand equity model is the added value on a product or service, and it was first developed in the 80s as one of the brand management philosophies. Brand equity was not defined but it was one of the financial assets to the firm (Tuominen 1990).In 1991 David Aaaker went further developing the brand equity model where it was of more value to various studies and there was a clear definition. Later Aaaker and Joachimsthaler came up on how to categorize brand equity known as brand equity assets which consists of brand loyalty, awareness, brand associations, perceived quality and other intellectual properties such as trademarks (Aaaker & Joachimsthaler 2000). Brand equity can be measured from three outcomes that is product performance, shareholder and consumer knowledge.

Keller (1993), approached brand equity study from the perspective of the customer by developing customer based brand equity .Customers should be able to recognize or recall the brand due to the branding of the product. Customers usually ask themselves critical questions when looking for a brand namely; what is the brand identity? What is the brand meaning? What is the response of the brand and how does this brand connect with the consumer and how does the customer associate with it? When customers have high brand name awareness, there will high brand image hence perceiving the brand to be of high quality resulting into brand loyalty. Brand equity can be built from brand identity, brand positioning, brand elements, brand associations and brand communication (Keller 2013).Brand equity can also be formed through alliances and co-branding. Through association, the brand can grow.

2.2.3 Engel, Kollet, Blackwell (EKB) Model

This model was first developed in 1968 by Engel, Kollet and Blackwell and outlines four steps that consumers go through when making a purchase decision. The first step, input, is where consumers are exposed to stimuli from both marketing and non-marketing sources and other related information regarding a product or service. Once the buyer gathers the data, he or she moves into the information processing stage, where he or she compares the input to past experiences and expectations. It involves a potential customer's purposeful exposure, attention, comprehension and retention of stimuli related to a product or brand (Solomon 2010). The next phase is making of the decision, where after a period of thought, he chooses to purchase or not purchase a product or service. Process variables and elements external to the process, including how the consumer visualizes themselves after making the purchase are some of the factors that influence this stage. Post purchase and post consumption evaluation stage follows once the customer has made the purchase. If the consumer was satisfied, he'll buy the product or service again but if not, he will look for alternatives. Under this model, there are two stages where marketers influence is crucial: first, in the preliminary information phase, where they must provide potential customers with relevant and adequate information regarding the product to motivate him or her to retain the company's goods under consideration for future purchase. Second, in the external influences phase, where they can directly or indirectly influence customers to buy their products. This model has however undergone revisions in 1986 and 1995 to become the Engel, Blackwell and Miniard (EBM) model. According Schiffman (2009) the EBM model, the customer decision-making process is shaped and influenced by various factors, namely individual factors, environmental effects and psychological processes.

2.3 Dimensions of Corporate Brand Image

2.3.1 Brand Awareness

Brand awareness is an important parameter in the measurement of brand equity. It also plays a critical role in sculpting consumer's perception and influencing purchase decisions by ensuring that a particular brand is constantly within a consumer's consideration set when confronted with alternative brands. Consumer tendency to default to certain brands is drawn from their ability to identify or recall a particular brand among other brands within the same product category. Therefore, brand awareness is a source of competitive advantage, ensuring that a particular brand is constantly in a consumer's mind by blocking competitor brands and amplifying a brand's relative advantage to its substitutes (Sharma, 2017). Corporate branding is the strategy through which organizations achieve awareness, ensuring that the brand attains mental visibility in the mind of the consumer.

2.3.2 Perceived Benefits

Product features constitute the characteristics of the product and the benefits of a good refer to the consumer's attachment to a product characteristic based on their ability to function. Through the procedure of psychological deliberation, customers delineate or more trademark to a solitary advantage (Ratneshwar et al., 2009). A rationale depicts the requirement for conduct in like manner, in regard with the shopper conduct; purchasing thought processes gives motivation behind why a customer needs an item. For instance, the intention of purchasing a vehicle may be transportation and renown acknowledgment; while then again, benefits that are went with could be extravagance, wellbeing, comfort, economy, style among others.

2.3.3 Trust

According to Keshvari *et al.* (2012), trust is the readiness to depend on a partner who has assurance with him. There are different levels of trust. The hazard involved in trust mainly depends on the relationship between the service providers of the company and the customers. The betrayal of the service provider may result into defection of the service or product. When service providers cannot keep their words or promises and fail to deliver customers rate them as not being reliable and they cannot fulfill their duties. According to Rehman (2013), trust is a belief that customers make honest investment with the service providers. The responsibility of marketing is not only persuading but giving promises that they can deliver and enhance building a relationship with customers. Fulfilling promises is one way of achieving customer happiness, holding customers and ensuring long –term profitability to the organization.

2.3.4 Brand Identity

According to Aaaker (2012) brand management is all about starting by developing a brand identity that constitutes of the core values, direction, meaning and purpose of the brand. Brand identity is all about how the brand is to be portrayed in the mind of the customers by giving direction and purpose to the organization. Brand identity creates opportunities and maximizes success if the brand is well recognized by the customers (Rooney 2015).Organizations are able to control the brand identity but it is difficult to control the perceived image of the brand. There are several brand identity frameworks that have being developed. According to Kapferer (2012) brand identity has several dimensions and communications which include verbal or non -verbal communication or formal and informal .In Kapferer model (2012) there are six facet brand identity that include: external components namely physique, relationship and customer self –reflection while internal components include culture, self- image and personality. In the development of brand identity it is important to start with values and characteristics of the brand which is then communicated to pass the message to the audience.

2.3.5 Brand communication

Brand communication is an art that involve bridging the gap between the audience and the organization in terms of product or services being promoted. It is the connection between physical entity and the audience who are best suited to purchase the product .Therefore brand exists only if there is link between audience and products in which it is communicated effectively. Marketers strive to communicate with consumers in the way they prefer through various communication channels including social media and traditional channels. According to Theodore (2010) brand that is unknown is an experiential brand that is known by only existing customers and the brand is only doing half the job. In the 21st century customer communication is more than just advertisement and communication. Customers want to have relationship with brands that result into loyalty making advertisers and marketers to change their communication strategy. Customers need brands that communicate in authentic manner when interacting with them without forcing. The communication should be directly to customers, spontaneous and be flexible.

2.4 Corporate Brand Image and Customer Behaviour

Corporate brand image has been applied as a key strategy in reputation management for organizations. Concepts drawn from public relations and customer psychology have been crucial in developing corporate branding strategies that reflect the attributes of the brands they produce. Corporate brand plays a critical role in the formation of brand image which in turn influences customer response based on the perception drawn from brand associations (Keller, 1993).

In addition, corporate brand image have the inherent ability to influence perception and behavior and frame consumer perceptions (Chun & Davies, 2006). Keller (2003) proposes the building of strong brands through the establishment of correct brand identity. The establishment of brand identity and the crafting of a compelling brand image is a key function of branding. Organizations have leveraged the power of branding to influence consumer perceptions of their brands.

The creation of a strong corporate conveys messages on quality, performance and status of products and allows brands to compete beyond price dimensions. In addition, consumer buying habits stretch beyond evaluation of products to that of the corporate image. Organizational buyers are keen on the attributes, values and associations generated by corporate brands and are willing to pay a premium for products affiliated to a desirable corporate brand (Hawkins, Mothersbaugh & Mookerjee, 2011).

Finally, the associations drawn from corporate brand strategies are important in the determination of the favourability, strength and uniqueness of brands in relation to its competitors (Heding, Knudtzen & Bjerre, 2009). Brand image and brand associations, key outcomes of corporate branding efforts, contribute to the formation of perceptions that influence consumer response to brands. The sum total of associations drawn between corporate brands and product brands of the same company plays a significant role in determining the perception of consumers towards corporate brands and their products.

2.5 Empirical Studies and Research Gap

Wood and Masterman (2008) acknowledge that the relationship between audience, brand and the event is important and complex. This complex relationship gives those who attend events deeper knowledge of the company's products and creates a perception of community involvement of the company which in turn influences positive brand opinion. Ashraf, (2014) observes that though communication is an important characteristic in determining customer retention, it has not been given the necessary attention because of the believe that so long as a customer has been provided with the good or service, then it does not much matter the extent that a seller goes in improving the communication part. Communication is an important aspect in customer relationship management since it contributes a hugely in provision of clear understanding on capabilities and intentions of trading partners, hence forming a basis for creating loyalty among the customers. The frequency of communications between a firm and customer is equally important because it determines the level of loyalty that they have to the organization. Further, Gilaninia et al (2011) confirms that though communication is not relationship marketing communication in its right, it also affects levels of retention that a buyer has with an organization. Communication, especially timely communication, has been found to foster l customer retention by facilitating dispute resolution and aligning expectations and perceptions. Perhaps, communications additionally enhance customer retention through provision of channel that will bring dissatisfied customers into agreement by explaining to the causes and remedies of their dissatisfaction.

Wong and Merriles (2008) “posit that branding can help the organization to gain competitive advantage”. They state that brand orientation is a strategic asset. Bridson and Evans (2004) suggest that “an organization should have a clear brand identity for the formation of a strong customer base”. Marketers have now begun to evaluate models that give their brands a competitive edge and in turn improve the brand performance. Performance can be in the form of increased market share, improved profitability and strong equity scores. On the other hand, Chapleo (2010) concludes that brands which are considered to be successful have the challenge of lack of internal brand engagement making them to be apparent in the international market. Brands also have common positive success actors. Place branding and universities should work together to assist students to identify the place they want to study.

Empirical studies reviewed mostly focused on banks in different sectors, which operate under different business environments and hence the findings cannot be generalized. Different studies conducted on corporate brand image used and the challenges they face have used a case study research design while others have used quantitative research, which is different from the approach in this study. The local studies focused on aspects other than how foreign market entry strategies impact performance of the firm. Therefore there exists a knowledge gap which this study seeks to fill.

CHAPTER THREE: RESEARCH METHODOLOGY

3.1 Introduction

This chapter was outlined the research methodology that was entailed research design, population of the study, sampling design, data collection instruments, data collection procedures and data analysis.

3.2 Research design

Kothari (2014) research design is a collection and analysis of data that aims at coming up with relevant information for the purpose of the study considering economy in procedure. The above study used descriptive research design. According to Gatara (2010) descriptive design is mainly used because it is less expensive and the researcher can examine the data collected from a wide scope within a short period of time. A descriptive design is able to provide qualitative descriptions of trends, perceptions and attitude of the sample population being studied.

3.3 Population of the study

According to Pole & Lampand (2010) target population is categorized as all the respondents of a given group or region from which generalization of findings will be based, whereas the accessible population is said to be those components being targeted in the scope of the study.

The population of the study targeted all customers of commercial banks in Nairobi, Kenya. According to CBK, (2017) report, Commercial banks in Nairobi (CBD) have an approximate customer base of 1.5 M distributed per tiers.

Table 3.1: Target Population

Bank Category	Population	Percentage Market Share	Number of Banks
Tier 1	990,000	66%	8
Tier 2	390,000	26%	12
Tier 3	120,000	8%	20
Total	1,500,000	100%	40

3.4 Sampling Frame and Sampling Design

Cooper and Schindler (2014) states that sampling frame is a series of each one of the clusters from where the sample range will be collected from and connected to the total population. From the sample frame, the researcher was able to get the number of subjects, respondents, elements and firms to select from to make a sample. The sampling frame of the study was all the list of commercial banks in Nairobi CBD. Cooper and Schindler, (2014) affirms that Sampling design is the process of selecting a representative sub section of the population to be studied. A sample is a representative subset of the population to be studied and the ffindings generalized to the entire population (Schindler & Cooper, 2014). The degree of confidence related to the data has to be estimated and associated with the sample data size (Pervez & Kjell, 2002).

Accordingly, Commercial banks in Nairobi County are estimated at 1.5 million customers. Below sample size formula will be used for the population above (50,000) is applied to arrive at the representative number of the respondents, when population estimate is (Godden, 2004):

$$n = \frac{Z^2 \times p\,(1 - p)}{M^2}$$

Where:

N=sample size for infinite population

Z =value (1.96 for 95% confidence level)

P=population proportionate (expressed as decimal) (assumed to be 0.5(0.5%)

M=margin error at 5 %(0.05)

In view of this, the sample size for this study was 383 because the population is equal or above 1,000,000.The study will use stratified sampling design to pick a sample of 383 respondents from commercial banks in Nairobi.Commercial banks will be stratified into 3 tier banks giving 3 strata from which 383 respondents was drawn as shown on the sampling table 3.2

Table 3.1: Target Population

Bank Category	Population	Percentage Market Share	Number of Banks	Sample Bank	Sample
Tier 1	990,000	66%	8	6	253
Tier 2	390,000	26%	12	3	100
Tier 3	120,000	8%	20	2	30
Total	1,500,000	100%	40	11	383

Source: Author, 2019

3.5 Data Collection

This study depended on primary data in was collected through the questionnaire method. The researcher was able to settle on the questionnaires because it's a more economical method, less time consuming and the data collected is free from the researcher's bias. The data was collected from all the 40 commercial banks located in Nairobi county, central business district. The data was collected using a structured questionnaire providing respondents with option of answers administered to commercial banks customers.

The structured questionnaires with Likert questions will have close-ended and open-ended questions. It consisted of more structured responses which bring out more tangible recommendations. A Likert scale with five responses is used. The Likert scale is suitable in measuring extent of agreement or disagreement.

3.6 Data Analysis

The data to be collected through questionnaires will be checked for accuracy and completeness. It will be edited, classified and tabulated before carrying out descriptive analysis. Descriptive analysis will focus on working out measures of central tendency and dispersion measures. Saunders, Lewis and Thornhill (2009) indicated that the data collected must be processed in order to obtain more meaningful information.Correlation and regression analysis was used to measure degree of relationships between the two variables and result will be analyzed. The multiple linear regressions model which was used is shown below:

$Y = \beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + \beta_5X_5 + e$

Where: Y is Customer Behaviour

β_0 is the model's constant

β_1 to β_5 are the regression coefficients

X_1= Brand awareness X_2 = Benefit perceived X_3 = Trust X_4 = Brand identity $X_{5.}$= Brand communication ε = error term.

CHAPTER FOUR: DATA ANALYSIS, INTERPRETATION OF FINDINGS AND DISCUSSION

4.1 Introduction

The chapter presented the findings, interpretation of results based on the study objective, and discussion of the findings. The chapter consisted of the respondents' background information which was expounded in the demographic information collected intended to provide an insight of the inherent characteristics of the population of study. It had a section outlining the findings of the preferred corporate brand image on measures of customer behaviour regression analysis and discussion of the findings. The section provided a summary of the findings from the study carried out and whether it affirmed to what the researcher set out to achieve.

4.2 Response Rate

The response rate of the study was 75% as 290 out of 383 questionnaires were completed successfully and returned for data analysis. The results are in consistent with Mugenda and Mugenda (2013) affirmation showing rates greater than 50% is satisfactory in analysis. Babbie (2010) also claims that 60% return rate is decent and a 70% return rate as excellent. Findings were adequate to analyze the data. This is a sufficient response rate and therefore the researcher proceeded with the data analysis. In carrying out the analysis, the researcher focused on the general information, strategies adopted and service delivery.

Table 4.2: Report on Response Rate

Questionnaires	Frequency	Percent (%)
Response Rate	290	75%

4.3 Demographic Information of the Respondents

This section sought to determine the demographic characteristics of the respondents. Results are as shown in Table 4.3

Table 4.3: Demographic Characteristics

	Category	Frequency	Percent
Gender	Male	155	53
	Female	135	47
Age	19-25 years	69	24
	26-35 years	152	52
	36-45 years	42	14
	Above 45 years	27	9
Level of Education	Secondary school	52	18
	Undergraduate	169	58
	Post graduate	66	23
	No formal education	3	1
Duration of being customer	Less than 5 years	50	17
	6-10 years	170	59
	11-15 years	70	24
Frequency in Using	Every day	78	27

Bank services	Every week	159	55
	Once in a while	45	15
	Rarely	8	3

From the findings about gender, 53% of the respondents were male while 47% were female. This is an indication that majority (53%) of the respondents were male. It also showed that the study was not gender biased since both male and females were fairly represented and most male have bank account.

Age results showed that, 24% of the respondents were aged 19-25 years, 21.4% were aged 26-35 years, 14.1% were aged 36-45 years, and 9.3% were aged 45 years and above. The study therefore achieved age representation as indicated by the spread of respondents' ages across different age brackets. This is a sign that most of participants were youth who conduct bank transaction services.

The findings on level of education showed that, 52.8% of the respondents were under graduates, 23.1% indicated postgraduate, 15.9% indicated secondary school, and 1% indicated they had no formal education. This indicate that of the respondents are educated and easily understand the bank services being provided.

From the findings the duration of the customers being members to the bank showed that, 17% of the respondents have being with the bank less than five years, period between six to ten years was 59% of the respondents while 24% of the respondents have customers to the banks between eleven to fifteen years. This implies that most of the respondents are loyal to their bank due to the services offered.

From the findings on frequency in using bank services**,** 55% of the respondents indicated that they have been using bank services every day, 27% indicated every day and 15% once in a while. This implied that most respondents go to the bank to get bank services that cannot be easily offered though mobile banking.

4.4 Corporate Brand Practices

The study focused on the corporate brand practices and their influence on consumer behavior in commercial banks in Nairobi County Kenya. The respondents were asked to indicate the extent to which their respective commercial banks engage in the corporate brand practices namely; brand communication, trust, perceived benefits, brand awareness and brand identity.

4.4.1 Brand Communication

Respondents were requested to indicate to what degree they agree with the statements on brand communication. The responses given are presented in Table 4.4.1.

Table 4.4.1: Brand Communication

Brand Communication	Mean	Standard. Deviation	Interpretation
I usually have interactive dialogue with service providers.	4.11	.504	Moderate Extent
Information is usually delivered on time and is true recommendations from my social groups.	4.54	.505	Great extent
The staff in the bank frequently communicates to me as a customers	4.23	.798	Moderate extent
I usually give my feedback about the services provided	4.63	.547	Great extent
I usually feel free expressing my opinion to the staff of the Bank	4.26	.611	Moderate extent
The Bank usually communicate to me any changes or problem that occurs	4.66	.582	Moderate extent
Overall average mean	**4.33**	**.652**	**Moderate extent**

From the finding, the bank usually communicate to me any changes or problem that occurs at mean of 4.66 and S.D of .582.On the other hand i usually give my feedback about the services provided at moderate extent of mean 4.63 and standard deviation of .547. In relation to information is usually delivered on time and are truex recommendations from my social groups with a mean of 4.54 and S.D of 505. I usually feel free expressing my opinion to the staff of the Bank with a mean of 4.26 and S.D of .611. Majority of the customers agreed to moderate extent that they usually have interactive dialogue with service providers a mean score of 4.11 and S.D 0.504. In overall, commercial banks have brand communication to moderate extent with a mean score of 4.0. This implies that of the commercial banks have still maximized brand communication. Brand communication has enhanced the efficiency of the commercial banks services hence increasing the image of the bank. The banks are able to build awareness, ensure they meet customer's preference, persuading buyers and encouraging customers to purchase more products.

4.4.2 Trust

The participants were asked for to show their extent they trust the commercial banks.

The findings were displayed in Table 4.4.2.

Table 4.4.2: Trust

Trust	Mean	Standard. Deviation	Interpretation
I trust the bank and its staff	4.52	.505	Great Extent
I usually get consistent quality service at the bank	3.70	.497	Great extent
I am usually treated fairly	4.49	.562	Great extent
All my questions are usually answered by the customer service of the bank	3.31	.471	Moderate extent
I am treated in a caring manner	3.60	.497	Moderate extent
I usually approach the bank staff since they are friendly	4.34	.591	Great extent
I usually have interactive dialogue with service providers	4.57	.502	Great extent
Average	**3.71**	**.520**	**Moderate extent**

From the findings, there is usually a dialogue with service provides at a mean of 4.57 and S.D of .502. The respondents trust the bank with a mean of 4.52 and S.D of .505. Customers are usually treated fairly to a with a mean of 4.49 and S.D of .562. Further, the customers usually approach the bank staff since they are friendly with a mean of 4.34 and S.D of .591. Customers usually get consistent quality service at the bank great extent with a mean of 3.70 and S.D of .497. Customers are am treated in a caring manner to a great extent of mean 3.60 and the customers questions are usually answered by the customer service of the bank to mean 3.31andS.D .471. In overall, commercial banks have trust to Moderate extent with a mean score of 3.71. This implies that many banks are able to handle customer complaints very fast by making a follow up and offering information leading to trust among customers.

4.4.3 Perceived Benefits

The participants were asked to about the benefits they were getting from the banks.

The findings were displayed in Table 4.4.3.

Table 4.4.3: Perceived Benefits

Perceived Benefits	Mean	Standard. Deviation	Interpretation
The bank offers persistent services	4.43	.7145	Moderate Extent
It is feels comfortable to be serviced in this bank.	4.63	7678	Great extent
Being with this bank is a rewarding experience	4.60	.604.	Great extent
Bank provides me with value for money spent on its services	4.34	.767	Moderate extent
The bank customer service has efficiently resolved the queries I have raised as a consumer	4.04	.815	Great extent
Average	**4.46**	**.784**	**Moderate extent**

From the findings, customers feels comfortable to be serviced in this bank at moderate extent with a mean of 4.63 and S.D of .7678.Further, the customers being with the bank is a rewarding experience usually give feedback of 4.60 and S.D .604. The bank offers persistent services to a great extent with a mean of 4.43 and S.D .7145. Bank provides customers with value for money spent on its services at moderate extent with a mean of 4.34 and S.D of .767. Lastly, the bank customer service has efficiently resolved the queries on what customers have raised at with a mean of 4.03 and S.D of .815. In overall, commercial banks have perceived benefit with a mean score of 4.56 at moderate extent. From the table above banks offer services and product features that benefit the consumers in terms of taste and preferences.

4.4.4 Brand Awareness

The participants were asked for to show their extent to which commercial bank engage brand awareness. The findings were displayed in Table 4.4.4.

Table 4.4.4: Brand Awareness

Brand Awareness	Mean	Standard. Deviation	Interpretation
I use social media platforms of the bank to understand differentiate services offered	4.51	.612	Great Extent
The use of social media has positively influenced my attitude towards the bank.	4.34	.482	Great extent
I feel good about the work of the bank towards CSR	4.63	.598	Great extent
I can easily recognize the bank brand among other brands	4.02	.453	Moderate Extent
I feel the bank has a good image to be public	4.14	.435	Moderate Extent
Average	**4.41**	**.534**	**Great extent**

From the finding, customers feel good about the work of the bank towards CSR the bank at great extent with mean of 4.63 and S.D of .598. Majority of the customers use social media platforms of the bank to understand differentiate services offered with a mean of 4.51 and S.D of .612 and the use of social media has positively influenced my attitude towards the bank there complain is handled with a mean of 4.34 and S.D of .482. I feel the bank has a good image to be public with the mean of 4.02 and S.D .453.Lastly customers can easily recognize the bank brand among other brands with a mean of 4.02 and S.D of 435. Lastly, in overall, commercial banks have brand awareness with a mean score of 4.41.From the table many banks deliver brand awareness since it plays an important role in sculpting consumer's perception and influencing purchase decisions by ensuring that a particular brand is constantly within a consumer's consideration set when confronted with alternative brands.

to its customers making customers to have good feeling about the bank. Brand awareness is an important element on how customers perceive the relationship with brands over a period of time.

4.4.5 Brand Identity

The participants were asked for to show their extent to which commercial bank engage in trust. The findings were displayed in Table 4.4.5

Table 4.4.5: Brand Identity

Brand Identity	Mean	Standard. Deviation	Interpretation
The bank colours are unique and exciting	4.23	.547	Moderate Extent
The bank corporate brand conveys my aspirations as a customer	4.51	.612	Great extent
The bank logo is easily recognizable	4.09	.562	Moderate extent
It is easy to locate bank agent	4.69	.411	Great extent
I have visited the bank website at least once to learn more about the bank and its products	4.26	.561	Moderate extent
Average	**4.52**	**.567**	**Moderate Extent**

From the findings, the bank customers can easily locate the bank with mean of 4.69 and S.D of .41. On the other hand, the bank corporate brand conveys my aspirations as a customer with a mean of 4. 51 and S.D of 612 and customers have visited the bank website at least once to learn more about the bank and its products with a mean 4.26 and S.D of .561. The bank colours are unique and exciting with a mean 4.23 and S.D of .547.on the other hand, the bank logo is easily recognizable with a mean 4.09 and S.D of .562. In overall, commercial banks have brand identity to moderate extent with a mean score of 4.52. From the table 4.7, many banks deliver good brand identity to its customers making customers to have good feeling about the bank. Brand identity creates opportunities and maximizes success if the brand of the bank is well recognized by the customers.

4.5 Consumer Behavior

The respondents were asked on their behavior towards the bank. The findings were displayed in Table 4.5

Table 4.5: Consumer Behavior

Consumer Behavior	**Mean**	**Standard. Deviation**	**Interpretation**
I'll continue being a member for this bank.	4.06	.838	Moderate Extent
I usually need moderate time to search for information for which bank has the best services	3.94	.742	Moderate extent
I'll recommend the bank to others.	3.91	.853	Moderate extent
I am able to recognize the bank agent in every location because of its good repletion	4.04	.834	Moderate Extent
'll be happy to pay more for premium services	4.54	.976	Great Extent
Average	**4.41**	**.824**	**Moderate extent**

From table 4.5, customers will be willing to pay more premium services with mean of 4.54 and S.D of .976. Customers will continue being member of the bank with mean of 4.06 and S.D of .838. Customers are able to recognize the bank agent in every location because of its good repletion at moderate extent with a mean of 4.04 and S.D of .834. Customers usually need moderate time to search for information for which bank has the best services with a mean of 3.94 and S.D of .742. Lastly, customers will recommend the bank to others at moderate extent with mean of 3.91 and S. D of. 742. In overall, consumer behavior is at moderate extent with a mean score of 4.41. This implies that customer behavior is the sum total of customer attitudes, tastes, plans and choices in the marketplace when buying a product or a service.

4.6 Correlation Analysis

Correlation analysis was conducted to determine the association between independent and dependent variables. In this study it helped in determining the association between brand communication, trust, perceived benefits, brand awareness and brand identity.Pearson Correlation analysis was employed by the study to determine the association between the study variables. The results were as indicated in Table 4.6.1

Table 4.6.1 Correlation Analysis

	Brand communicatio n	Trust	perceived benefits	Brand awareness	Consumer buying decision behaviour	Consumer Behaviour
Brand communication,	1					
Trust	.301**	1				
Perceived benefits	.199*	.340**	1			
Brand Awareness	.267**	.612**	.533**	1		
Brand Identity	.253**	.110	.270**	.447**	1	
Consumer Behaviour	.260**	.157	.285**	.225**	.200*	1

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

From the above table 4.5.1, there is positive correlation between perceived benefit and consumer behaviour at pearson's correlation coefficient of r=0.285 and significance level of 0.000.On the other hand, brand communication has positive relationship between brand communication and consumer behaviour at r=0.260 and significance level of 0.000.Similarly, brand awareness has positive relationship with consumer behaviour at Pearson's correlation coefficient of 0.225 and level of coefficient being 0.000. Brand identity has positive relationship with consumer behaviour at a Pearson's correlation coefficient of 0.200 and level of coefficient of 0.000. Finally, Trust has no relationship with consumer behavior at a Pearson's correlation p-value of 0.054 hence not significant.

4.7 Regression Analysis of Corporate Brand Image and Consumer Behaviour

Multiple Linear Regression analysis was conducted to find the relationship between variables. It focused on determining the relationship between dependent variables and the independent variable. The study aimed at determining the relationship between the variables.

The regression equation was as follows:

Where: Y is Customer Behaviour

β_0 is the model 's constant

β_1 to β_5 are the regression coefficients

X_1= Brand awareness

X_2 = Benefit perceived

X_3 = Trustg

X_4 = Brand identity

$X_{5.}$= Brand communication

ε = error term.

From the table 4.7.1, it can be observed that R square was 0.464 and R=0.632 at 0.005 level of significance. It is indicated that 63.2% of variation in consumer behaviour is explained by the predictors in the model, while 37.8% variation is unexplained due to other factors that are not in the model. There is a moderate positive relationship between the variables as shown by R=0.464.

Table 4.7.1 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.464[a]	.632	.102	.86068

a. Predictors: (Constant), brand communication, trust, perceived benefits, brand awareness and brand identity variables

Further analysis of ANOVA as shown in Table 4.7.2 showed that F statistic of 4.418 was significant at 5% level of confidence. This indicates that the model used was fit to explain the relationship between the corporate brand image and consumer behaviour .Significance F explains the importance of regression model at 5% level of confidence in which p-value of the F test is less than alpha (0 < .05) hence it was concluded that there was a significant relationship between the corporate brand image and consumer behaviour.

Table 4.7.2: ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
	Regression	16.364	5	3.273	4.418	.001[b]
1	Residual	107.411	285	.741		
	Total	123.775	290			

a. Dependent Variable: Consumer Behaviour

b. Predictors: (Constant), brand communication, trust, perceived benefits, brand awareness and brand identity variables

Table 4.7.3 presents the beta coefficients of all independent variables versus the dependent variable.

Table 4.7.3 Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	Constant)	1.260	.495		2.542	.012
	Communi	.233	.103	.189	2.262	.025
	Trust	.008	.124	.007	.067	.946
	PER benefit	.241	.104	.212	2.314	.022
	Awareness	.023	.147	.019	.159	.874
	Identity	.139	.147	.086	.941	.348

The results also show that Perceived benefit had a positive and no significant effect on consumer behaviour ($\beta = 0.241$, $p < .05$). From above equation it meant that when perceived benefit increases by one unit, consumer behaviour increases by 0.241 units. Followed by brand communication had a positive and significant effect on consumer behavior ($\beta = 0.233$, $p < .05$). From above equation when brand communication increases by one unit, consumer behaviour increases by 0.233 units. Further, Brand identity had a positive and no significant effect on consumer behaviour ($\beta = 0.348$, $p > .05$). From above equation it meant that when brand identity increases by one unit, consumer behaviour increases by 0.139 units.

The results also show that Perceived benefit had a positive and no significant effect on consumer behaviour ($\beta = 0.241$, $p < .05$). From above equation it meant that when perceived benefit increases by one unit, consumer behaviour increases by 0.241 units. Followed by brand communication had a positive and significant effect on consumer behavior ($\beta = 0.233$, $p < .05$). From above equation when brand communication increases by one unit, consumer behaviour increases by 0.233 units. Further, Brand identity had a positive and no significant effect on consumer behaviour ($\beta = 0.348$, $p > .05$). From above equation it meant that when brand identity increases by one unit, consumer behaviour increases by 0.139 units.

Brand awareness had a positive and no significant effect on consumer behaviour ($\beta = 0.023$, $p > .05$). From above equation it meant that when brand awareness increases by one unit, consumer behaviour increases by 0.023 units. Lastly, Trust had a positive and no significant effect on consumer behaviour ($\beta = 0.008$, $p > .05$). From above equation it meant that when trust increases by one unit, consumer behavior increases by 0.008 units.

The overall model show that Corporate brand image influence consumer behavior with a p-value of 0.001, However when looking at each variable differently only brand communication and perceived benefit were significant, hence they play a greater role on consumer behaviour. Brand identity, brand awareness and trust do not have significant influence hence play smaller role on consumer behaviour.

4.7 Discussion of Findings

In general, the study was to investigate corporate brand image on customer behaviour among commercial banks in Nairobi County Kenya. The general objective of the study was to establish the Influence corporate brand image on customer behaviour among commercial banks in Nairobi County Kenya. The results revealed that most customers have attained university degree and have being customers of the bank more than five years. Customers go to the bank once a week to get bank services that cannot be easily offered though mobile banking. These findings contradict the findings of Asava (2006), that most customers visit banks every day and have been customers of the bank more than ten years.

The study further revealed that brand communication influence consumer behaviour at moderate extent. Brand communication was influenced by the process that bank usually communicate to customers and information is delivered on time. The bank also offer dialogue with customers. This agree with findings of Theodore (2010) brand that customer communication is more than just advertisement and communication. Customers want to have relationship with brands that result into loyalty making advertisers and marketers to change their communication strategy. The communication should be directly to customers, spontaneous and be flexible.

Trust and perceived benefit affect consumer behaviour at moderate extent and this is due to dialogue platform that the bank has, the customers being with the bank is a rewarding experience usually give feedback and customers are treated fairly. Customers usually get consistent services from the bank hence affecting their attitude to the bank. According to Onyoni (2017) trust is a belief that customers make honest investment with the service providers. Marketers have a role not only persuading but giving promises that they can deliver and enhance building a relationship with customers.

The view by most sampled respondents surveyed that corporate brand image significantly influence customer behaviour agrees with theory of organization image management and brand equity theory. Theory of organization image argue that organizations communicate purposely with accomplices to enable charming pictures and dishearten undesirable ones (Goffman, 1959). On the other hand, brand equity can be built from brand identity, brand positioning, brand associations and brand communication (Keller 2013).

Perceived benefit, brand identity and brand awareness had a positive and no significant effect on consumer behaviour. While brand communication, trust had a positive and significant effect on consumer behaviour, the finding disagree with the findings of Wong and Merriles (2008) "posit that branding can help the organization to gain competitive advantage". They state that brand orientation is a strategic asset. Bridson and Evans (2004) suggest that "an organization should have a clear brand identity for the formation of a strong customer base". Marketers have now begun to evaluate models that give their brands a competitive edge and in turn improve the brand performance. Performance can be in the form of increased market share, improved profitability and strong equity scores. On the other hand, Chapleo (2010) concludes that brands which are considered to be successful have the challenge of lack of internal brand engagement making them to be apparent in the international market. Brands also have common positive success actors. Place branding and universities should work together to assist students to identify the place they want to study.

CHAPTER FIVE: SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

The study's main objective was to determine the effect of corporate brand image on consumer behaviour among commercial banks in Kenya. The section presents a summary of study findings, the conclusions made, and the recommendations for policy and practice. It also highlights limitations encountered and suggestions for future studies. Areas for further study were also suggested in the chapter where there was room to further expand on the scope of the study to include companies in other sectors. This would be contributing extensively to the body of knowledge on the study and help policy makers in decision making.

5.2 Summary of the Findings

A descriptive survey design was applied to address the research problem and meet the objectives set by the researcher. The study was anchored on three theories organizational image management theory, brand equity model and Engel, Kollet, Blackwell (EKB) Model. Data was collected using a questionnaire from 383 respondents. The sample size was drawn from a population of 4.08 million customers of commercial banks in Nairobi Kenya. Stratified sampling design and random sampling was used. It was observed that commercial banks in Nairobi county Kenya used various corporate brand image practices. Most of the respondents male, were aged between age 26-35 years and were degree holders. Most respondents have been with the bank for more than five years and go to the bank once a week to get bank services that cannot be easily offered though mobile banking.

Brand communication influence customer behavior to a moderate extent. This was manifested through enhanced efficiency of the commercial banks services hence increasing the image of the bank. Similarly, the extent of trust and perceived benefit influenced Customer behavior at moderate extent. This was shown on how customers are treated in a caring manner and the customer's questions are usually answered by the customer service of the bank. Lastly, Brand awareness influenced the customer behavior to a great extent. This was manifested through use social media platforms by the bank to understand customer needs and customers feel the bank has a good image to be public.

Correlation analysis and regression analysis was used to analyze collected data. Pearson correlation was done to establish the overall relationship between corporate brand image and consumer behavior. A positive relationship existed between corporate brand image constructs and consumer behavior as depicted by Pearson correlation coefficient r. Brand communication had the highest relationship coefficient with consumer behavior and it was followed by perceived benefit, brand identity brand awareness, and lastly trust. These result therefore indicated that corporate brand image significantly influence consumer behavior in in commercial banks in Nairobi County Kenya and any increase in any of isolated factors would results to an increase in the customer behaviour.

Regression analysis gave a numerical relationship between corporate brand image and consumer behavioral indicated that corporate brand image can explain up to 63.2%

(R^2=0.632) variation in consumer behaviour. This postulates that corporate brand image of brand communication, trust, perceived benefits, brand awareness and brand identity influence consumer behaviour. Therefore, corporate brand image is a significant predicator of customer behavior in commercial banks in Nairobi county Kenya.

5.3 Conclusion of the Study

From the findings it can be concluded that various corporate brand image factors were found to influence customer behaviour. This included brand communication, trust, perceived benefits, brand awareness and brand identity. It is concluded that increase in brand communication factors would result to increase customer behaviour by commercial banks in Nairobi County. Brand communication has enhanced the efficiency of the commercial banks services hence increasing the image of the bank.

It was also concluded that trust influenced consumer behaviour among commercial banks in Nairobi County. Banks have dialogue platform that customers can forward there complain and give feedback about the services offered. Customers usually get consistent services from the bank hence affecting their attitude towards the bank.

The result further revealed that consumer’s perceived benefit has a significant relationship with consumer behaviour. There it can be concluded that perceived benefit factors influence consumer behaviour to a great extent. Customers are comfortable getting services and feels it’s rewarding to be a customer of the bank

The study also concluded that brand awareness had significant influence on customer behaviour. It was found that customers feel good about the work of the bank towards CSR and customers use social media platforms of the bank to understand differentiate services offered. Lastly, the study concluded that customers are happy to pay more for premium services.

5.4 Recommendation of the study

The findings of this study established that corporate branding has a significant positive association with brand awareness. The study therefore recommends that corporate branding be employed as a strategy for increasing the levels of brand awareness among customer segments. In addition, the study recommends that information on the corporate brand be disseminated through multiple communication channels to achieve optimum coverage of all consumer segments.

In addition, the study concluded that corporate branding had significant positive association with consumer behaviour of organizations in Kenya. The study therefore encourages the use of corporate branding as a reputation management tool to manage the image of organizations among. Also, organizations should leverage on corporate branding as a strategy for influencing positive consumer behaviour.

Finally, the study recommends that corporate brand identity be used to differentiate and position organizations. The establishment of a strong corporate image preserves the brand, builds awareness of its products and enables the organization to achieve a sustainable competitive advantage. The use of corporate brands ensures that all its products are inoculated from competition from alternatives and substitutes within the industry.

5.5 Limitations of the Study

The study faced financial and time constraints as the researcher was unable to marshal the resources required to sample respondents from the entire population. In addition, the study was limited to commercial banks within the Nairobi CBD due to lack of financial and human resources required to expand the scope of research to other parts of Kenya.

5.6 Suggestion for Further Research

Basing on the research, directions for impending exploration in banks were recommended: The banks in Kenya. So, generalizations cannot adequately be relied upon based on their geographical locations and markets they serve. Founded on this fact among others, it is so recommended that a narrow-based study should be done for instance banks in Nairobi.

Primary data was solely utilized in the study; alternative research can be employed using secondary sources of data sourced from publications, websites, and regulatory authorities. These can then approve or disapprove the current study findings. Descriptive statistics and correlation, regression analysis were used in this research; further research can incorporate other analysis methods like cluster analysis and discriminant analysis.

The study was limited in its capacity to sample respondents from other regions of the country due to time and financial constraints. Therefore, it is recommended that the study be carried out in other counties to be able to capture elements that may be unique to certain consumers in the varied contexts that are represented by different geographical regions.

REFERENCES

Aaaker,D.A and Joachimsthaler,R.(2011).Study shows brand –building pays off for stockholders .Advertising Age , *Journal of Creative Communications,* 65(30),18

Ahonen,M (2011) Branding doea it even exist among SMES? Proceedings of the 16th Nordic Conference on small Business Research, *Journal of Asian Social Science, Vol.* 8, No.12, pp. 117-126

Amegbe, H., Owino, J. O., & Kerubo, O. L. (2017). Behaviuoral Responses to Corporate Image Building Through Social Media Advertising: A Study Among Nairobi Students. *Journal of Creative Communications*, 12(2), 223-238.

Asava Jane (2016) *Comparative analysis of positioning strategies used by private universities for competitive advantage in Kenya.* An unpublished master's thesis study of united states University

Balmer, J.M.T, Powell, J.M., Kernstock, J., & Brexendorf, T.O. (2016). *Advances in corporate branding.* Springer.

Bhattacharya C.B, Sen S, (2003). Consumer–company identification: a framework for understanding consumers' relationships with companies. *Journal of Marketing*. 67(2): 76–88

Blythe, J. (2013). Principles and Practice of Marketing. Sage Publications Limited.

Boyle ,E (2010).A process Model of Brand Co-creation :Brand Management and Research Implications. *Journal of Asian Social Science*, 6(2),122-131

Chapleo Chris (2010). What defines "successful" university brands. *International Journal of Public Sector Management* 7(18)56-85

Cherian, J., &Jacob,J. (2012). Green marketing: A Study of consumer’s attitude towards Environmental Friendly Products, Journal of Asian Social Science, 8(.12), 117-126

Choi, C. (2013). Relationship marketing practice in relation to different bank ownership: A Study of Banks in Hong Kong, *International Journal of Bank Marketing.* 8(.12), 117-126

Communications Authority. 2018**.** Third Quarter Sector Statistics Report for the Financial Year 2017/2018 (1 St January – 31st March).

Elyria, K., Carla Y. C., & Kim H. W. (2012). Place branding: creating self-brand connections and brand advocacy. *Journal of Product & Brand Management*, 7(21), 508-515.

Etzel, M.J., Walker, B. J., & Stanton, W. J. (2001). *Marketing.* McGraw-Hill Education.

Gang,W.(2011).Brand Management in SMES. The case of Hasta AB. Unpublished Master of Arts/Science in Business Administration, Marketing and Management at MID Sweden University. *Strategic Management Journal,*25(1), 23-37

Goffman, E. (1959). The presentation of self in everyday life.Garden City, NY: Anchor4(3),70-90.

Gómez-Suárez, M., Martínez-Ruiz, M., & Martínez-Caraballo, N. (2018). *Consumer-Brand Relationships under the Marketing 3.0 Paradigm: A Literature Review*.

Han-Chiang H. , Nora, L., & Pilar, R. (2017). Detangling consumer attitudes to better explain co-branding success. *Journal of Product & Brand Management*, 7 (26), 704-721.

Hawkins, D.I., Mothersbaugh, D. L., & Mokerjee, A. (2011). *Consumer behaviour. building marketing strategy*. McGraw-Hill Education.

Heding, T., Knudtzen, C.F., & Bjerre, M. (2009). *Brand Management: Research, Theory and Practice.* London. Routledge.

HusnainMudassir& Akhtar Waheed (2015).Relationship Marketing and Customer Loyalty: Evidence from Banking Sector in Pakistan. *Global Journal of Management and Business Research:* 10(15).45-57

Ilker, E., Sulaiman, A. M., & Rukayya, S. A. (2016). Comparison of Convenience Sampling and Purposive Sampling. *American Journal of Theoretical and Applied Statistics*, 5(1), 1-4.

Isabel, B. , Eva M., & Leslie, D. C. (2013). The influence of brand equity on consumer responses. *Journal of Consumer Marketing*, 1(30), 62-74.

Jiménez-Zarco, A. I., Martínez-Ruiz, M. P., & Izquierdo-Yusta, A. (2014). Personally engaged with retail clients: marketing 3.0 in response to new consumer profile. *Handbook of Research on Retailer-Consumer Relationship Development*, Eds F. Musso and E. Druica (Hershey, PA: IGI Global), 219–237.

Jin, S. (2016). Examining the relationships among the brand equity dimensions: Empirical evidence from fast fashion. *Asia Pacific Journal of Marketing and Logistics*, 3(28), 464-480.

Joep, C., Lars, T. C., & Kendi, K. (2012). Corporate brands and identity: developing stronger theory and a call for shifting the debate. *European Journal of Marketing*, 7/8(46)93-1102.

Kapferer,J.N(2012).The New strategic brand Management :Advanced Insights and strategic thinking London. Kogan Page. *European Journal of Marketing*, 7/8(46)93-1102.

Kathiravana, C., Panchanathama, N., &Anushan, S. (2010). The empirical implications of consumer evaluation of brand image, product attributes and perceived quality in competitive two wheeler markets of India, *Serbian Journal of Management5*(1) 21-38.

Keller, K. L. (2012). Conceptualizing, measuring, and managing customer-based brand equity. *Journal of Marketing*, 1(3)22.

Kerri-Ann, L. K., Frank, A., & Nigel K. L. P. (2008). An application of Keller's brand equity model in a B2B context. *Qualitative Market Research: An International Journal*, 1(11), 40-58.

Kothari C. R. (2014). *Research methodology: Methods and techniques. (5th Ed.).* New age International, New Delhi

Kothari, C.R. (2004). *Research Methodology: Methods and Techniques (2nd Ed.)*. India. New Age International (P) Limited.

Kotler, P., & Armstrong, G. (2016). *Principles of marketing*. Pearson Publishers.

Kotler, P., Kartajaya, H., & Setiawan, I. (2010). *Marketing 3.0: From Products to Customers to the Human Spirit*. Hoboken, NJ: John Wiley and Sons.

Kuo-Fang, P., Yan, C., & Kuang-Wei W. (2014). Brand relationship, consumption values and branded app adoption. *Industrial Management & Data Systems*, 8(114), 1131-1143.

Lantos, G. P. (2015). *Consumer behaviour in Action: Real-Life Applications for Marketing Managers*. Routlege.

Marc, F., Michèle, B., Cid, G. F., & Gustavo, Q. S. (2014). The effect of product category on consumer brand relationships. *Journal of Product & Brand Management*, 2(23), 78-89.

Mayoor, M., Fernando, R. J., Brian P. B., & Caley, C. (2017). Brand skill: linking brand functionality with consumer-based brand equity. *Journal of Product & Brand Management*, 5(26), 477-491.

Naatu Felicia (2016).Brand Building for Competitive Advantage in the Ghanaian Jewelry Industry. *International Review of Management and Marketing*, 2016, 6(3), 551-558.

Omenye, Jacqueline.(2013).*Relationship marketing strategies and customer loyalty: A case of the mobile telecommunication industry in Kenya.* Unpublished MBA Project: University of Nairobi.

Opiyolilian (2017). *Adoption of branding practices by selected political parties in Kenya. An unpublished master's study* of the University of Nairobi

Panchal, S. K., Khan, B. M., & Ramesh, S. (2012). Importance of 'brand loyalty, brand awareness and perceived quality parameters' in building brand equity in the Indian pharmaceutical industry. *Journal of Medical Marketing,* 12(2), 81-9.

Punyatoya, P. (2010). How brand personality affects products with different involvement levels, *European Journal of Business Management.* 12(2), 81-9.

Soko et al (2015). Competitive Advantage for Universities in Kenya: A Qualitative Study. *The research journal (trj):* 1 (4). 45-55

Solomon, R.M., Bamossy G., Askegaard,S.&Hogg, M.K. (2010).Consumer Behaviour:A European perspective 4th edition Prentice Hall, Harlow, England

Van der Merwe, A. W. A. J. &Puth, G. (2014). Towards a conceptual model of therelationship between corporate trust and corporate reputation.*CorporateReputation Review, 1*7(2), 138–156.

Yassen, N., Tahira, M., Gulza, A., & Anwar, A. (2011). Impact of brand awareness, Perceived quality and customer loyalty on brand profitability and purchase intention: A Reseller View, *Institute of Interdisciplinary Business Research*, 3(8)45-47

APPENDICES

Appendix I: Questionnaire

SECTION A: GENERAL INFORMATION

Section A: General Information

1. Gender

   ( ) Male ( ) Female

2. Age

   ( ) 19-25 ( ) 36-45 ( ) 26-35 ( ) 45 and above

3. Education level

   ( ) Secondary School ( ) Postgraduate ( ) Undergraduate
   ( ) No formal education

4. For how long have you being a customer in this bank?

   Less than 5 years [ ] 6-10 years [ ] 11-15 years [ ]

5. How often do you use the bank services?

   ( ) Every day ( ) Once in a while

   ( ) Every week ( ) rarely

SECTION B: CORPORATE BRAND IMAGE

5. To what extent do you agree with the following statements of Corporate Brand Image on your bank? Tick as appropriate using the following Likert scale of 1-5 where: 1= No Extent; 2= Little Extent; 3= Moderate Extent; 4= Great Extent; 5=Very Great Extent.

Brand Communication		**Respondents**				
	I usually have interactive dialogue with service providers	**1**	**2**	**3**	**4**	**5**
	Information is usually delivered on time and is true recommendations from my social groups.	**1**	**2**	**3**	**4**	**5**
	The staff in the bank frequently communicates to me as a customers	**1**	**2**	**3**	**4**	**5**
	I usually give my feedback about the services provided	**1**	**2**	**3**	**4**	**5**
	I usually feel free expressing my opinion to the staff of the Bank	**1**	**2**	**3**	**4**	**5**
	The Bank usually communicate to me any changes or problem that occurs	**1**	**2**	**3**	**4**	**5**
Trust		**Respondents**				
	I trust the bank and its staff	**1**	**2**	**3**	**4**	**5**
	I usually get consistent quality service at the bank.	**1**	**2**	**3**	**4**	**5**
	I am usually treated fairly	**1**	**2**	**3**	**4**	**5**
	All my questions are usually answered by the customer service of the bank	**1**	**2**	**3**	**4**	**5**
	I am treated in a caring manner	**1**	**2**	**3**	**4**	**5**
	I usually approach the bank staff since they are friendly	**1**	**2**	**3**	**4**	**5**
	I usually have interactive dialogue with service providers	**1**	**2**	**3**	**4**	**5**
	Perceived Benefits					
	The bank offers persistent services	**1**	**2**	**3**	**4**	**5**
	It is feels comfortable to be serviced in this bank.	**1**	**2**	**3**	**4**	**5**
	Being with this bank is a rewarding experience	**1**	**2**	**3**	**4**	**5**
	Bank provides me with value for money spent on its services	**1**	**2**	**3**	**4**	**5**

	The bank customer service has efficiently resolved the queries I have raised as a consumer	**1**	**2**	**3**	**4**	**5**
	Brand Awareness					
	I use social media platforms of the bank to understand differentiate services offered	**1**	**2**	**3**	**4**	**5**
	The use of social media has positively influenced my attitude towards the bank.	**1**	**2**	**3**	**4**	**5**
	I feel good about the work of the bank towards CSR	**1**	**2**	**3**	**4**	**5**
	I can easily recognize the bank brand among other brands	**1**	**2**	**3**	**4**	**5**
	I feel the bank has a good image to be public	**1**	**2**	**3**	**4**	**5**
Brand Identity		**Respondents**				
	The bank colours are unique and exciting	**1**	**2**	**3**	**4**	**5**
	The bank corporate brand conveys my aspirations as a customer	**1**	**2**	**3**	**4**	**5**
	The bank logo is easily recognizable	**1**	**2**	**3**	**4**	**5**
	It is easy to locate bank agent	**1**	**2**	**3**	**4**	**5**
	I have visited the bank website at least once to learn more about the bank and its products	**1**	**2**	**3**	**4**	

SECTION C: CUSTOMER BEHAVIOR

To what extent do you agree with the following statements of customer behavior influence in your bank? Tick as appropriate using the following Likert scale of 1-5 where: 1= No Extent; 2= Little Extent; 3= Moderate Extent; 4= Great Extent; 5=Very Great Extent.

Consumer behavior		Respondents				
1.	I'll continue being a member for this bank.	**1**	**2**	**3**	**4**	**5**
2.	I usually need moderate time to search for information for which bank has the best services.	**1**	**2**	**3**	**4**	**5**
3.	I'll recommend the bank to others.	**1**	**2**	**3**	**4**	**5**
4.	I am able to recognize the bank agent in every location because of its good repletion					
5.	'll be happy to pay more for premium services	**1**	**2**	**3**	**4**	**5**

Thank you for taking your time to fill this questionnaire

Appendix II: List Of Commercial Banks In Kenya

1. African Banking Corp. Ltd
2. Bank of Africa Kenya Ltd
3. Bank of Baroda (K) Ltd
4. Bank of India
5. Barclays Bank of Kenya Ltd
6. CFC Stanbic Bank Ltd
7. Chase Bank (K) Ltd
8. Citibank N.A.
9. Commercial Bank of Africa Ltd
10. Consolidated Bank of Kenya Ltd
11. Co-operative Bank of Kenya Ltd
12. Credit Bank Ltd
13. Development Bank (K) Ltd
14. Diamond Trust Bank (K) Ltd
15. Dubai Bank Ltd
16. Ecobank Limited
17. Equity Bank Ltd
18. Family Bank Ltd
19. Faulu Bank
20. Fidelity Commercial Bank Ltd
21. Fina Bank Ltd
22. First Community Bank Ltd
23. Giro Commercial Bank Ltd
24. Guardian Bank Ltd
25. Gulf African Bank Ltd
26. Habib Bank A.G. Zurich
27. Habib Bank Ltd
28. Housing Finance Company of Kenya Ltd.

29. I & M Bank Ltd
30. Imperial Bank Ltd
31. Jamii Bora Bank Ltd
32. Kenya Commercial Bank Ltd
33. Kenya Women Microfinance Bank
34. Middle East Bank (K) Ltd
35. National Bank of Kenya Ltd
36. NIC Bank Ltd.
37. Oriental Bank Ltd
38. Paramount Universal Bank Ltd
39. Postbank
40. Prime Bank Ltd
41. Sidian Bank Ltd
42. Spire Bank Ltd

(http://www.kba.co.ke)

(