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Impact of branding strategies on service delivery within Mogadishu's commercial banks, Somalia

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ABSTRACT

The study sought to establish the impact of branding strategies on service delivery within Mogadishu's commercial banks in Somalia. The study's target population was 15 commercial banks in Mogadishu. The unit of analysis was three marketing officers from the marketing department in each bank, giving a total of 45 respondents, and census was adopted. Information was gathered with the aid of a structured questionnaire whose validity and reliability had been determined beforehand. Data analysis was done through descriptive analysis, multiple linear regression, and correlation analyses. Brand association ($p<0.05$), brand awareness ($p<0.05$), brand positioning ($p<0.05$), and brand identity ($p<0.05$), were branding practices that had a significant effect on service delivery among commercial banks in Mogadishu, Somalia. Brand position and brand identity significantly influenced brand practices, while brand association and brand awareness also significantly affected brand practices. One can use brand awareness campaigns as a strategy to influence service delivery and competitively position brands within the marketplace.

Contribution/Originality: The banking industry in Somalia is highly competitive. This study has contributed to the literature linking the adoption of branding as a strategy to enhance service delivery of these institutions.

1. INTRODUCTION

1.1. Background to the Study

Service delivery has emerged as one of the most important variables for firms operating in a turbulent environment. Service delivery has direct implications for customer satisfaction and thus the amount of revenues generated by the enterprise (Ongoto, 2021). As the level of competition keeps on increasing, firms have realized the need to provide effective service delivery as a way of attracting and retaining customers to survive and provide (Seyitoğlu & Ivanov, 2020). Enterprises evaluate key parameters such as timeliness, quality, efficiency, and responsiveness to determine their service delivery landscapes and mechanisms. Banking institutions, which are primarily service-oriented, place a greater emphasis on service delivery (Engdaw, 2020).

The need to improve service delivery has compelled firms to have in place relevant strategies, including branding. Several industries are currently using branding practices to enhance service delivery (Khamis, Ang, & Welling, 2017). Branding has been identified as a useful tool for ensuring that customers have access to variety of product offerings (Keller, 2016). Bohle and Marone (2021) observe that in today's complex marketing environment, businesses work to streamline processes in response to consumers' overwhelming abundance of choice and

information. Yet, Kotler, Keller, Ang, Tan, and Leong (2018) note that there is no guarantee implementing branding strategies would have a positive effect on a company's operations.

Branding practices can be represented by brand association, brand awareness, brand positioning, as well as brand identity. Awareness of a brand refers to the ease with which a consumer can bring to mind a certain product or service. Brand identity is the process of determining how a business wants to be seen by the people who will be utilizing its products or services and communicating it to those people (Farrington, Venter, & Richardson, 2018). Organizations can control the brand's identity, but manipulating the consumer's perception of the brand is far more challenging. There have been various approaches to the construction of brand identities that have been explored. Brand visibility refers to the level of recognition and demand for a specific product within its target market (Bertilsson & Rennstam, 2018). Brand loyalty is the dedication an individual has for a certain company. Customers are more dedicated to brands that believe in them and what they can accomplish.

The Somalia banking industry, however, has in the recent past been faced with several changing economic conditions, changing client preferences, Sharia-compliant products, new regulations, and technological advancements (Haron & Mohamed Barre, 2023). The sector still encounters challenges and difficulties in reaching out to various classes of people. Commercial banks in Somalia are currently facing unique challenges that include increasing customer complaints, unresponsiveness to the needs and preferences of customers, and poor quality of banking services provided. These challenges imply that service delivery among these banks is a great concern, hence the need to conduct the present study. In the fast-paced commercial banking scene of Mogadishu, Somalia, the effectiveness of branding initiatives on service delivery remains a major concern. Despite increasing understanding of the importance of branding in molding consumer perceptions and loyalty, the precise influence of branding techniques on service delivery in Mogadishu's commercial banking industry has received insufficient attention.

The lack of significant research on this topic presents various obstacles. For starters, without a comprehensive grasp of how branding strategies influence service delivery, commercial banks may fail to improve their branding efforts in response to changing client expectations. Second, given the absence of empirical evidence, decision-makers at Mogadishu's commercial banks may lack the insights needed to devote resources effectively toward branding projects that result in actual improvements in service delivery. Furthermore, a lack of awareness of the relationship between branding strategies and service delivery may limit the sector's ability to remain competitive and support long-term growth in the face of increasing market challenges.

Thus, there is an urgent need for empirical research that investigates the impact of branding strategies on service delivery in Mogadishu's commercial banking industry. Such research will not only add to academic knowledge but will also provide practical insights for industry players looking to improve service delivery standards, increase customer happiness, and strengthen the overall competitiveness of commercial banks in Mogadishu, Somalia.

1.2. Research Questions

The present study sought answers to the following research questions:
i.   What is the influence of brand association on service delivery among commercial banks in Mogadishu, Somalia?
ii.   Does brand awareness influence service delivery among commercial banks in Mogadishu, Somalia?
iii. To what extent does brand positioning influence service delivery among commercial banks in Mogadishu, Somalia?
iv.   How does brand identity influence service delivery among commercial banks in Mogadishu, Somalia?

1.3. Significance of the Study

Management teams working in commercial banks in Somalia would appreciate the need to engage in branding to enhance service delivery. Employees working in various departments among commercial banks in Somalia would gain more insights on how to provide quality services to customers. Policymakers at the Central Bank of Somalia would come up with relevant policies to promote efficient service delivery in the banking sector. Policymakers working with commercial banks in Somalia would also greatly benefit from the findings obtained in this study in their policy formulation endeavors. The study would expand the knowledge base available on branding practices and service delivery for other scholars in the future.

2. REVIEW OF LITERATURE

2.1. Brand association and Service Delivery

The study by Phong, Nga, Hanh, and Minh (2020) focused on brand association and its impact on customer loyalty, with a focus on the retail industry in Vietnam. The analysis that was achieved through structural equation modeling (SEM) indicated the existence of a significant relationship between brand association and customer loyalty. In another study by Mackintosh and Didia (2020) the main focus was on determining how the Brad association affected the satisfaction of customers in fast food enterprises in Rivers State. The analysis of the findings indicated the existence of a significant interplay between brand association and customer satisfaction. In another study that was done by Koto, Sadalia, and Rini (2019) a case study design approach was used, and the analysis was in position to demonstrate the existence of a significant relationship between brand association and customer satisfaction. Bhaya (2017) also determined the implication of brand association on customer satisfaction, with a focus on Zain Telecommunication Company in Iraq. It was noted after analysis that brand association and customer satisfaction are significantly linked with each other. Based on the foregoing review, we developed and tested the following hypothesis:

H_{01}: *Brand association has no statistically significant effect on service delivery among commercial banks in Mogadishu, Somalia.*

2.2. Brand Awareness and Service Delivery

Muzeyin, Ahmed, Amde, Thomran and Ferejo (2022) determined the effect of brand awareness, perceived quality, and customer loyalty on brand profitability and purchase intention. According to the results, the more familiar consumers are with a brand, the easier it is for them to remember and locate that brand in a variety of settings. According to Mbau (2020) branding awareness of companies as effective internal communication having a positive influence on the success of a company ensures that workers achieve the promise of a brand. Employees can better supply services to clients and, as a result, establish an organization's brand when there is effective internal communication and internal branding. Tuominen, Hirvonen, Reijonen, and Laukkanen (2016) analyzed the connection between brand profitability and service performance by looking at aspects such as brand awareness, perceived quality, and customer loyalty. The results demonstrate a correlation between brand awareness and the strength of the purchaser's mnemonic 'clew' to the brand, which aids in the discovery of the brand in several contexts. The literature review develops the following hypothesis:

H_{02}: *Brand awareness has no statistically significant effect on service delivery among commercial banks in Mogadishu, Somalia.*

2.3. Brand Positioning and Service Delivery

The study conducted by Rubedo, Narimawati, and Syafei (2023) covered small and medium enterprises in Bandung and determined how brand positioning affected the growth of the business on a long-term basis. The analysis revealed a significant relationship between brand positioning and the long-term growth of the enterprise.

Coffie (2020) covered positioning strategies and their effect on service branding in Ghana, where a significant relationship in the variables was noted. Getachew (2019) did a study on positioning and customer loyalty using a case study of Ambassador Garment and Trading Plc in Ethiopia. The analysis indicated the existence of a positive nexus between positioning strategies and service branding. Azmat and Lakhani (2015) focused on determining how brand positioning strategies affected the standpoint of consumers. The data analysis, using a t-test, revealed that positioning significantly predicts consumer standpoints. The reviewed literature guides the development of the following hypothesis:

H_{03}: Brand positioning has no statistically significant effect on service delivery among commercial banks in Mogadishu, Somalia.

2.4. Brand Identity and Service Delivery

According to Riyadi et al. (2023) in Indonesia, brand identity is significantly linked with the perceived quality of services that can be offered by an organization. Casidy, Prentice, and Wymer (2019) determined how brand identity affected the performance of the brand in the service sector of the United States (US). The analysis demonstrated the existence of a direct effect between brand identity and brand performance. Naeini, Mosayebi, and Hamidi (2017) focused on determining how brand identity affected loyalty and equity of the brand in Iran, where a significant relationship was noted. In the United Kingdom, Buil, Catalan, and Martínez (2016) argued that firms need to pay close attention to their corporate brand identities as they influence customer satisfaction with the brand. Thus, the following hypothesis is formulated:

H_{04}: Brand identity has no statistically significant effect on service delivery among commercial banks in Mogadishu, Somalia.

3. METHODOLOGY

3.1. Research Design

The study employed cross-sectional analysis. A cross-sectional survey allows researchers to observe and characterize study variables at a static juncture. The type of survey eliminates the need for biased findings (Kothari, 2004). Descriptive research aims to elucidate a subject by constructing a portrait of the problem, the individuals involved, or the conditions surrounding the study. This approach was fitting as the study required information relating to branding practices and service delivery.

3.2. Target Population

The target population of the study was 15 commercial banks in Mogadishu, Somalia. The unit of analysis was three marketing officers from the marketing department in each bank, giving a total of 45 respondents, as they were expected to have a better understanding of how branding practices influence service delivery.

3.3. Sampling Method

Sampling is a method that select representative units from the larger population to support the generalization of findings. Since the target population was small and could be accessed easily, the census was undertaken; hence, no sampling was done.

3.4. Data Collection Instrument

Primary data was gathered in this study, supported by a structured questionnaire. The advantages of this method of data collection include its ability to gather information from huge number of respondents and allowing respondents to remain anonymous(Johnson & Onwuegbuzie, 2004). After collecting the information, the researcher rewrote the surveys to make them more consistent and thorough.

3.5. Validity and Reliability Tests

Two experts in the field of marketing checked the questionnaire for validity, reviewing its contents to ensure they were relevant and in line with the reviewed literature. For reliability, the questionnaire was pilot tested among 5 microfinance banks in Somalia, and the results were used to compute values of Cronbach Alpha coefficients. Such Cronbach Alpha values above 0.7 are recommended by Kothari (2004) implying the questionnaire was reliable.

3.6. Data Analysis Techniques

The analysis of the collected data was aided by means and standard deviations as well as multiple regression, as summarized by the equation below:

$$Y = \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \acute{\varepsilon}$$

Where:

Y= Service Delivery.

β_1 to β_3 are the regression coefficients.

X_1 = Brand Association X_2 = Brand Awareness X_3 = Brand Positioning X_4 = Brand Identity $\acute{\varepsilon}$ =Error term.

4. RESULTS

4.1. Response Rate

While 45 questionnaires got administered to participants of the study, 40 were dully filled in and returned. This translated to a response rate of 88.88%, which was adequate as supported by Saunders, Lewis, Thornhill, and Bristow (2015).

4.2. Correlation Results

Table 1 gives correlational results for the relationship between branding practices and service delivery.

Table 1. Correlation between branding practices and service delivery.

Variables		BA	BAW	BP	BI	SD
BA-brand association	Pearson correlation	1				
	Sig. (2-tailed)					
	N	40				
BAW-awareness	Pearson correlation	0.650	1			
	Sig. (2-tailed)	0.01				
	N	40	40			
BP-brand position	Pearson correlation	0.653	0.531	1		
	Sig. (2-tailed)	0.05	0.05			
	N	40	40	40		
BI-brand identity	Pearson correlation	0.676	0.564	0.251	1	
	Sig. (2-tailed)	0.01	0.05	0.05		
	N	40	40	40	40	
SD-service delivery	Pearson correlation	0.734	0.748	0.415	0.407	1
	Sig. (2-tailed)	0.01	.01	0.01	0.05	
	N	40	40	40	40	1

Table 1 demonstrates a 0.748 Pearson's correlation between brand awareness and service quality at 0.01% level of significance. Customers' perceptions of a brand are significantly correlated (r=0.734) with the quality of the services they get from that brand. However, a 0.415 Pearson's correlation indicates that brand strength is positively associated with service quality. Brand recognition and quality of service have a 0.407 Pearson connection. This indicates a positive relationship that is only moderately significant.

4.3. Regression Results

The study assessed the branding practices on service delivery among commercial banks in Mogadishu, Somalia. Branding practices were regressed on service delivery to assess the nature of the relationship and its significance. The pertinent results are summarized in the tables below. Regression results show the influence of branding practices and service delivery. Table 2 displays the model summary.

Table 2. Model summary.

Model	R	R square	Adjusted R square	Std. the error in the estimate
1	0.820	0.672	0.552	0.582

Table 2 presents the results; at the 0.005 level of significance, the R and R2 values were 0.820 and 0.672. The coefficient of determination, R=.672, demonstrates that branding tactics and actual provided services are related. The findings show that the variables in the model account for 67.2% of the variance in service delivery, leaving 32.8% to be accounted for by other factors.

Table 3. ANOVA.

Items	Sum of squares	Df	Mean square	F	Sig.
Regression	0.324	4	0.067	1.558	0.015
Residual	1.123	35	0.043	0.000	0.000
Total	1.149	39	0.000	0.000	0.000

Table 3 generally indicates that the overall regression model adopted in this study was significant ($p < 0.05$).

Table 4. Regression coefficient.

Variables	Unstandardized coefficients		Standardized coefficients	T	Sig.
	B(β)	Std. error	Beta (β)		
(Constant)	0.159	0.056	0.234	2.839	0.001
Brand association	0.130	0.019	0.165	6.842	0.000
Brand awareness	0.232	0.079	0.272	2.937	0.000
Brand positioning	0.240	0.115	0.305	2.087	0.010
Brand identity	0.150	0.053	0.126	2.830	0.000

The findings in Table 4 indicate that brand association ($p < 0.05$), brand awareness ($p < 0.05$), brand positioning ($p < 0.05$), as well as brand identity ($p < 0.05$), were all found to have significant effects on service delivery among commercial banks in Mogadishu, Somalia.

The linear model then stands to be;

$$Y = 0.159 + 0.130X_1 + 0.232X_2 + 0.240X_3 + 0.150X_4$$

The results revealed that increasing the brand association parameter with service delivery by one unit would shift service delivery by one unit would shift service delivery by a factor of 0.130, increasing the brand awareness parameter by one unit, would shift it by 0.232, and increasing the brand position parameter by one unit would shift it by 0.240. In the long run, a 0.150-point change in service delivery may be expected for every one-unit increase in brand identity about brand practices.

5. DISCUSSION

The study has established that brand association ($p < 0.05$), brand awareness ($p < 0.05$), brand positioning ($p < 0.05$), and brand identity ($p < 0.05$) were branding practices that had a significant effect on service delivery among commercial banks in Mogadishu, Somalia. Therefore, the study rejected all four formulated hypotheses and concluded that branding practices significantly impacted service delivery. These findings are echoed by some past

empirical studies that were reviewed, including Phong et al. (2020) who indicated the existence of a significant relationship between brand association and customer loyalty. Muzeyin et al. (2022) who noted that the more acquainted consumers are with a brand, the easier it is for them to remember and locate that brand in a variety of settings. Tuominen et al. (2016) demonstrate a correlation between brand awareness and the strength of the purchaser's mnemonic 'clew' to the brand, which aids in the discovery of the brand in several contexts. Coffie (2020) covered positioning strategies and their effect on service branding in Ghana, where a significant relationship in the variables was noted.Getachew (2019) indicated the existence of a positive nexus between positioning strategies and service branding. In Indonesia, Riyadi et al. (2023) found a significant link between brand identity and the perceived quality of services an organization can offer. Casidy et al. (2019) demonstrated the existence of a direct effect between brand identity and brand performance. Naeini et al. (2017) focused on determining how brand identity affected loyalty and equity of the brand in Iran, where a significant relationship was noted.

6. CONCLUSION AND RECOMMENDATIONS

6.1. Conclusion of the Study

From the findings, brand association, brand awareness, brand positioning, and brand identity were branding practices that had a significant effect on service delivery among commercial banks in Mogadishu, Somalia. Therefore, the study rejected all four hypotheses and concluded that branding practices significantly impacted service delivery.

6.2. Recommendations of the Study

Business leadership is accountable for building a solid name and image for the corporation. One way businesses may attract and retain customers is by providing high-quality goods at competitive prices and by exploring new avenues for growth.

The research suggests using branding practices as a method to manage one's reputation to control the image of their firm among other people. Additionally, businesses should use corporate branding as a strategy to influence their competitive service delivery.

Not only can security companies in Kenya rely on digital marketing techniques to enhance the quality of services they provide, but they should also choose employees who are dedicated to their profession to provide the highest possible level of client satisfaction; this will also contribute to an increase in service quality. Research should be included in the brand positioning plans of security systems firms so that they may obtain, monitor, and assess the service delivery earned through a variety of techniques.

6.3. Limitations of the Study

The study's biggest flaw was that it was difficult to acquire replies from all the intended businesses. The low response rate significantly reduces the size of the sample used in the data analysis, thus negatively affecting the generalizability of findings. There were several challenges that the researcher faced while doing the inquiry. To begin with, some of the respondents had a fear that the information being sought could be used to intimidate them, given its confidential nature. In response to this limitation, assurance was offered to respondents concerning the academic nature of the study and the purpose of information collection from them. Furthermore, the study was limited to quantitative methods of research. Due to its limitations, this research can only generalize to commercial banks in Mogadishu, Somalia. In the future, researchers need studies that examine how a company's corporate brand practices affect its service delivery in unrelated areas. Study findings indicate a need for more research into brand trust and brand architecture.

6.4. Recommendations for Future Research

The present study focused on commercial banks within the context of Somalia. Future studies can be conducted by covering other sectors and industries of the economy for generalization of the findings. Aside from service delivery, future studies can be conducted using other dependent variables, like sustainable competitive advantage.

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