Brand Loyalty and Brand Name Awareness on Consumer Decision Making Process on Airtel Kenya Mobile Money Transfer

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Abstract

Mobile money transfer, was introduced in Kenya in 2007 is one of the epitomes of inventions in the telecommunication industry. The number of subscribers in the mobile money transfer has increased over time due to rising brand popularization by the different players. This study was carried out with the overall objective of finding the influence of brand equity on consumer decision making process on Airtel Kenya mobile money transfer. The specific objectives were to determine how brand loyalty and brand name awareness can influence consumer decision making process on Airtel Kenya mobile money transfer. The research was anchored on Consistency Theory supported by Unified Theory. This research utilized the descriptive research design. The study population was 36,800 Airtel Money customers in Nairobi. Primary data was collected using a questionnaire from a total sample of 123 Airtel Money customers within Nairobi central business district. Random sampling technique was used to randomly select the 123respondents.Statistical Package for Social Sciences was used to analyse data using descriptive and inferential statistics which included correlation and multiple regression.The study found out that there was strong and positive correlation (R=0.759) between brand name awareness and consumer decision making process. Also the study results showed a strong positive relationship (R=0.714) between brand loyalty and consumer decision making process. The study recommends Airtel Kenya mobile money service provider should strive to create brand loyalty and brand name awareness by sponsoring more public welfare activities, increase their social responsibility rate and constantly increase awareness of their product through commercial advertising as well as social media. The study also recommends mobile service providers to come up with superior quality products as expected by majority of the consumers by make quality a part of your company culture.

Keywords:brand loyalty; brand name awareness; consumer decision making process; mobile money transfer.

1.0 Introduction

A product is a commodity that is manufactured and serves to satisfy a need whereas a brand is what is bought by the customer. A brand is unique and cannot be copied by other competing companies. At times a product can easily become outdated or obsolete while the success of a   brand is always timeless, (Quiston, 2004). Scholars and researchers have to find out how brands, especially brand names affect the purchase decision. According to American Association (1999), brands can be names, signs, symbols, terms, designs, or a combination of them. Stability in the business can be brought up by a brand as well as guarding the competitors who may be limiting the progress of the business. The value of having a brand is identifiable and well thought off if it has a value that continually revolves in the minds of the consumers. Brand equity creates positive experiences that entice customers to continue purchasing from them. This is despite the presence of competitors who may be selling similar products. Establishing a positive brand equity makes it easy to leverage on the power of branding. When consumers believe in the value put forth by a product based on the quality, they can even pay higher prices to get the product. In case the sellers would want to introduce another product in the industry, they can even use the same umbrella brand which helps the new product to sell faster, because trust has already been established. There are various payoffs for establishing the brand equity though it takes a lot of upfront research to establish and maintain this status (Assael,

1991). Once the brand equity status is established, a company can focus on spreading more awareness as well as fostering loyalty

Brand Loyalty is where consumers prefer a particular brand from a group or category. It occurs because there are observed product features which the consumer prefers, images, level of quality or at a preferred price. Brand loyalty is product specific (Assael, 2018). Brand loyalty is an intensely held obligation to continue purchasing a preferred product/service repeatedly into the future, regardless of any situational influences or marketing tricks focused on changing behavior (Oliver, 2019). Customers who are loyal to a brand will most likely be willing to pay more because of the assumed uniqueness of the value they derive from the brand, which may not be available from the other alternatives (Jacoby and Chestnut 2018). Brand loyalty is the pillar of any brand value and it's the center of brand equity. The opposite is also true that if customers are unresponsive to a brand and buy while focused on features, price and convenience and not the brand name, the brand is likely to have no equity. However, if consumers continue buying a brand even in the midst of competition with superior features, price and convenience then substantial equity exists in the brand (Aaker, 2016). How consumers associate with a certain brand forms the basis of the defining loyalty of the brand.

According to Zhuowei and Liping (2015) brand name awareness is the extent a brand or its elements such as packaging, logo and advertising can be recalled by consumers and associating with its product category. This means that the consumers are cognizant of the brand and can easily be associated with specific products or category. It is important to connect a brand and its product class in determining brand awareness. Brand awareness should be continually appraised from the unstable conviction that it is well known across many quarters to the belief that it is the only one in its product category (Kracklauer, Quinn Mills & Seifert, 2004). Brand awareness is said to be present when the consumer can easily remember and relate to its existence (Zhuowei, Liping, 2015). This leads to spontaneous awareness that is associated to brands that are associated to their categories and the higher the spontaneous awareness the strong the brand equity. Name awareness also plays a key role in the way the consumers make decisions towards a certain product. A consumer will feel more comfortable when deciding if he/she has already heard the brand name. Since the consumers have an advantage, they always refer to buy the products which they have some knowledge on. The organizations or companies with strong brands, therefore, enjoy this advantage over the ones that have no such advantages.Studies have shown that the switching behavior of many customers is controlled and reduced when the brand credibility through name awareness. The brand name, therefore, impacts the evaluation of the quality and other product qualities. The marketing mix done through name awareness is meant to bring sustainable market outcome which enhances product sustainability in terms of market share (Sween&Swait 2008).

The consumers of a specific product go through a certain process and steps before settling on buying a specific product. The steps must be sequential before the decision to buy the product is arrived at. At times there is indifference in the mind of the consumer as they try to buy the product because of the different varieties of the products that are available (Madise,2019). The magnitude of the problems could vary from big to small. There is a

need to seek information about the product which depends on the consumer involvement level. If the products are expensive, then the involvement level will be high. On the other hand, if the products are relatively cheap, then the involvement level will be relatively low. The third step entails the consumer's evaluation of different brand attributes. The consumers may have a strategy of considering the product's attributes and then compare them with the other brands before making a choice. The last step is when consumers make their choice about a product (Assael, 1991). Sometimes the consumers may not necessarily have to go through all these processes due to several factors. Their decisions are made automatically through some shortcuts and maybe some previous experiences. At times there may be a long process that may make the consumers take some time in the decision-making process (Ahmed& Ali,2017).

Airtel Networks Kenya Limited

Airtel Networks Kenya Limited is the second largest mobile service provider in Kenya. According to the recent research, it has an estimated subscriber base of 16.2 million customers equivalent to 27.2% of the Kenyan market share. The company runs its own mobile money transfer called Airtel Money. Airtel Money has tried to be a leader in mobile money in Kenya but not succeeded. Customers across the globe can send and receive money through the electronic wallets which has eased the connection between mobile wallets of many customers. (Ahmed& Ali, 2017). The financial inclusion of the members has also led to delivery of a fast, reliable and affordable service to the customers. The Airtel money mobile transfer is a fast, easy and secure transaction where the sender can transfer their money from the bank, credit/debit card or their own mobile phone to another mobile money account. The transfer should be through a registered mobile phone line. The terms and conditions limit the number of accounts that someone can have at a particular time (Ahmed& Ali,2017). The Airtel Money transfer doesn't however recognize the monetary value that is depicted in cents. This is normally rounded off to the nearest shilling.

1.1 Statement of the Problem

There is a continued divergence of opinion regarding the consequences of commodity branding on the perception of consumer choices. The debate between the positive and negative impact of branding of products makes a sharp inducement to build on the idea of having more customers attracted by the branding exercise. Product branding encourages competition and customer tastes towards the consumption of such products. The aspect of brand awareness through social media platforms of course has hastened the consumer decision-making process. The brand development and awareness have been leveraged by the use of agencies in the promotional strategies. Investing in consumer training on M-pesa products by Safaricom has made the tracking and management of its usage easy. They can track the key areas of focus hence increasing their clientele satisfaction in the long run (Markus & Nan, 2020). Their staff has been equipped with strategies of how to keep track of the consumer awareness of the several products offered by the company. Airtel Money on the other hand has struggled to thrive due to the inconsistencies and quality of services they offer in the same market. The Airtel Networks Limited coverage has been an issue since most of the places have very poor network systems (Mbiti& Weil, 2015). Airtel Money, although offering a mobile money transfer service with similar characteristics and functionalities, has been attracting less clientele and patronage compared to M-pesa (Markus& Nan, 2020). The individual perception of the color of the money transfer

facilities increases the brand recognition in conjunction with the packaging, logo design, and marketing strategies. The potential factor influencing the low sales of the Airtel money brand is the ineffective visibility of the money transfer points (Markus& Nan, 2020). Most consumers of mobile money transfers are mainly concerned with the ease and convenience of the transfer agents.The green color by most of the Safaricom outlets has made their clients develop deep brand loyalty which is incomparable. Today, these inventions not only provide mobile money transfer but have also diversified into other areas like bill payments, healthcare, access to international markets, and even access to credit facilities (Kirimi, 2018). M-pesa mobile transfer has however emerged as a leader in this field beating its cross-rival Airtel Money with more than 10 years of dominance in terms of market share boasting of 98% according to the Communication Authority of Kenya (Kirimi, 2018).

1.2 Study Objective

This study had a general objective of finding out the impact of brand loyalty and brand name awareness on consumer decision making process onAirtelKenya mobile money transfer.

These are the specific objectives of this study**;**

i) To determine brand loyalty influence on consumer decision making process on Airtel Kenya mobile money transfer.

ii) To determine brand name awareness effecton consumer decision making process on Airtel Kenya mobile money transfer.

2.0 Literature Review

2.1 Theoretical Literature Review

2.1.1 Consistency Theory

Consistency theory was first postulated by Fritz Heider in 1946. The consistency theory emphasizes that interests or disliking is an imagined role of beliefs connected to the received instrumentality of objects measured by the relative significance of the rated states. This is one of the branding principles which is associated with the inner attitudes, values and beliefs which support and content with each other. The balance in the value of a commodity is brought about by the discomfort of cognitive dissonance to align the results of the commodity desired. The branding aspect in this case is built on the notion that there is need for consistency in all the economic and social norms (Ormanidhi& Strange, 2008). This theory emphasis on the fact that the customers need to be persuaded with an appealing desire to fit in the consumption of the specific commodity.

Competition for customers has been fierce in the mobile technology which means that all mobile companies need to be off-limit in the market. Branding differentiates a product from the other competitors (Paelo,2017). However, the brand must be built on the existing realities and consistently to be lived upon. Consistent delivery of the brand promise makes building of the brand very possible through touching all the stakeholders who deal with the specific product. This has a probability of building trust which increases loyalty and promotion in the long run (Ormanidhi& Strange, 2008).

Consistency theory is significant to the current study in that it emphasis the need for the brand leaders to always uphold the brand promise after investing much time and treasure in the branding mechanisms. The investment of Airtel networks limited in Airtel money is one of the ways of boosting the brand equity. This should be done with emphasis on consistency because the consumers prefer the brand to always serve them better (Islam, 2020). Consistent education on the product use is likely to increase the brand awareness hence many customers would prefer to be associated with the brand.

2.2 Empirical Literature Review

2.2.1 Brand Loyalty and Consumer Decision Making Process

In India, Khan and Rajput (2014) documented literature on the influence of brand loyalty on consumer decision making process, a case study of telecommunication organizations in Mumbai. The study variables were creating awareness, perceived quality and consumers' purchase behavior. The research methodology centered on causal research design and simple random sampling technique to get the sample whose outcome was measured on research tools operationalized in a Likert scale. The findings of the research established that perceived quality and consumer's purchase behavior had a positive and a significant relationship with consumer decision-making process while creating awareness had a low but significant correlation. However, this study was for existing establishments and how market research leads to the growth of consumer decision-making process. In addition, using market research as a measure of automation levels could be challenging since not all knowledge generated through market research can be implemented. The study will thus measure consumer decision-making process by investigating on the advancement of mobile money transfer and processes which are already in place.

In South Africa, Maanda, Abratt and Mingione (2020) examined the impact and contribution of brand loyalty, brand image, brand awareness and perceived quality resulting from sports sponsorship The objective was also to get the effect of sponsorship fit between activity and support on awareness of brand and brand likeness. Marshaling the sports sponsorship and brand equity literature, the findings confirmed that supporter has a greater part to take in promoting brand awareness and brand image. An important and unexpected finding was that the perceived appropriate fit between the sponsor and the sport event has inferior impact on brand responsiveness and brand picture. Nevertheless, the study aimed on brand responsiveness, brand picture, brand loyalty and assumed value as the only variables and failed to explore other key indicators and variables that affect consumer decision-making process.

Awuor (2012) conducted a study on customer brand loyalty in telephony company in Kenya. The study considered a cross sectional design. Sampled data was collected from mobile telephone subscribers located in four major towns in Kenya. The findings were that factors affecting customer loyalty in the mobile telephone industry in Kenya included customer satisfaction, value added services, quality of service, network coverage, affordability and influence from others. However, the findings by Awuor were found to be inconsistent with the reality in the telecommunication industry. This current study will attempt to seal all existing gaps and provide consistent and satisfying findings.

2.2.2 Brand Name Awareness and Consumer Decision Making Process

In Indonesia, Yohana, Meilani, and Suryawan (2020) focused on examining the constructive impact brand responsiveness, brand picture, and brand trust on brand loyalty; a study of coffee shop businesses. The research was conducted in a quantitative manner with data collection through questionnaires. By employing a snowball sampling technique, a total of 436 samples were applied using the partial least square – structural equation modeling (PLS-SEM) method. The results were that brand awareness and brand trust played a positive effect on brand loyalty. However, this was not the same for brand image. Nonetheless, the research findings only focused on Indonesian service firms and the results may not apply in developing countries like Kenya.

In Bangladesh, Saha, Kumar, Jannat and Nahar (2021) carried research on the influence of social media and brand awareness on brand location and equity brand. A study on Fast Moving Customer Goods (FMCG) of Bangladesh. This research is centered on the relationship between social media, brand positioning and brand equity. The main factors in branding employed on this study were brand awareness, brand loyalty, perceived quality, brand image, brand equity etc. The study was based on survey data collected through online and offline surveys. It was centered on 250 respondents who had used social media platforms in their buying decisions of Fast-Moving Consumer Goods (FMCG) such as food, beverages, household goods and personal care products. The researchers used several methods to get the influence of individualistic variable on dependent variable. The outcomes of their study showed that there is positive relationship among social media and brand positioning and brand equity. However, the study did not prove to have controlled endogeneity and hence, the estimates could have been compromised. However, this current study will check and correct the presence of endogeneity.

In Cameroon, Agbor (2020) conducted research on the impact of brand awareness on Mobile Money Transfers (MMTs), with a specific attention to Mobile Telephone Network Mobile Money (MTN MoMo). This study was done in the town of Obala, 33km from Yaoundé where the researcher organized his work around localized groupings. Data was collected using questionnaires and within focus groups and it was analyzed with Social Science (SPSS) version 16 plus for statistical science. The study indicated that Mobile Money Transactions were relevant to the economy of Cameroon, because it had strongly contributed to economic progress through creation of job opportunities. Furthermore, MMTs are quite available within remote areas and create ease of use when paying and receiving tax. In short, this is part of reasons why MMTs have rising rates of those using electronic-wallet in Cameroon as well as decreasing transactions charges and risk exposure.

In Nigeria, Ezeh and Nwankwo (2018) sought to find out "Factors that Influence the Acceptance of Mobile Money in Lagos, Nigeria". The aim of the study was to evaluate fundamental aspects that drove the mobile money acceptance in South East of Nigeria. This paper expanded the integration level of the Technology Acceptance Model (TAM) with other builds include; ''received credibility'', the ''quantity of processed data about mobile money'', "received financial cost", and ''received expressiveness'' to learn the purpose to receive mobile money. Feedbacks were gathered from 314 bank users in Nigeria, and evaluated by use of partial least square structural equation modelling method. The hypothesis testing results reaffirmed that perceived ease of use, financial costs and

information availability about mobile money were the main influencers of the purpose to receive mobile money. perceived usefulness, perceived credibility, perceived are however not significant in determining the purpose of south-east customers to receive mobile money.

Kegoro and Munywoki (2020) came up with a detailed review of the literature on brand equity and customer loyalty. Even with contradicting ideologies and the changing nature of brand equity around psychological facets of consumers like attitudes and perceptions, it is significant realizing that there is superior connection between brand equity and user's loyalty. From the existing literature, it easily agreeable that brand equity is the main strategic marketing initiative companies can use to enhance customer relations and sustainability. However, this research did not exhaust all available repositories on brand equity versus customer loyalty.

Maburuka (2016) researched on what causes customers to choose a service provider in the mobile industry in Kenya. To identity respondents, a sampling method was used in Nairobi county. This data was collected from the respondents using organized questionnaires and manuals. Descriptive and causal research designs were used in analysis of the data. This design was the best suited in explaining the characteristics of the enormous targeted sample used in the study. The research employed both quantitative and qualitative data analysis. The study found that price (as regards to costs) and network quality (and in semblance to coverage) are the two main factors that subscribers consider significant in their choice of a mobile service provider. Price came up at the top and as the main factor that impacts the choice of a mobile service provider. Service quality was not heavily considered by subscribers, and came out low in significance when choosing a mobile service provider. This research established costs as the key factor. Thus the main reason why the respondents would hold a second simcard is because of cheaper costs and affordability of products and services, availability of mobile money services and good quality network. However, still the problem of generalizability of the research findings arose as the study only focused on Nairobi County.

Table 1: The Operationalization of variables

Variable	Indicators
Brand Loyalty	-Sense of community
	-Active Engagement
	-Behavioral loyalty
	-Recommend product
Brand Name Awareness	-Brand recognition
	-Brand Recall
	-Aided mention
	-Unaided mention
	-Safety reports
Consumer decision making process	-Extent of information search
	-Deciding role in purchase decision
	-Consumer satisfaction
	-Quality perception

3.0 Research Design and Methodology

3.1 Research Design

Research design defines the different strategies that are employed to integrate the different components of the study in a logical and coherent manner. It formed the blueprint for the collection, measurement and the analysis of the data. Descriptive research design was employed as it gravitates towards qualitative methods which included quantifiable data for research. The study objective was the main point of influence of this methodology. The basic idea behind the choice of the research design was to have guidelines and frameworks of what is contained in the research, the way the research was performed as well as the inferences that were available based on the data collected. Descriptive research has some crucial factors driving its core elements in describing, explaining, or validating any type of hypothesis (Codó, Dans, &WeI, 2008). When sampling from a population, one needs to define the population, the target population or sampling frame and the sample. The research was done based on the Airtel Money customers where they could give the needed information based on their convenience and conviction from the researcher.

3.2 Target Population

Population in this case is the element which will be used to make inferences as it defines the individual entities from which the measurement is taken (Codó, Dans, &WeI, 2008). For this study, our target population was the Airtel Money users within in Nairobi CBD. The information from the company's official website in 2019 showed that, Airtel Money had a total of 36,800 customers within Nairobi CBD in any normal day where 30,000 would be end consumers, 800 dealers and 6000 agents. This group formed the focused population for this study.

3.3 Sample and Sampling Techniques

It is defined as the process by which a subset of a population is drawn from a defined sample frame (Sontakki, 2010). To effectively carry out this research, the researcher defined the population, selected the technique of sampling by determining the sample size hence accomplishing the sampling process. This study used random sampling to ensure fair representation and generalization of findings to the general population. Random sampling technique is a procedure used in research to come up with a sample of a population where each element of the population has the same probability of being selected into the sample (equal probability selection). The sample size was determined using the formula by Cochran and Snedecor (1989) and the sample size determined as:

$n = N / (1 + Ne^2) = 36800/(1+36800(0.1)^2) = 123$ respondents

Where: n = sample size, N = is the population size and, e = is the level of precision which

is 10%; at 95% confidence level and p is assumed to be = .5

To arrive at a representative sample per group the following formula was used:

Total population per group / Total population * Total sample size.

For example: consumers = 30000/36800*123 = 100

Based on a total population of 36,800, the study sample size was 123 respondents.

Table 2: Sample Size per Target Group

Target Group	Population per Target Group	Sample Size

Dealers	800	3
Airtel Agents	6000	20
Consumers	30000	100
Total	**36800**	**123**

3.4 Data Collection Instrument

This refers to the ways used to collect and gather data for the intended research. Use of questionnaires which composed of a series of questions directed to the respondents was used to gather the intended information. The questionnaires were distributed to the respondents as they access services from Airtel Kenya customer care shops in Nairobi. The questionnaires were administered to the visiting customers at the Airtel Kenya customer care dealership centers namely Koinange shop located at Uniafric House, ground floor, Koinange Street; Airtel Gilfillan shop located at Ground floor, Pioneer house next to I&M, Building Kenyatta Avenue, and Diamond Plaza shop located at Ground floor next to Parking booth.The questionnaires are given to the 123 Airtel network Kenya customers for data collection for the study.

3.5 Data Analysis and Presentation

The research data was collected through questionnaires and other quantitative techniques. This quantitative data was accessed using the numerical values and analyzed using inferential and description methods. Several variables including Coefficient of Variation, Cross Tabulation analysis and frequency were used to find the significance of the findings (Marshall, 2005). The coefficient concept was used to identify if there was a connection with the various factors of study. All the results were tabulated in terms of figures and table for easy understanding.

The regression equation is as follows (**CDMP= β_0+ β_1BL+ β_2BNA+ ε)**:

Whereby:

CDMP = Consumer Decision Making Process

BL=Brand Loyalty

BNA=Brand Name Awareness

e= Error Term

The presentation was in terms of means, percentages, variances, frequencies and standard deviations (Harrell& Bradley, 2009). The coefficient effect was factored to establish the relationship between the various variables of the study.

4.0 Data Analysis and Results

4.1 Response Rate

The total questionnaires that were administered to the respondents were 123 where 88 questionnaires were duly filled and returned which represents 72% of the target sample respondents. The researcher agrees that a response rate of 50% is an acceptable benchmark for analysis and publication. At 60% it will be considered as good and at 70% as the best for any analysis and publication. With a higher response rate, the non-response error gets smaller. Thus, the response rate of 72% was very good.

4.2 Demographic Information

Demographic details focuses on the key features of the respondents identifiable by gender of the respondents, by age of the respondents and by length of service of the respondents in Airtel Networks Ltd. Majority of the respondents, 61% (54) were male and 39% (34) of the respondents were female. From these results, the researcher noted that male respondents were slightly more than women respondents. This forms the population under study as shown in the table below. A relatively recent study reported 50.5% male respondents and 49.5% female respondents (Magnesian, 2018). This response rate is highly comparable to other similar studies and can be well attributed to the rest of the population.

Table 3: Demographics

Controls	Indicator	Variance (%)
Gender	Male	61
	Female	39
Age	<26 Years	39
	26-36 Years	33
	37-46 Years	24
	>46 years	4
Length of Service Usage	Less than 2 years	11
	3-4 years	32
	5-6 years	49
	>6 years	8

Majority of our respondents 39% (35) were aged between <26 years. Those aged 26-36 years were 33% (29), those aged 36-46years were 24% (21) and those above 46 years 3% (4). Most of the respondents 49% (43) said they had used Airtel Money for 5- 6 years. While those who had used for 3-4 years were 32% (28). Those who had used Airtel Money for periods beyond 6 years were 8% (8) and those with less than 2 years were 11% (9 respondents). The implications are that, most of the respondents of this study have experienced Airtel Money for periods between 1 to 6 years, were conversant with the brand and could relate with information needs that the study sought to research on regarding Airtel Money adoption in Kenya.

4.3 Descriptive Statistics

4.3.1Brand Loyalty

The study was focused on establishing effects of brand loyalty on consumer decision making process in the mobile money transfer, a case study of Airtel Networks Kenya Limited. The researcher employed a 5 Likert scale in which 1= Strongly Agree, 2= Agree, 3=Neutral, 4= Disagree and 5=Strongly Disagree. The results in Table 4 above shows that the respondents strongly agreed that brand loyalty influence consumer decision making process in the mobile money transfer as indicated by the aggregate mean score of 1.26 with a significance variance of 0.423. Out of 88 respondents, majority strongly agreed that they are fully satisfied by the services of their mobile phone service provider as indicated by the mean of 1.02 and standard deviation of 0.155. Furthermore, a mean value of 1.27 and a

standard deviation of 0.445 justifies the majority of the respondents who strongly agreed that they will recommend their current mobile phone service provider to relatives and friends.

Table 4: Brand Loyalty

Statements	Min	Max	Mean	Std. Dev
I regularly seek news and information regarding my service provider	1	2	1.76	0.431
I am willing to try new products and services from my current mobile service provider	1	2	1.51	0.502
I will recommend my current mobile phone service provider to relatives and friends	1	2	1.27	0.445
I am fully satisfied by the services of my mobile phone service provider	1	2	1.02	0.155
I will not change my current mobile phone service provider in future	1	1	1.00	0.142
			1.26	**0.423**

Majority of the respondents registered that they strongly agreed that they will not change their current mobile phone service provider in future as indicated by the mean value of 1.00 and standard deviation of 0.142. Again, majority recorded that they fully satisfied by the services of their mobile phone service provider as indicated by the mean value of 1.02 and a standard deviation of 0.155. These findings are in line with other findings that brand loyalty refers to the likelihood of a customer opting to switch to another brand when current brand is changed either in products features or pricing, and when brand loyalty grows stronger, the customer's vulnerability to competitive activities is diminished (Tuominen, 1999).

In summary, the results are in line with those from Knox and Walker (2001) who documented that better quality brands have a tendency to prosper in brand extensions in comparison to low quality brands. Brand extensions are recommended for products which have salient and extremely relevant associations that are customer centered. Succeeding in brand extensions execution leads to success in overall company performance of the firm, and this leads to brands with strong brand loyalty. Moreover, (Smith and Wright (2004) argued that brand extension success is echoed when consumer attitudes remain cemented to a given brand regardless of any price changes endorsing others to the brand and this leads to improved consumer decision making process.

4.4.3 Brand Name Awareness

The study sought to establish the effect of Brand Name Awareness on consumer decision making process in the mobile money transfer, a case study of Airtel Networks Kenya Limited. The researcher employed a 5 Likert scale in which 1= Strongly Agree, 2= Agree, 3=Neutral, 4= Disagree and 5=Strongly Disagree. The results from this variable are displayed in the following table.

Table 5: Brand Name Awareness

Statements	Min	Max	Mean	Std. Dev
I prefer products that have established themselves in the market through awareness and information sharing	1	4	1.56	0.629
I get more information on different brands from my colleagues, friends and/or relatives	1	2	1.28	0.449
Airtel money has provided a good platform for its name to shine in the communication arena	1	2	1.27	0.445
Normally, I get information on different brands from Media Advertisements	1	2	1.02	0.155
A good name is an important aspect for a brand to be competitive in the market	1	1	1.00	0.141
			1.23	**0.632**

The results on the table above show that the respondents strongly agreed that brand name awareness influence consumer decision making process in the mobile money transfer as indicated by the aggregate mean score of 1.23 with a significance variance of 0.632. Majority of the respondents strongly agreed that Airtel money has provided a good platform for its name to shine in the communication arena as justified by the mean value of 1.27 and the standard deviation of 0.445. Out of 88 respondents, majority strongly agreed that a good name is an important aspect for a brand to be competitive in the market as supported by the mean value of 1.00 and a standard deviation of 0.141.On the statement that "Normally, I get information on different brands from Media Advertisements" majority of the respondents strongly agreed with the statement as justified by the mean value of 1.02 and standard deviation of 0.155. Finally, out of 88 respondents, majority of them strongly agreed that they prefer products that have established themselves in the market through awareness and information sharing as indicated by the mean value of 1.56 and a standard deviation of 0.629.

These findings are in agreement with Jones and Taylor (2007), who found that brands with high brand awareness levels tends to have good packaging designs, good advertising and promotional activities resonate well with its target consumers, and the combined effects of brand awareness subsequently translates to improved consumer decision making process in the market place.

4.4 Correlation Analysis

The researcher sought to establish the correlation between the dependent variable and the independent variables and conducted Pearson correlation analysis. For the Pearson correlation, an absolute value of one indicates a perfect linear relationship. A correlation close to zero indicates no linear relationship between the variables. The sign of the coefficient indicates the direction of the relationship. If the value is near $\pm$ 1, then it said to be a perfect correlation:

as one variable increases, the other variable tends to increase further. Again, if the coefficient value lies between ± 0.50 and ± 1, then it is expected to be a strong correlation, if the value lies between ± 0.30 and ± 0.49, then it is said to be a medium or moderate correlation. When the value lies below ± 0.29, then it is said to be a small or little correlation. When the value is zero then there is no correlation. The table below captures the Pearson correlation coefficients and the discussion follows thereafter.

Table 6: Pearson Correlation

		BL	BNA	CDMP
Brand Loyalty	Pearson Correlation	1	.728**	.714**
	Sig. (2-tailed)		0	0
	N	88	88	88
Brand Name Awareness	Pearson Correlation	.728**	1	.759**
	Sig. (2-tailed)	0		0
	N	88	88	88
Consumer Decision Making Process	Pearson Correlation	.714**	.759**	1
	Sig. (2-tailed)	0	0	
	N	88	88	88

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

The Pearson Correlation results in Table 6 shows that, brand loyalty had a correlation of 0.714 implying a very strong correlation between brand loyalty and consumer decision making process at 5% significance level. On the hand, brand name awareness had a Pearson Coefficient of 0.759 exhibiting a very strong correlation between brand name awareness and consumer decision making process at 5% significance level. Notably, all significance values were less than 0.05 (P<0.05) indicating that all variables were significant and relevant to the current statistic model.

4.5 Multivariate Regression Analysis

The analysis was done as per the objectives and a model was developed for each objective to explain the relationship between variables. The error correction model was used for estimating the brand equity variables. The model estimates variables that have a long-run equilibrium connection, according to (Gujarati, 2003).The multiple regression analysis above was carried out to find out the impacts of brand loyalty and brand name awareness on consumer decision making process on Airtel Kenya mobile money transfer: a case study of Airtel Networks Kenya Limited.

Table 7: Multivariate Regression Analysis

	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	0.139	0.114		1.22	0.022		
Brand Loyalty	-0.363	0.313	-0.303	-1.16	0.024	0.929	1.076
Brand Name awareness	0.450	0.190	0.526	2.37	0.02	0.997	1.00

a. Dependent Variable: Consumer Decision Making Process
The multiple regression model results

Consumer Decision Making Process =0.139-0.363BL+ 0.450BNA+e

From the above model, the relationship between Consumer Decision Making Process and the two independent variables is positive, very strong and significantly effective. This implied that the explanatory variables had a direct relationship to Consumer Decision Making Process. Increase in either brand loyalty andbrand name awareness would lead to a proportional and a significant increase in Consumer Decision Making Process.

The study established that holding all factors constant, ceteris paribus, Consumer Decision Making Process increased by 0.139 units. This means that in the absence of the two independent variables, the Consumer Decision Making Process would still increase as implicated by the negative sign in the coefficient. Brand loyalty showed a negative and a significant effect on Consumer Decision Making Process withBL= -0.363, p=0.024<0.05. This implies that a 1% change in brand loyalty would implicate a 3.6%-unit change in Consumer Decision Making Process in the opposite direction. On the other hand, brand name awareness also exhibited a positive and a substantial effect on Consumer Decision Making Process in the mobile money market having BNA=0.45, p=0.020<0.05. This shows that 1%-unit change in brand name awareness would implicate a 4.5%-unit change in Consumer Decision Making Process in the same direction.

5.0 Conclusions and Recommendations

5.1 Conclusions

.The results shows that the respondents strongly agreed that brand loyalty influence consumer decision making process in the mobile money transfer as indicated by the aggregate mean score of 1.26 with a significance variance of 0.423. Out of 88 respondents, majority strongly agreed that they are fully satisfied by the services of their mobile phone service provider as indicated by the mean of 1.02 and standard deviation of 0.155. Furthermore, a mean value of 1.27 and a standard deviation of 0.445 justifies the majority of the respondents who strongly agreed that they will recommend their current mobile phone service provider to relatives and friends. Majority of the respondents registered that they strongly agreed that they will not change their current mobile phone service provider in future as indicated by the mean value of 1.00 and standard deviation of 0.142. Again, majority recorded that they fully satisfied by the services of their mobile phone service provider as indicated by the mean value of 1.02 and a standard deviation of 0.155. It can be concluded that brand loyalty has a higher significance in influencing consumer decision making process on Airtel Kenya mobile money transfer. There exists a significant positive correlation (R=0.714) between brand loyalty and consumer decision making process of mobile money market in Nairobi, Kenya.

Based on findings, it can be concluded that brand name awareness has a significant influence on consumer decision making process of mobile money market. There exists a significant positive correlation between brand awareness and consumer decision making process of mobile money market in Nairobi, Kenya. The results shows that the respondents strongly agreed that brand name awareness influence consumer decision making process in the mobile money transfer as indicated by the aggregate mean score of 1.23 with a significance variance of 0.632. Majority of the respondents strongly agreed that Airtel money has provided a good platform for its name to shine in the communication arena as justified by the mean value of 1.27 and the standard deviation of 0.445. Out of 88

respondents, majority strongly agreed that a good name is an important aspect for a brand to be competitive in the market as supported by the mean value of 1.00 and a standard deviation of 0.141. On this statement "Normally, I get information on different brands from Media Advertisements", the researcher found that most of the respondents were strongly in agreement as justified by the mean value of 1.02 and standard deviation of 0.155. Finally, out of 88 respondents, majority of them strongly agreed that they prefer products that have established themselves in the market through awareness and information sharing as indicated by the mean value of 1.56 and a standard deviation of 0.629. The study concludes that brand name awareness has a higher significance in influencing consumer decision making process on Airtel Kenya mobile money transfer. There exists a significant positive correlation (R=0.759) between brand name awareness and consumer decision making process of mobile money market in Nairobi, Kenya.

5.2 Recommendations

The study recommends mobile service providers should create more brand name awareness by sponsoring more public welfare activities, increase their social responsibility rate and constantly increase awareness of their product through commercial advertising as well as social media. The study also recommends mobile service providers to come up with superior quality products as expected by majority of the consumers. However, improvements ought to be made in relation to the kind of variety of products they offer to consumers in order to remain competitive in the mobile industry. This is because the study showed that there is a limitation in the product offering. It should be made to increase the customer base.

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