



A comparative analysis of brand perceptions amongst selected stakeholders: the case of King Price Insurance

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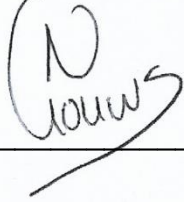
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DECLARATION

I, Nadia Gouws, declare that 'A comparative analysis of brand perceptions amongst selected stakeholders: the case of *King Price Insurance*' is my own work, that all the sources used or quoted have been identified and acknowledged by means of complete references.



3 December 2019

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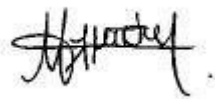
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To whom it may concern

This is to confirm that I, the undersigned, have language edited the completed research of Nadia Gouws for the Master of Education thesis entitled: *A comparative analysis of brand perceptions amongst selected stakeholders: the case of King Price Insurance*.

The responsibility of implementing the recommended language changes rests with the author of the thesis.

Yours truly,

A handwritten signature in black ink, appearing to read 'Angeliki Albanis', with a stylized flourish at the end.

Angeliki Albanis

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I want to give a special 'thank you' to those who helped me and made this study possible:

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ABSTRACT

Keywords: Brand perceptions, management, employees, consumers, brand personality, brand archetype, King Price Insurance

Brand personality and brand archetypes are thought to influence customers' loyalty, feelings, perceptions, and attitudes, all of which aid in building and maintaining a strong relationship between brand and customer (Mark & Pearson, 2001:193; Müller, 2017:35-36). Identifying and implementing the right fit of archetype category for King Price Insurance, the brand personality has the potential to flourish to the point where customers can immediately identify with the brand. Not only will a strong archetype enhance brand personality, but also evoke a strong response from customers. To create a memorable brand in all facets of a company, the communication of a brand starts within a company (management & employees) and extends to the public which is generally known as the service marketing triangle. According to Zeithaml (2010:1), the service marketing triangle is the core of delivering quality service and to fill the gap between customer expectations prior to service delivery and perceptions during service delivery.

The primary objective of this study is to determine the perceptions that selected stakeholders have of King Price Insurance's brand personality and brand archetype. The study was a comparative single cross-sectional three-group study. For the employees and management, non-probability sampling was used by means of cluster sampling. A questionnaire specifically designed for *King Price Insurance* managers and employees was distributed amongst participants in the various departments. Furthermore, a non-probability, convenience sample was drawn of members from the general public. As for the general public, permission was obtained from various shopping centres and businesses across Gauteng to distribute the questionnaires. A total of 530 questionnaires were distributed for this study, of which 507 were completed. However, only 466 questionnaires were usable once the data had been cleaned, resulting in a response rate of 88 percent. There were a total of 171 respondents from King Price Insurance (35 managers and 136 employees) and 295 respondents from members of the general public. The collected data was analysed

using an exploratory factor analysis (EFA), a descriptive statistical analysis, reliability analysis, a correlation analysis and an Analysis of variance (ANOVA).

The results indicated that even though the majority of the public participants were not clients of *King Price Insurance*, their brand awareness of *King Price Insurance* was relatively high. Furthermore, all three selected stakeholder groups agreed upon the most perceived brand personality dimension (*Exciting*) and brand archetype (*The Creator*) for *King Price Insurance*. The ANOVA revealed that there were no significant differences regarding the brand personality and brand archetype perceptions between employees and managers. However, there were several significant differences regarding the brand personality and brand archetype perceptions between the public and employees as well as the public and the managers.

King Price Insurance can examine the results and findings of this study to compare it with their current marketing strategies to reflect on the marketing team's efforts. Furthermore, *King Price Insurance* can channel their marketing efforts to build upon the current perceptions of their brand, or they can pivot their marketing strategies to evolve into another brand personality or archetype. The results, however, suggest that their marketing efforts are effective throughout the internal and external environments, and that all stakeholders have similar perceptions of the brand.

The academic literature within this study and the findings suggest that branding is a vital component for the success of an organisation. It is also indicated that branding comprises multiple elements that can make a brand unique and powerful. Since the insurance industry is becoming more competitive as customers grow more intuitive, organisations should structure their marketing efforts as the service marketing triangle suggests: starting within the organisation (management & employees) and working its way out towards the public domain. Due to the existing corporate competition, organisations should focus their resources on creating brands that are memorable and relatable by using the concepts of brand personality and brand archetypes. In doing this, a brand can be portrayed successfully, as if it were a living person, and ensure that its true character is recognised by all.

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CHAPTER 1: INTRODUCTION

1.1 INTRODUCTION

A brand can be defined as multiple tangible and intangible attributes strategically designed to create awareness and identity which, in turn, builds a reputation of a product, service, person, or organisation (Sammur-Bonnici, 2015:1). Clow and Baack (2016:44) argue that a brand is more than its products; it is a reflection of the organisational culture and the vision or mission for their industry, which is thoughtfully built upon through every communication and message with the public. The corporate culture within an organisation can become a source of competitive advantage if that culture is appropriate, adaptive, and attentive to the requirements of all stakeholders (Balmer et al., 2001:444; Genç & Sciences, 2013:525; Webster, 2014:163). Therefore, a brand can be thought of as a reflection of the complete experience that customers have with a business and not only the marketing strategies involved behind it (Keller & Lehmann, 2006:740; Schmitt, 2009:417). The corporate brand personality is shaped by corporate values (Balmer et al., 2016:48). Thus, the corporate brand personality traits perceived by the public should be in line with the company's internally adopted values (Balmer et al., 2016:48).

According to Schiffman et al. (2014b:132), perception is "the process by which an individual selects, organises, and interprets stimuli into a meaningful and coherent picture of the world". Brand perception factors correlate with personal factors such as perceived quality, knowledge, and social features, which means that brand perception is connected with self-concept (Jung & Kim, 2015:2). Clow and Baack (2016:47) found that the roles of brand perceptions and customer perspective are essential in a marketing strategy since it provides the customer with emotional reinforcement and social approval of the purchase.

A strong brand can be created through the unique promises an organisation makes which influence the experiences and perceptions of customers, in turn affecting the long-term relationship between the corporation and its customers (Xara-Brasil et al., 2018:142). Branding is recognised as an essential component of marketing and is classified as a critical intangible asset of an organisation (Müller, 2017:1) There are

several aspects that influence the perception customers have of a brand; one such aspect is brand personality (Valette-Florence et al., 2011:25).

Brand personality is at the core of an organisation and influences brand identity, brand image, and brand equity (Management Association, 2019:861; Masterson & Pickton, 2010:417). One of the main elements of brand identity frameworks is brand personality, which is one of the many factors that make a brand successful in its communication with customers (Arslan, 2019:258). Brand personality is a vital part of an organisation's marketing strategy as it helps differentiate, develop the emotional characteristics, and increase the personal meaning of a brand in the mind of the customer (Aaker & Fournier, 1995:391; Bowen, 2014:59). Furthermore, if an organisation has a well-established brand and decides to expand its product range, the new products have a notably high acceptance rate (Keller, 2009:140). As such, it can be said that branding assists in the vending of new products or services with faster customer acceptance due to the reputation preceding the brand (Lamb et al., 2011:341).

Brand personality can be defined as the set of human traits that are associated with a brand which informs a customer about how a brand behaves and communicates (Aaker, 1997:347; Jueterbock, 2012:12). Personifying a brand allows individuals to relate to it more easily (Xara-Brasil et al., 2018:143). In order to appeal to a target audience, an organisation's brand must to have a brand personality that is in line with customers' character, self-image, feelings, and self-expression (Müller, 2017:42). Brand personality is extremely persuasive; it directly affects the reputation of an organisation amongst customers (Veloutsou & Taylor, 2012:905). It is important for corporations to track the interactions and experiences that customers have with their brand, so as to ensure that the customers' brand perceptions are in line with the brand personality as intended (Xara-Brasil et al., 2018:142). An organisation can use their brand personality in their favour; that is, to build stronger connections, relationships, and emotional ties with their specified target market which will ultimately lead to brand loyal customers (Chang & Lin, 2010:3345). De Chernatony et al. (2011:92) suggest that customers lean towards choosing brands in a similar fashion as they would choose their friends: by selecting personality traits and characteristics similar to their own. Consumers are also inclined to choose brands that they consider compatible with

their self-image (Cătălin et al., 2014:104). In addition to the well-known framework created by Aaker (1997) with its multicultural variations, another framework to define a brand's personality is the archetypical structure (Hoolwerff, 2014:8). Archetypes stem from the work of well-known psychologist Carl Jung, who described them as "universal collective patterns of the unconscious" (Jung, 2014:44). Each archetype has a dominant identity with its own set of characteristics, attitudes, values, and behaviours (Roberts, 2010:22-23). Brand archetypes are the core of a brand since they communicate a meaning that allows customers to relate easily to a product, in the same way one person would relate to another (Mark & Pearson, 2001:21-22). Archetypical traits are comparable to common personality traits (in humans/ that people identify in each other); thus, people are inherently familiar with the archetypes (Hoolwerff, 2014:8). Mark and Pearson (2001:19) have generated twelve brand-specific archetypes, based on the original archetypical characters as defined by Jung (1969).

An archetypal approach may be used by marketing managers to define a brand, what it stands for, and the unique relationship with its customers, all of which provide a connotation with the customers' motivations and needs (Xara-Brasil et al., 2018:143).

In achieving brand expression, the product or service is secondary to the customer's brand experience (Xara-Brasil et al., 2018:143). Marketers are able to influence customers' brand perceptions through brand stories, media and pop culture, personal experiences, and word of mouth (Adi et al., 2015:755). Brands are able to vividly capture the essence of the category to which they belong and to communicate their specific messages in refined and subtle manners (Mark & Pearson, 2002:6). The strategic use of archetypes allows for the creation of a spiritual and mystical identity for brands, thus encouraging a deeper and more substantial connection with its customers regarding their unconscious aspirations (Xara-Brasil et al., 2018:145).

Beneath any set of values lies an archetype; as such, it does not suffice to have a company merely write up a list of its values, those values have to be exercised and become the driving force of the organisation (Mark & Pearson, 2001:345). A South African brand that truly captures the essence of an archetypal approach is *King Price Insurance*, due to their value system. *King Price Insurance's* values are present in their marketing efforts and in the way they communicate with customers (Anon, 2017).

King Price Insurance was founded in 2012 by Gideon Galloway (Cranston, 2019). *King Price Insurance*'s marketing strategies clearly communicate that of intent and focus, with almost no trace of ambiguities (Harris, 2019). In addition to this, *King Price Insurance* aims to keep their work environment fun and engaging while focusing on the ultimate goal: selling policies and managing their clientele (Moltke-Todd, 2013). *King Price Insurance*'s marketing manager, Natalie Bisset, explains that in line with their recent advertising campaign, the organisation has taken a deliberate decision to create "edgy ads" that use humour to convey a direct and clear message about their offer (Anonymous, 2018).

King Price Insurance, with an impressive R750m GWP (Gross Written Premium) and a 13% underwriting loss, continues to expand its business endeavours, such as developing business insurance and launching their brand in Namibia (Cranston, 2017). *King Price Insurance* has developed into an R3.3bn company with over 165,000 clients and an expected 40% growth rate for the next seven years (King Price, 2019). Even with its impressive growth rate and aggressive marketing campaigns, *King Price Insurance* is still not among the top three short-term insurers of South Africa. Based on the results from the 2019 Sunday Times Top Brands Survey the top short term insurance companies are *Old Mutual Insure* (1st), *OUTsurance* (2nd), and *Discovery Insure* (3rd) (Events, 2019).

1.2 PROBLEM STATEMENT

Brand personality and brand archetypes are thought to influence customers' loyalty, feelings, perceptions, and attitudes, all of which aid in building and maintaining a strong relationship between brand and customer (Mark & Pearson, 2001:193; Müller, 2017:35-36). Identifying and implementing the right fit of archetype category for *King Price Insurance*, the brand personality has the potential to flourish to the point where customers can immediately identify with the brand. Not only will a strong archetype enhance brand personality, but also evoke a strong response from customers.

A brand isn't only the product or service that an organisation offers, but also its culture, vision and mission, and reputation (Sammut-Bonnici, 2015:1). For service providers, it is crucial that there is a foundation for maintaining service relationships; as such, the fulfilment of promises to customers are important (Bitner, 1995:246; Frost & Strauss,

2016:409). Multiple studies have recommended a conceptual framework of service marketing, commonly known as the “service triangle”, which ultimately integrates internal marketing, external marketing, and interactive marketing (Bellaouaied & Gam, 2011:3). Internal marketing needs to be managed by an organisation’s leadership; interactive marketing occurs between the employees of an organisation and the clients; and the external marketing is what emerges between an organisation’s management and the clients (Hatcher, 2015:2). As such, it is important for an organisation to consider how employees’ values and behaviour can be connected with the brand’s desired values and brand personality (Balmer et al., 2001:442).

A distinct and effective corporate brand identity is the foundation of the long-term building and management of the brand (Urde, 2013:742). Brand personality may be described as the core of a brand, and it is generated by the characteristics and marketing communication messages of the brand (Eadie, 2009:790). To this end, the study of *King Price Insurance*’s brand personality serves to elucidate future marketing strategies.

This study will examine whether the marketing messages and communication of *King Price Insurance* are effective internally as well as externally, as this connection directly affects its brand personality. *King Price Insurance* is not among the top insurance companies in South Africa. Therefore, gathering insights to its current brand perception could shed light on the effectiveness of internal and external marketing efforts. Consequently, this will guide future *King Price Insurance* marketing strategies in ensuring that management, employees, and customer brand perception remain in line with one another.

1.3 OBJECTIVES OF THE STUDY

The objectives of this study include primary, theoretical, and empirical objectives.

1.3.1 Primary objective

The primary objective of this study is to determine the perceptions which selected stakeholders have of *King Price Insurance*’s brand personality and brand archetype.

1.3.2 Theoretical objectives

For the primary objective to be achieved, the following theoretical objectives were formulated for the study:

- Conduct a review of the literature regarding branding.
- Investigate applicable literature regarding brand equity.
- Review the literature regarding brand personality.
- Examine literature on brand archetypes.
- Conduct a review of the literature regarding the service marketing triangle.
- Review the history and background of *King Price Insurance*.

1.3.3 Empirical objectives

In correspondence with the primary objective of the study, the empirical objectives that were created are as follows:

- Determine the brand awareness among members of the general public.
- Determine managers' brand personality and brand archetype perceptions of the *King Price Insurance* brand.
- Determine the general public's brand personality and brand archetype perceptions of the *King Price Insurance* brand.
- Determine whether management, employees, and the general public differ in their brand personality and brand archetype perceptions of the *King Price Insurance* brand.

1.4 RESEARCH DESIGN AND METHODOLOGY

This study comprises a literature review as well as an empirical study. Furthermore, a quantitative research approach with a descriptive research design was implemented. A survey method was followed for the empirical portion of the study.

1.4.1 Literature review

A prevalent portion of this study made use of supported South African and international literature. Multiple secondary sources such as journal articles, relevant textbooks, the internet, business articles, interviews, and online academic databases were also used.

1.4.2 Empirical study

The empirical portion of this study included the following methodology dimensions: target population, sampling frame, sample method, sample size, and measuring instrument and data collection. Each methodology dimension will be briefly discussed.

1.4.2.1 Target population

The relevant target population for this study consisted of three elements due to the different groups of stakeholders that were investigated, namely: management of *King Price Insurance*, employees of *King Price Insurance*, and members of the general public. The target population is defined in Table 1-1.

Table 1-1: The target population defined

Element:	Management of <i>King Price Insurance</i>	Employees of <i>King Price Insurance</i>	Members of the general public
Sampling Unit:	Office building of <i>King Price Insurance</i>		Various shopping centres across Gauteng
Extent:	Gauteng, South Africa		
Period:	2019		

1.4.2.2 Sampling frame

The sampling frame consisted of multiple shopping centres across South Africa as well as *King Price Insurance*'s office building (employees and managers).

1.4.2.3 Sample method

The study was a comparative single cross-sectional three-group study. For the employees and management, non-probability sampling will be used by means of cluster sampling. Data was gathered from managers and employees in various

departments to ensure a holistic view of the *King Price Insurance* brand. Furthermore, a non-probability, convenience sample was drawn of members from the general public. A questionnaire specifically designed for *King Price Insurance* managers and employees was distributed amongst participants in the various departments. As for the general public, permission was obtained from various shopping centres and businesses across Gauteng to distribute specifically tailored questionnaires.

1.4.2.4 Sample size

The sample size selected for this study comprises 490 participants: 40 managers, 150 employees, and 300 members of the general public. When using multiple constructs, a sample size between 300 and 500 is recommended (Lamb et al., 2010:442; Singh et al., 2016:21). Furthermore, Malhotra (2010:639) suggests that the suitable sample size for a successful factor analysis is obtained by multiplying the number of variables by at least four or five. This study had 90 scaled items to be assessed by the participants which in combination with the aforementioned principle, required between 360 and 450 participants. A different study which analysed the perspectives of managers, employees, and clients regarding healthcare centres made use of similar quantities; that is, it compared data from 59 managers, 110 employees, and 126 clients (Taheri et al., 2014:2). Additionally, when performing a one-way ANOVA, it is recommended that the sample size should be no less than 30 participants, but equal numbers is not a prerequisite (Ross & Wilson, 2017:21). Thus, the sample sizes for this study were on par for conducting a comparative analysis between groups.

1.4.2.5 Measuring instrument and data collection method

Two structured self-administered questionnaires were utilised to gather the necessary data for this study. The scales used in the questionnaires were adapted from previously published research. The stakeholders of this study were classified into two groups and each group received their own unique questionnaire. The first group consisted of management staff and employees of *King Price Insurance*; the second group comprised of members from the general public.

The first of the two questionnaire formats (for management and employees) included four sections. Section A was used to gather the participants' demographic information, which tested the representativeness of the sample. Section B was used to establish if

the participant is an employee or manager. The purpose of Section C was to assess the brand personality perceptions of *King Price Insurance* by making use of the Brand Personality Framework of Aaker (1997:352). Section D was used to investigate the brand archetypes that use the major human drives and brand archetypes created by Carl Jung (Xara-Brasil et al., 2018:145) and the motivational theory that was compacted into four human drives (Mark & Pearson, 2001:15). The scaled responses were measured by making use of a six-point Likert-type scale that ranged from 1 (Totally undescriptive) to 6 (Perfectly descriptive).

The second questionnaire was designed for members of the general public and comprised four sections. Section A was used to gather demographic information from the respondents in order to test the representativeness of the sample. Section B made use of a customer-based brand equity model (brand awareness) created by Schivinski and Dabrowski (2014:20), which tested whether the participants were aware of the brand that is *King Price Insurance*. The purpose of Section C was to assess brand personality perceptions of the *King Price Insurance* brand which made use of the Brand Personality Framework, created by Aaker (1997:352). Section D was used to investigate the brand archetypes which used an adapted scale to measure brand archetypes (Xara-Brasil et al., 2018:145). The scaled responses were measured by making use of a six-point Likert-type scale that ranged from 1 (Totally undescriptive) to 6 (Perfectly descriptive).

Both questionnaires included a cover letter that described the nature of the study, relevant contact information, and assurance of anonymity. All the respondents were also informed that the completion of the questionnaire was strictly on a voluntary basis. *King Price Insurance* was notified in advance of the researcher's intention to complete the surveys. After permission was received and dates were set, the researcher distributed questionnaires amongst managers and employees at the offices of *King Price insurance*. The various shopping centres were also notified in advance of the researcher's attendance, after which the researcher distributed and collected the surveys from the members of the general public.

To test the effectiveness and reliability of the study, a pre-test was conducted amongst selected employees of *King Price Insurance* and members of the general public. In addition, three experienced marketing researchers were asked to examine the content

validity of the questionnaire. The results of the pre-test were considered in the adjustment and editing of the final questionnaire.

1.4.3 Statistical analysis

The analysis of the data was done by making use of the Statistical Package for Social Sciences (SPSS), Version 25.0 for Windows. The following statistical methods were used on the empirical data sets:

- Reliability and validity analysis
- Descriptive analysis
- Significance tests
- Correlation analysis
- Factor analysis
- ANOVA

1.5 ETHICAL CONSIDERATIONS

Before conducting this study, ethical clearance was sought from the Ethics Committee of the Faculty of Economic and Management Sciences at North-West University (Vaal Triangle Campus). The study and the questionnaires were considered presentable and was approved with the following ethical clearance number: NWU-00713-19-A4.

Before conducting this study, permission was sought from *King Price Insurance* marketing manager, Natalie Bisset. *King Price Insurance* granted their written permission to proceed with the study. Any participation in the survey was on a voluntary basis. The respondents' responses were assessed in a fair manner and treated as confidential.

1.6 CHAPTER CLASSIFICATION

Chapter 1: Introduction and background to the study

This chapter includes a brief background and introduction into branding as well as *King Price Insurance*. The problem statement, research objectives, and methodology used in the study were discussed.

Chapter 2: Literature review

In this chapter, a detailed literature review of branding, brand personality, and brand archetypes was carried out. The main aim of this chapter was to give an introduction to branding, its importance, and how it tied together with brand equity, brand personality, and brand archetypes. Furthermore, an overview of each term eased into a more detailed discussion about the relevance of the term and how it was applicable to this study.

This chapter also discussed the service marketing triangle which examined various viewpoints between managers, employees, and clients. The chapter concluded with a discussion regarding the history of *King Price Insurance* and various factors that make *King Price Insurance* a successful company.

Chapter 3: Research design and methodology

This chapter highlighted the various research methodologies that were used in this study. The topics that were provided and discussed are the target population, sampling method, sample size, and the data collection methodology.

Additionally, the design, layout, pre-testing, and the administration of the questionnaire was described and explained. Lastly, the various analyses conducted were discussed.

Chapter 4: Results and findings

This chapter presents, analyses, interprets and evaluate the research findings.

Chapter 5: Conclusions and Recommendations

The conclusion gave a short overview of the findings which lead to recommendations for *King Price Insurance*, including recommendations for similar studies. The limitations and suggestions are also included for further research into this topic.

CHAPTER 2: LITERATURE REVIEW

2.1 INTRODUCTION

The focus of this chapter is on the theoretical objectives that were outlined in Chapter 1 (Section 1.3.2). The primary objective of this study is to determine the perceptions that selected stakeholders have of *King Price Insurance*'s brand personality and brand archetype.

With the intention of investigating the primary research objective, Section 2.2 and Section 2.3 outlines the importance of branding and how it affects consumers and organisations. This begins with defining branding and the role it plays in marketing (Section 2.2.1). Subsequently, the importance of branding is addressed (Section 2.3), which transitions into the importance of branding from a consumer's perspective (Section 2.3.1) and an organisation's perspective (Section 2.3.2). In Section 2.4, brand equity is discussed along with an overview of both Keller's (Section 2.4.1) and Aaker's (Section 2.4.2) brand equity models.

Section 2.5 addresses the brand archetypes, which comprise four archetype clusters (Section 2.5.1), and outlines the twelve archetypes (Section 2.5.2) which businesses can incorporate into their brands. This is followed by a discussion on brand personality (Section 2.6). Section 2.7 is an overview of the service marketing triangle and the significant role of each element in the marketplace. Lastly, Section 2.8 includes a brief history of *King Price Insurance* as well as an overview of the organisation's marketing strategies.

2.2 BRANDING

At the root of all businesses is the human desire to be consequential; to create a social and personal identity; to be viewed both as *like others* (to belong) and *unlike others* (to stand out); and most importantly to have a good reputation (Bastos & Levy, 2012:349). The reality of today's business world shows that the success of the company is not dependent solely on the quality of products or services (Roth, 2009:184; Todor, 2014:59). According to Deming (2010:4), branding is a crucial key

to any organisation's success. Therefore, companies have to consider branding as a marketing strategy prerequisite, not merely as an option (Todor, 2014:59). Branding is not a new term; it has existed for many centuries and was a means of distinguishing merchandises of one trader from those of another (Harvey & Jones, 2013:71; Keller, 2013:30). The term *brand* is the result of *brandr* which is Old Norse for "to burn" which was a means by which livestock was marked by their owners to identify them (Keller, 2013:30). Branding is the symbol that represents the company and is the differentiating factor that influences competitive advantage (Jung & Kim, 2015:2).

2.2.1 Defining branding

Many have attempted to define branding which has sometimes ended up much like the five blind men describing an elephant based on the "feel" they got from touching a part of the elephant (Baisya, 2013:1).

Chiaravalle and Schenck (2014:23) define branding as the process of positioning, packaging, and presenting the idea and vision of your brand in a way that is understandable. Lamb et al. (2018:250) and Aaker et al. (2013:7) add that branding serves as a tool to differentiate their products from competitors. Gad (2016:2) states that branding is a way of managing experiences and perceptions in people's minds. A brand is also known as the multiple tangible and intangible attributes that are strategically designed to create awareness and identity which, in turn, builds the reputation of an organisation (Sammut-Bonnici, 2015:1). Iacobucci (2012:77) states that brands have value beyond the benefits of the product itself: that is, the portfolio of qualities which are associated with the name of the brand. According to Lamb et al. (2017:180), a brand is a term, name, symbol, design, or a combination thereof which differentiates a brand from its competitors.

Iacobucci (2012:77) states that a brand is more than its products, and that brand associations go beyond tangible qualities and the name. Furthermore, a brand often reflects the company culture and the vision or mission for their industry (Clow & Baack, 2016:44). Branding has progressed into a combination of corporate values and behaviour, technical functionality, quality of products, and the intangible promise the company introduces in their various products for customers (Alizadeh et al., 2014:14). As customers are bombarded with options of brands every day, it is vital for companies

to brand themselves in a way that is easy to relate to and distinguishable (Cant & Van Heerden, 2011:209). Effective branding makes a product easily recognisable among its competitors, which makes shopping easier for customers (Lamb et al., 2018:250).

Müller (2017:508-509) suggests that branding is “the core beliefs and values of the organisation concerning all business practises and interactions with consumers”. The corporate culture within an organisation can develop a source of competitive advantage, but it also needs to be appropriate, adaptive, and attentive to the requirements of all stakeholders in order to be considered a successful culture (Balmer et al., 2001:444; Wilkinson & Kannan, 2013:48). Due to the infinite choices customers face, a strong brand is a distinguishing factor in a densely crowded marketplace; as such, branding is a crucial marketing activity for any business (Wheeler, 2012:2).

2.3 IMPORTANCE OF BRANDING

Brands may be categorised as one of the essential intangible assets of an organisation (Budac et al., 2013:444; Wojciechowska, 2016:25). The primary function of a branding strategy is to obtain a sustainable, long-term competitive advantage (Todor, 2014:60). Therefore, branding is among the marketing activities that are vital for an organisation’s successful representation (Ganesan, 2012:155; Srinivasan et al., 2011b:2). As such, branding has developed into a top priority for management in the past 10 years and is gaining increasing importance in the business sector (Meierer, 2010:5). Ferrell and Pride (2013:410) state that both consumers and organisations benefit from branding.

2.3.1 Consumer’s perspective

In a market flooded with brand options, branding assists the customer to identify and choose the manufacturer and product they recognise (Lamb et al., 2012:364). Thus, an effective brand can be viewed as an identifiable product, service, person, or place that is represented in such a way that consumers are able to recognise relevant and unique values to match their needs (De Chernatony et al., 2011:20). Branding also conveys information which makes purchasing decisions easier for the customer (Iacobucci, 2012:78). The importance of branding becomes apparent when confronted with a low-interest customer, as branding and brand communication increases

customers' perception and likelihood of purchasing a familiar brand (De Chernatony et al., 2011:198). Brand identity is a vital factor in the development of brand loyalty of customers to a brand (Lamb et al., 2012:364).

Certain brands portray specific symbolic qualities; consequently, customers will purchase the brand that allows them to strengthen their own image (Anselmsson et al., 2014:93). Kotler and Pfoertsch (2010:1) emphasise the importance of branding, as customers are willing to pay more for branded products. In addition to image enhancement and social acceptance being major influences in customers' purchasing habits, brands offer customers the opportunity to express themselves or their ideal selves (Anselmsson et al., 2014:93). Furthermore, Lamb et al. (2012:364) state that when children reach adulthood, their purchasing habits remain similar to those they had growing up. Organisations can strategically use this information to influence the market and consumer behaviour (Kosteljik, 2016:133).

2.3.2 Organisation's perspective

An important and popular topic in the market place is the concept of brand equity and the intangible value that branding adds to a business (Keller, 2009:140). Branding has evolved into the central building block of an organisation's activities (Alizadeh et al., 2014:14). It forms part of the guidelines for any corporate behaviour and it applies to both external and internal behaviour (Alizadeh et al., 2014:14). According to Mearns (2007:56), branding has become a discipline that advances an organisation's point of difference and this gives the business a competitive advantage in the market place. For this reason, a brand should be easy to relate to and distinct from their competitors (Cant & Van Heerden, 2011; Clow & Baack). An important strategic tool for a business is to use branding in order to manage its risk exposure (Srinivasan et al., 2011a:3). According to Lamb et al. (2018:250), there are three main purposes for branding: product identification, repeat sales or loyalty, and enhancing new-product sales.

There are documented benefits that branding has for a business, such as improved perception of product performance, greater customer loyalty, repeat sales, less vulnerability to competitive marketing actions, improved financial stability, and larger profit margins. The positive reaction a consumer expresses when recognising a brand is seen as the value of branding (Todor, 2014:61). Thus, the term brand equity can be

referred to as an intangible asset that depends on the associations that consumers make with a brand (Todor, 2014:60). A powerful brand increases the financial worth of an organisation; as such, a brand is a financial asset (Jobber, 2010:22; Mugesh, 2015:73). For the organisation to successfully communicate its value proposition to its shareholders, the employees and top management ought to have a deep comprehension of the characteristics of this proposition and direct their decisions and activities accordingly (Gambetti & Quigley, 2012:174).

Multiple researchers state that employees are at the core of the corporate branding process (Balmer et al., 2016:37; Gambetti & Quigley, 2012:174; Olivas-Lujan & Bondarouk, 2013:26). Employees are beginning to be recognised as 'brand ambassadors' of their company (Balmer et al., 2001:14). Personnel attitude and behaviour are channels for communicating the intended corporate brand promise, therefore their dedication and enthusiasm in conveying the corporate brand image is essential to the success of a corporate branding strategy (Gambetti & Quigley, 2012:174). This viewpoint inspires branding policies of multiple leading brands such as *Virgin*, whose branding modus operandi is to rank the level of importance, for the organisation, from employees, customers, and lastly to shareholders (Balmer et al., 2016:37).

2.4 BRAND EQUITY

Brand equity is a concept born in the 1980s and has awakened an intense interest from business strategists and marketing managers from a variety of industries (Aaker et al., 2013:1). There is much debate about the concept of brand equity, however, some agreement exists that brand equity should be defined in terms of the marketing effects attributed to a specific brand (MacInnis et al., 2009:136)

Brand equity can be defined as a measure of strength of a brand in the marketplace which adds tangible value to a company through means of resulting sales and profits (Baines et al., 2011:323; Cant & Van Heerden, 2011:176; Jobber, 2010:307). The value may be reflected through the way customers feel, think, and act toward the brand, and also includes the prices, market share, and profitability the brand commands (Kotler & Keller, 2012:265). Brand equity explains why branded products/services have different outcome results from marketing than

products/services that are not branded (Keller, 2013:57). Strong brand equity preserves customer loyalty and protects the brand from competitor attacks (Baines et al., 2011:323).

There are two general motivations for studying brand equity in a business. The first motivation is financially based; it is to estimate the value of a brand more accurately for accounting purposes (Baines et al., 2011:323; Keller, 1993:1). The second motivation is from a marketing perspective; this is about the beliefs, images, and core associations customers have of a brand, and the loyalty that a brand is able to sustain (Baines et al., 2011:323). Brand names are often the most valuable asset for many companies; some name brands are so well-known that they are referred to as megabrands (Schiffman et al., 2014a:187). Baines et al. (2011:323) state that brand equity is important due to the increased interest and pressure from various stakeholders to measure the return on promotional investments as well as the value brands offer on balance sheets.

There are two approaches to brand equity, namely, the consumer-based approach and the firm- or proprietary-based approach (Cant et al., 2009:263; Jobber, 2010:307; Müller, 2017:22). Keller (1993) defines consumer-based brand equity as the “differential effect of brand knowledge on consumer response to the marketing of the brand” (Söderman & Dolles, 2013:505). Jobber (2010:307) states that consumer-based brand equity consists of brand image and brand awareness which reside in the minds of the customers. This approach is about the link between the power of a brand and what consumers have seen, read, learned, heard, thought, and felt about that brand (Kotler & Keller, 2012:265). When customers identify and recognise a marketed brand and react favourably to it, it is said that the brand has positive consumer-based brand equity (Keller, 1993:8; Kotler & Keller, 2012:266).

Firm-based brand equity refers to the assets that the company possess that deliver value to the brand, such as patents and channel relationships (Jobber, 2010:307). The firm-based brand equity approach focuses mainly on the financial value that the brand generates (Müller, 2017:22-23). According to Schiffman et al. (2014a:187), a brand's superiority in the minds of the consumer influence the financial value of the brand. Thus, it can be assumed that brand equity is considered a consumer-oriented concept (Guillén & Rubio, 2019:77; Müller, 2017:23).

Measuring brand equity is a necessity since brands are considered to be powerful influencers of sales and market share (Yıldız & Kinden, 2017). There are various existing methods to measure and track brand equity (Cant et al., 2009:270). The two predominant brand equity models are those of Keller (1993) and Aaker (1996) (Cant et al., 2009:263; Kotler & Keller, 2012:267; Trott & Sople, 2016:7). Hence, these two models were implemented in this study.

2.4.1 Keller's Brand Equity Model

Keller (1993) argues that brand equity should be considered from a customer perspective (Mohan & Sequeira, 2013:5). There is a dominant stream of research on the consumer-based brand equity approach, centred around cognitive psychology in addition to memory structures (Schivinski & Dabrowski, 2014:3).

Keller (1993) accentuated that brand equity ought to be captured in terms of brand awareness and in the favourability, strength, and uniqueness of the brand associations that exist in the memories of individuals (Schivinski & Dabrowski, 2014:4). Figure 2-1 is an illustration of Keller's (1993) consumer-based brand equity model which emphasises the importance of brand knowledge (Keller, 1993:7).

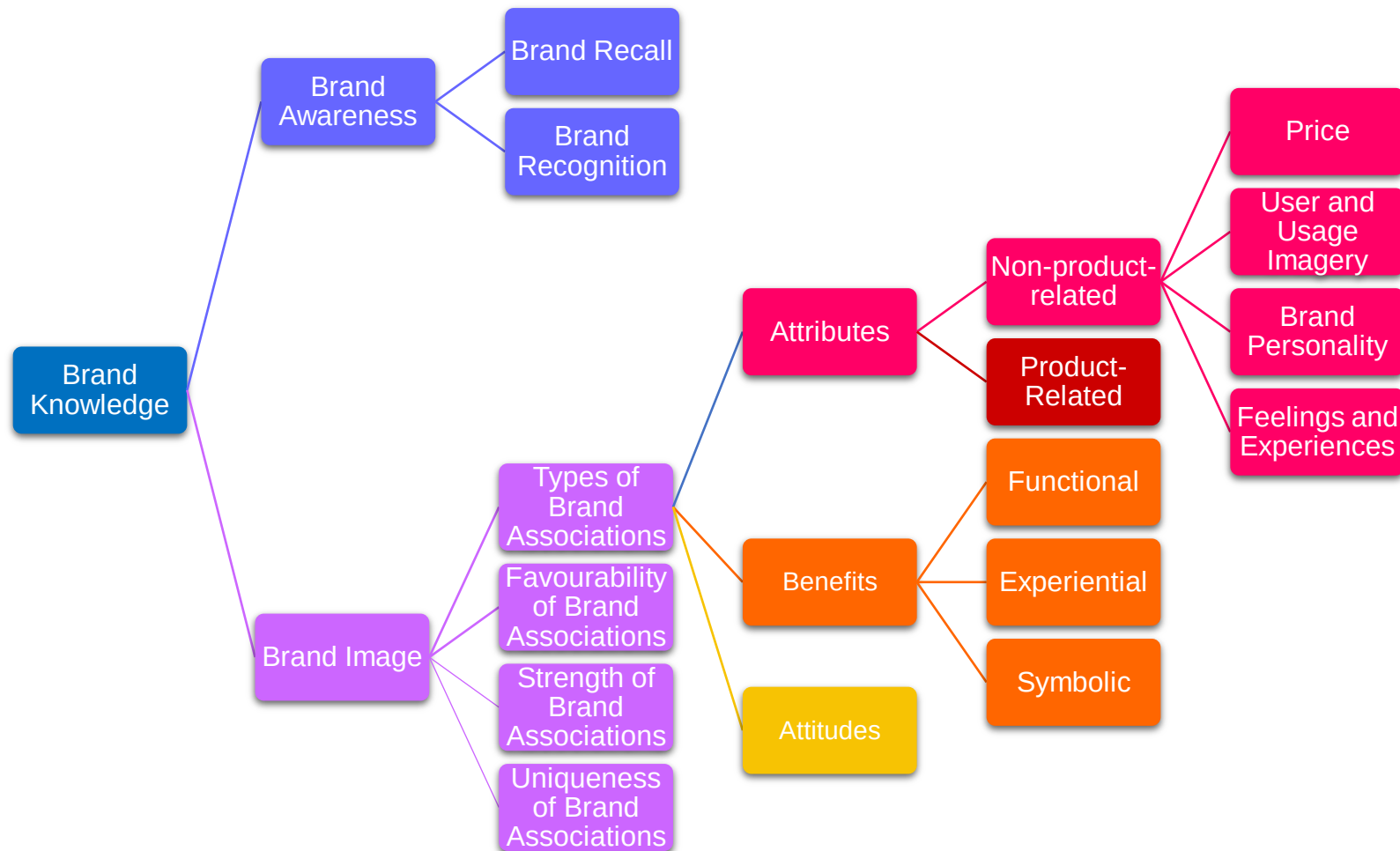


Figure 2-1: Keller's Brand Equity Model (Keller, 1993:7).

As seen in Figure 2-1, two dimensions branch from Keller's model: brand awareness (brand recall and brand recognition) and brand image (type, favourability, strength, and uniqueness of brand associations). By raising brand awareness, a brand is embodied in a consumer's evoked set (those brands a customer earnestly considers before making a purchase) (Jobber, 2010:308-309). In situations where a customer has low-involvement with a product, a purchase may follow upon recognition of a brand with little information required due to the familiarity with the brand (Jobber, 2010:308-309). A well-known brand serves to provide confidence regarding purchase decisions, reduces search time in purchase decisions, provides psychological reinforcement of the purchase, and gives assurance about the purchase (Clow & Baack, 2016:47). Keller's model focuses on the brand image dimension by exploring the types of brand association in more detail (Müller, 2017:23). The various types of brand associations include attributes (product-related and non-product-related), benefits (functional, experiential, and symbolic) and attitudes. There are similarities that exist between Keller's model and that of Aaker's (1996). The following section discusses Aaker's brand equity model, which is also commonly known as the Brand Equity Ten (Aaker, 1996:103).

2.4.2 Aaker's Brand Equity Model

Aaker (2009:15) defines brand equity as "the set liabilities and assets linked to a brand – its name and symbols – that increase value to, or subtract value from, a service or product". Aaker (2009:15) also proposes that powerful brands will result in higher profit margins and increased access to distribution channels. Aaker (1991) suggests that brand equity comprises of five components: (1) market behaviour, (2) brand awareness, (3) perceived quality, (4) brand loyalty, and (5) brand associations (Grima et al., 2019:49; Nguyen et al., 2017:84). Figure 2-2 is a representation of Aaker's Brand Equity model (Aaker, 1996).

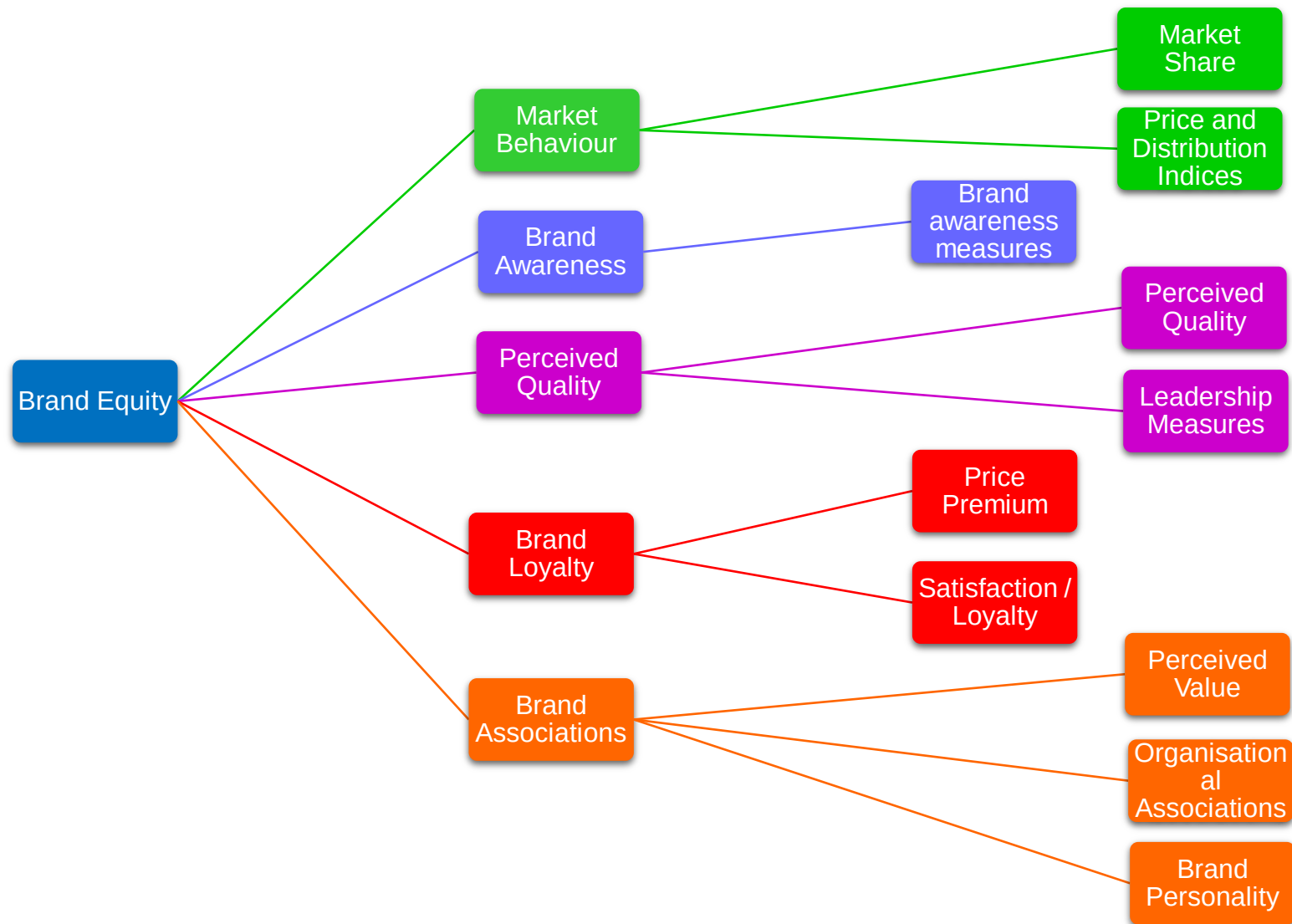


Figure 2-2: Aaker's Brand Equity Model (Aaker, 1996:105)

2.4.2.1 Market behaviour

Amongst the Brand Equity Ten, market behaviour is the only brand equity measure where consumer inputs are not required, since it makes use of market share, market price, and distribution coverage (Aaker, 1996:115; Müller, 2017:26). When measuring consumer-based brand equity, market behaviour aspects are not relevant since it is considered to be a firm-based approach to brand equity (Veloutsou, 2013:239).

2.4.2.2 Brand awareness

Brand awareness can be defined as the ability of potential customers to recognise and recall that a particular product belongs to a distinct or superior brand (Kotler & Pfoertsch, 2010:313). Many researchers suggest that brand awareness is one of the main dimensions of brand equity (Veloutsou, 2013:241). Brand awareness is the extent to which a customer is familiar with a brand and is able to recall the brand when making a purchase (Trott & Sople, 2016:8). Brand awareness along with perceived quality, brand associations, and brand loyalty are regularly described as intangible essentials of brand equity (Veloutsou, 2013:241). According to Kotler and Pfoertsch (2010:313), there are multiple levels of brand awareness that depend on how effortlessly a consumer is able to recall the brand. Nevertheless, as soon as a customer is confronted with a brand and easily recognises it, it is considered that the marketing efforts are positive and effective (Kotler & Pfoertsch, 2010:313). Through effective knowledge management in conjunction with sharing brand knowledge, a company is able to foster and guide internal brand awareness among its employees (Koporcic et al., 2018:54).

When the name of a brand links to memory nodes in the mind of consumers (Francis, 2012:107) and is paired with their knowledge of the brand, it builds up the brand equity (Huang & Sarigöllü, 2014:113). Hence, brand awareness subconsciously influences consumer decision making while providing easier learning advantage for the brand (Huang & Sarigöllü, 2014:113).

2.4.2.3 Perceived quality

Keller (2013:187) defines perceived quality as the biased judgement that exists within each individual regarding the brand's superiority and quality compared to that of its

competitors. The quality of a product may be under- or overestimated in the eyes of the customer at first glance, depending on the branding component (Kotler & Pfoertsch, 2010:313). A brand can be strategically positioned in the market based on quality in order to distinguish the brand from its competitors (Jooste et al., 2012:397; Paugam et al., 2016:12). Consumers compare products that vary in perceived quality and price, as well as by the way particular products are exhibited in the store (Kotler & Keller, 2015:203). Perceived quality has an effect on brand equity in the sense that brand equity is greater when the perceived quality of a brand is higher (Gill et al., 2010:193). Perceived quality can influence customers' perceptions on a wide spectrum of attribute dimensions since it has a powerful halo effect in favour of the brand (Aaker & McLoughlin, 2009:163).

2.4.2.4 Brand loyalty

Ferrell and Pride (2013:412) define brand loyalty as a favourable attitude that a customer may have toward a particular brand. Brand loyalty is the ultimate objective for organisations and it occurs when customers repeatedly purchase only one brand in a specific category (Clow & Baack, 2016:60). Brand loyalty may be considered the most vital aspect of brand equity dimensions, as recurring and loyal consumers lead to healthier brand equity (Schiffman et al., 2010:234). Furthermore, Buil et al. (2013:64) opine that brand loyalty is one of the major drivers of brand equity.

Two of the most significant benefits of branding are that it creates and maintains customer loyalty (Ferrell & Pride, 2013:412). Brand loyalty is the ultimate objective of creating powerful brands (Clow & Baack, 2016:60). Brand loyalty is a desired characteristic for companies as it makes customers less susceptible to influences from competing brands (Lamb et al., 2018:340). In order for brand loyalty to exist, the product or service must at the very least meet or surpass consumers' expectations upon use (Keller, 2013:187). Brand loyalty is the result of an initial product trial that is reinforced by satisfactory results which leads to a repeat purchase (Schiffman et al., 2014:186). The value of a brand depends on the consumer's positive experience of it, which evokes an emotional connection and leads to brand loyalty (Clow & Baack, 2016:60).

2.4.2.5 Brand associations

Aaker (1996) defines brand identity as 'a unique set of brand associations that brand strategists aspire to create or uphold' (Gill et al., 2010:193). Brand associations are all the brand-related feelings, thoughts, images, perceptions, beliefs, experiences, attitudes, and the like that become connected to a brand (Kotler & Keller, 2015:193). These brand associations symbolise the brand and infer a promise to customers from the organisation (Gill et al., 2010:193). Through brand associations, organisations are able to strategically distinguish and position their products and build favourable beliefs and attitudes towards their brands (Buil et al., 2013:64). This, in turn, leads to higher brand equity (Buil et al., 2013:64). Brand associations occur as a result of a connection between two nodes in the mind of the consumer (Schultz et al., 2013:69). Accordingly, a consumer connects selected memories with the brand involved, it results in certain brand associations (Fayrene & Lee, 2011:36). The emotional associations which concern a sense of security, social approval, and self-respect are key sources of brand equity (Glynn & Woodside, 2009:25). Aaker (1996:111) states that the measurement of brand associations/differentiation can be founded on three viewpoints of the brand: the brand-as-product (value), the brand-as-person (brand personality), and the brand-as-organisation (organisational associations) (Gill et al., 2010:193).

a) Perceived value

According to Fayrene and Lee (2011:37), value is often described as the brand usefulness relative to its cost. Perceived value can also be defined from a customer's stance in terms of money, benefit, quality, and social psychological benefits (Kuo et al., 2009:888). Perceived value can be referred to how customers justify the price relative to the quality of the product or service (Management Association, 2019:32). Kuo et al. (2009:888) suggest that when a customer pays less money for a product with high quality, positive perceived value is automatically created. Furthermore, Arslan (2019:75) and Buil et al. (2013:64) argue that heightened perceived quality leads to an increase perceived value and vice versa, which leads to a positive effect on brand equity. Perceived product quality leads to an increase in value for customers in the following ways: (1) it assists with product positioning strategies, (2) it provides customers with a reason to purchase the product, (3) it assists in the enhancement of

product quality, and (4) it helps in charging premiums (Trott & Sople, 2016:98). Multiple studies have identified perceived quality, customer satisfaction, and service quality as the key drivers to competitive advantage and corporate success (Kuo et al., 2009:887).

b) Organisational associations

Dacin (1997:69) defines organisational associations as the combination of perceptions, emotions, beliefs, and information about an organisation that reside within the mind of the consumer. Kim and Park (2011:640) refer to organisational associations as the generic label of all the information about an organisation which a consumer holds. This suggests that consumers consider the people, values, and programs that fuel the brand and not only the face of it (Fayrene & Lee, 2011:38). According to Trott and Sople (2016:67), organisational associations can be divided into two categories: corporate ability associations and corporate social responsibility. Corporate ability pertains to the competency and expertise for producing and delivering goods and services; whereas corporate social responsibility refers to perceptions about the character of the organisation concerning societal issues (Fayrene & Lee, 2011:38; Walsh & Bartikowski, 2013:989). A study showed that an organisation's reputation of corporate ability has a bigger impact on consumers' assessment of brands than the reputation of corporate social responsibility (Kim & Park, 2011:640). As such, organisational associations influence the behaviour of consumers which, in turn, affects brand equity (Gordon, 2010:75).

Berens et al. (2005) recognised three key conceptual streams that relate to corporate associations, namely, the social expectations that customers have regarding the organisation; the corporate personality traits that customers associate with the organisation; and the level of trust towards an organisation (Shamma & Hassan, 2011:13).

c) Brand personality

Since Aaker (1997b:347) introduced the concept of brand personality, and the attention has shifted from the brand and towards the personality of a brand (Kosteljik, 2016:4). Brand associations are not influenced by brand personality alone but rather by the idea of brand as a person (Aaker, 1996:111; Müller, 2017:32). It was discovered that individuals appreciated both the products of an organisation and that there were

people within the organisation which conceptualised the idea of the brand as a person (Veloutsou & Taylor, 2012:902). According to Veloutsou and Taylor (2012:902), some of the *brand as a person* characteristics are vital for competitive advantage in the marketplace. Brands that continuously present strong personalities are more likely to resonate with customers and perform better, which leads to trust and brand loyalty from consumers, consequently elevating brand equity (Roberts, 2010:2). Organisations conceptualise brands as personalities in order to create enduring consumer-brand relationships which would consequently increase brand equity (Ahmad & Thyagaraj, 2014:19). According to Chen et al. (2014:153), brand archetypes play an equally important role as does brand personality. Similar to brand personality, brand archetypes forge a deeper understanding of a brand and maintain the correct brand perception for a long period of time (Chen et al., 2014:153).

2.5 BRAND ARCHETYPES

Archetypes stem from the work of well-known psychologist Carl Jung (1969), who described archetypes as “universal collective patterns of the unconscious, which are deeply embedded personality characteristics and patterns that resonate within each individual, that serve to give direction and organise human thought and action” (Dohe, 2016:2; Siraj & Kumari, 2011:47). The term “archetype” originates from ancient Greek; *archein* means “original or old”, *typos* means “pattern, type, or model”, and in combination they form “original pattern” (Gregory & Rutledge, 2016:42). Archetypes are a representation of fundamental human motifs of our knowledge and experience as we progressed, as a result they evoke deep emotions (Gregory & Rutledge, 2016:42; Siraj & Kumari, 2011:47).

Mark and Pearson (2001) were the first who applied the idea of archetypes to brands. An archetype is the foundation or personification on which a brand character is created (Siraj & Kumari, 2011:47). These brand characters or personalities tend to reflect the aspirations and expectations of their target market (Goossen, 2018). According to Mark and Pearson (2001:14), archetypal images is a way of fulfilling human desires as well as releasing yearnings and deep emotions. Each brand archetype has a dominant identity with its own set of characteristics, attitudes, values, and behaviour (Roberts, 2010:22-23). Archetypes are the soul of a brand since they are used to communicate a meaning that allows customers to resonate with a product (Mark &

Pearson, 2001:21-22). The most common archetypical traits can be compared to the personality characteristics of people in our daily lives, which could be the reason why consumers are familiar with the archetypes (Hoolwerff, 2014:8). Consumers face a clutter of products on a daily basis and archetypes help brands to be easily recognisable and identifiable (Goossen, 2018; Siraj & Kumari, 2011:47).

An archetypal approach may be used by marketing managers so as to define what a brand is, what it stands for, and the unique relationship with its consumers (Xara-Brasil et al., 2018:143). This establishes a connection between organisations and their consumers' motivations and needs (Francis, 2012:35; Xara-Brasil et al., 2018:143). This approach primarily focuses on consumers' brand experience and meaning, and the product becomes a secondary means to achieve the expected brand meaning (Xara-Brasil et al., 2018:143). Marketers are able to influence their consumers' individual brand perceptions through brand stories, media and pop culture, as well as personal experiences and word of mouth (Adi et al., 2015:755). Brands are able to vividly capture the essence of the category to which they belong and to communicate their specific messages in refined and subtle manners (Mark & Pearson, 2001:6). The strategic usage of archetypes allows for the creation of a spiritual and mystical identity for brands, thus helping to encourage a deeper and more substantial connection with consumers regarding their unconscious aspirations (Xara-Brasil et al., 2018:145).

It does not suffice that companies write a list of values only to frame it and leave it on the wall; those values must become the driving force of the organisation. This is accomplished by realising that beneath any set of values lies an archetype (Mark & Pearson, 2001:345).

2.5.1 Brand archetype major human driver (MHD) categories

Even though each archetype is individualistic and autonomous in terms of personality traits, Mark and Pearson (2001) created a framework to group archetypes into four clusters (Kamlot & Calmon, 2017:99; Xara-Brasil et al., 2018:145). The framework takes into consideration the common attributes the archetypes share in accordance with the four major human drivers (*Control & Stability*, *Independence & Fulfillment*, *Mastery & Risk*, and *Belonging & Enjoyment*) (Xara-Brasil et al., 2018:145). According to Kamlot and Calmon (2017:100), brand archetypes assist customers' need for

stability, independence, mastery, and belonging which also serve as motivational factors for individuals on a daily basis. Figure 2-3 is an illustration of the twelve archetypes that are categorised into the four major human drivers.

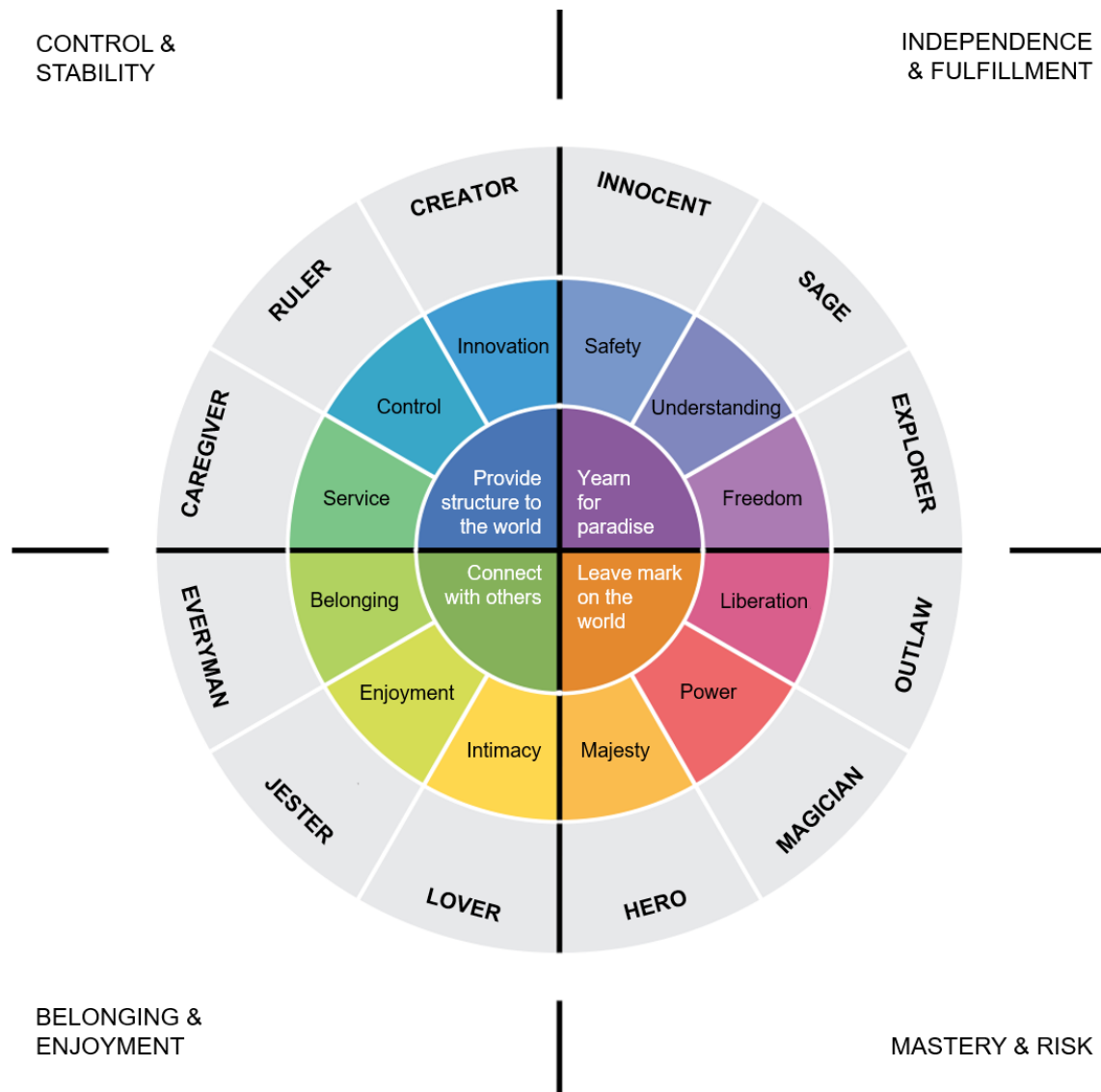


Figure 2-3: The Four Major Human Drivers (Xara-Brasil et al., 2018:145).

2.5.2 The twelve archetypes

The most important practise for an organisation is to stay consistent with their chosen archetype (Hwang, 2017:22). There are 12 intuitive and customary brand archetypes that can be linked to a brand so as to create value for the organisation (Siraj & Kumari, 2011:47; Zeiser, 2015:98).

2.5.2.1 *The Sage*

The Sage is often referred to as the wise archetype as it constitutes traits akin to the thinkers, advisors, and philosophers of the world (Hwang, 2017:28; Kostera, 2012:123). Since *The Sage* believes that the truth will set everyone free, this archetype's main goal is to reveal the truth and help others by offering wisdom (Hwang, 2017:28; Siraj & Kumari, 2011:51). They also want to have the freedom to form their own opinions and thoughts (Mark & Pearson, 2001:88). Despite its intuitive nature and deep understanding of the world, it never exposes its intelligence for the attention of others (Hwang, 2017:28; Kostera, 2012:123). *The Sage* would rather support and inspire others to make better decisions (Siraj & Kumari, 2011:51).

Brands with sage characteristics are Google, Wikipedia, CNN, and Adobe System (Hwang, 2017:28; Mark & Pearson, 2001:90). *The Sage* represents wisdom and steadiness, and also portrays a reliable and down-to-earth brand image to its customers (Chen et al., 2014:157). These brands are often linked with supporting brands which encourage people to act smarter by suggesting adequate tools (Hwang, 2017:28). Thus, *The Sage* views a purchase as being a logical and rational decision or transaction (Kamlot & Calmon, 2017:103). Table 2-1 is a summarised version of *The Sage's* goal, strategy, brand voice, and associated terms.

Table 2-1: *The Sage*

<u>The Sage</u>: “The truth will set you free.”	
Goal:	To have a better understanding of the world through the use of analysis and intelligence
Strategy:	To seek out knowledge and information; to become self-reflective and understand thinking processes
Brand voice:	Decisive, factual, authoritative, intelligent, and researched
Also known as:	Scholar, expert, oracle, thinker, planner, mentor, professional, advisor, and detective
    WIKIPEDIA The Free Encyclopedia  	

Source: Mark and Pearson (2001:89); Putnam (2019j)

2.5.2.2 *The Innocent*

The Innocent strives to be completely honest with itself, and to stay young and free (Hwang, 2017:27; Siraj & Kumari, 2011:50). This archetype is also viewed as naïve, romantic, utopian, and a dreamer (Hwang, 2017:27). *The Innocent* promises a life that need not be difficult, since you can get out of the fast lane, relax, and enjoy life (Mark & Pearson, 2001:53).

Coca Cola, Dove, Disney, and Johnson and Johnson are brands that portray characteristics of *The Innocent* such as trust, purity, enjoyment, honesty, forgiveness, and the like (Hwang, 2017:27; Xara-Brasil et al., 2018:146). This archetype symbolises kindness and the pursuit of perfection (Chen et al., 2014:157). A good example of how a brand conveys a positive brand attitude through the portrayal of honesty and trust is Coca Cola with its famous slogans: “It’s the real thing” in 1969; “Coca-Cola...Real” in 2003; “Open Happiness” in 2009; and “Taste the Feeling” in 2019 (Chen et al., 2014:157; Hwang, 2017:27; Ryan, 2019). Mark and Pearson (2001:54) suggest that brands often appeal subliminally to consumers by means of promising an anticipated rescue from a world full of imperfection. Table 2-2 provides a brief overview of *The Innocent* archetype.

Table 2-2: *The Innocent*

<i>The Innocent: “Free to be you and me.”</i>	
Goal:	Happiness
Strategy:	To do things right
Brand voice:	Concise and simple language, optimistic, and cheerful
Also known as:	Utopian, naïve, saint, mystic, romantic, dreamer, traditionalist, idealist, purist
  	

Source: (Mark & Pearson, 2001:54; Putnam, 2019g)

2.5.2.3 The Explorer

The Explorer seeks adventure and extremities in life (Hwang, 2017:28). As expected, this archetype is known to be exciting, daring, authentic, outdoorsy, and confident (Chen et al., 2014:157). *The Explorer* wishes for freedom in order to find their true self by exploring the world (Haddad et al., 2015:23).

For a brand to successfully embody this archetype, it must supplement explorer journeys to evoke any sense of brand loyalty from customers (Mark & Pearson, 2001:82). Famous brands that embody *The Explorer* archetype are Swatch, Corona, Jeep, and Red Bull (Mark & Pearson, 2001:73-74; Siraj & Kumari, 2011:51). *The Explorer* brand symbolises uniqueness and creativity, and constantly encourages its customers to explore and pursue their true selves (Chen et al., 2014:157). Table 2.3 provides a brief overview of *The Explorer* archetype.

Table 2-3: The Explorer

<u>The Explorer: “Do not fence me in.”</u>	
Goal:	To experience a life that is authentic and fulfilling
Strategy:	To seek out new things and experiences, journey, and escape from entrapment and tediousness
Brand voice:	Concise and simple language, optimistic, and cheerful
Also known as:	The seeker, adventurer, iconoclast, individualist, pilgrim, antihero
	

Source: Mark and Pearson (2001:72); Putnam (2019d).

2.5.2.4 The Ruler

The Ruler has powerful and authoritative characteristics (Hwang, 2017:31). The primary objective for this archetype is to rule the world and to maintain that power (Hwang, 2017:31; Mark & Pearson, 2001). *The Ruler* enjoys being the leader and is commonly in roles such as the boss, manager, superior or an aristocrat (Xara-Brasil et al., 2018:146).

The Ruler takes on the role of being the industry leader and portrays a trustworthy brand image to its users (Chen et al., 2014:157). Well-known brands that embody *The Ruler* archetype are British Airways, Mercedes Benz, Rolex, Kodak, American Express, and Microsoft (Chen et al., 2014:157). Multiple ruler brands and advertisements appeal to our inferior natures that wish to be important and successful (Mark & Pearson, 2001:247). This is one of the archetypes that often gives the customer a sense of security (Kamlot & Calmon, 2017:100). Table 2-4 is a summary of *The Ruler* archetype.

Table 2-4: The Ruler

<u>The Ruler:</u> “Power is not everything. It’s the only thing”	
Goal:	To create a successful, prosperous company, family, or community
Strategy:	Exert leadership
Brand voice:	Concise and simple language, optimistic, and cheerful
Also known as:	The boss, leader, aristocrat, sovereign, role model, administrator, or manager
 Mercedes-Benz  BRITISH AIRWAYS  ROLEX	

Source: Mark and Pearson (2001:244); Putnam (2019d).

2.5.2.5 The Creator

The Creator often portrays the artist, writer, and entrepreneur (Haddad et al., 2015:26). This archetype wants to create something of importance and everlasting and believes that everything we imagine can be realised (Hwang, 2017:30; Xara-Brasil et al., 2018:146). *The Creator* is passionate and innovative and yearns for freedom in order to be self-expressive in business and in life (Haddad et al., 2015:26). This archetype represents innovation, artistry, invention, and is often found to be non-social due to their focus on delivering quality (Xara-Brasil et al., 2018:146).

Brands that embody *The Creator* archetype are different from conventional brands that produce an extensive range of products without offering real creative value (Hwang, 2017:30). Examples of creator brands are Apple, Pinterest, Crayola, Lego, and Canon (Hwang, 2017:30-31; Mark & Pearson, 2001:227). These brands portray the brand attitude of constant innovation and the search for excellence to its customers (Chen et al., 2014:157). Table 2-5 provides an overview of *The Creator* archetype.

Table 2-5: The Creator

<i>The Creator: “If it can be imagined, it can be created.”</i>	
Goal:	Giving form to a vision
Strategy:	Develop skill and artistic control
Brand voice:	Unique, descriptive, visual, and metaphor-rich
Also known as:	The artist, inventor, musician, innovator, writer, or dreamer
	

Source: Mark and Pearson (2001:228); (Putnam, 2019b)

2.5.2.6 The Caregiver

The main purpose of *The Caregiver* archetype is to protect others from harm, to guide, to help, and to care (Haddad et al., 2015:29). Characteristics that describe *The Caregiver* are selfless, compassionate, loving, and careful (Hwang, 2017:30). Throughout time, caregivers have always been depicted as influential maternal figures (Mark & Pearson, 2001:209).

With caregiver archetype advertisements, the customer is often portrayed as someone who cares for others, and the products help them in their effort to do so (Haddad et al., 2015:29). Famous brands with *The Caregiver* archetype are Nivea, Pampers, Heinz, Lifebuoy, L'Oréal, and Unicef (Hwang, 2017:30). In order to appeal to customers who share traits with this archetype, the brand and advertisements need to portray caring and concern directed at others (Kamlot & Calmon, 2017:107). Table 2.6 is a summary of *The Caregiver* archetype.

Table 2-6: *The Caregiver*

<u>The Caregiver: “Love your neighbour as yourself.”</u>	
Goal:	To help others
Strategy:	Doing things for others
Brand voice:	Considerate, thoughtful, generous, and kind
Also known as:	The saint, caretaker, parent, philanthropist, helper, martyr, supporter
	

Source: Mark and Pearson (2001:210); Putnam (2019a)

2.5.2.7 *The Regular*

The Regular, also called everyman, archetype is known to be a down-to-earth realist, with a lack of pretence and portrays the image of being virtuous and ordinary (Gutierrez, 2018; Mark & Pearson, 2001:165). *The Regular* believes in equality among people and fights for democracy and human relationships (Hwang, 2017:29). This archetype has a deep yearning to fit in with others and belong (Xara-Brasil et al., 2018:147). General terms that describe *The Regular* are neighbour, candid, wholesome, cynical, and persevering (Roberts, 2010:29).

This type of brand is proud of their down-to-earth, honest, and trustworthy attitude and image (Gutierrez, 2018). It provides customers with everyday functionality whilst providing them with a sense of belonging (Hwang, 2017:29). Famous brands that embody this archetype are VISA, KitKat, eBay, IKEA, Wendy's, and GAP (Haddad et al., 2015:23). In order to market or advertise this archetype effectively, the brand should use wholesome imagery, communicate in a colloquial voice, make no outlandish claims, and avoid shock value advertising (Gutierrez, 2018). Table 2-7 is an overview of *The Regular* archetype.

Table 2-7: *The Regular*

<u><i>The Regular: "All men and women are created equal."</i></u>	
Goal:	To relate, belong, to be accepted and accept others
Strategy:	Develop virtues that are solid and focus on blending in
Brand voice:	Humble, friendly, practical, and honest
Also known as:	The good-old boy, plain Jane, everyman, the working stiff, the solid citizen, and the good neighbour.
  	

Source: Mark and Pearson (2001:166); Putnam (2019e).

2.5.2.8 *The Lover*

The Lover archetype hopes to create intimate relationships with work, experiences and people (Franzen & Moriarty, 2015:279). This archetype can be described as intimate, passionate, romantic, playful, and impulsive (Roberts, 2010:29).

Customers who tend towards *The Lover* archetype prefer products with uniqueness and exclusivity (Kamlot & Calmon, 2017:105). This archetype is frequently portrayed in jewellery, cosmetics, fashion, tourism industries, fragrances, and certain categories of food linked to pleasure and sensuality such as fine wine and ice cream (Kamlot & Calmon, 2017:105). *The Lover* archetype is symbolised by mythical figures, such as Aphrodite and Eros, and are viewed as erotic and sensual in nature as with brands like Victoria's Secret, Magnum, Chanel, Häagen-Dazs, and Dior (Batey, 2012:45). This archetype personifies the enchantment and enthusiasm of a brand which communicates a brand image of elegance and nobility (Chen et al., 2014:157). *The Lover* archetype is summarised in Table 2-8 below.

Table 2-8: *The Lover*

<i><u>The Lover: "I only have eyes for you."</u></i>	
Goal:	Relationships with the people, being in environments they love
Strategy:	To become more attractive in every possible way
Brand voice:	Affectionate, warm, adjective-rich
Also known as:	Partners, intimates, beauty, heart-centred, enthusiasts, spouses, harmonisers, matchmakers, and connoisseurs
  	

Source: Mark and Pearson (2001:179); Putnam (2019h)

2.5.2.9 The Jester

The Jester archetype embodies individuals who seek to live life to the fullest and to enjoy every moment with complete satisfaction (Franzen & Moriarty, 2015:279). Terms that best describe *The Jester* are light-hearted, entertainer, prankster, irresponsible, mischievous, comedian, and impulsive (Hwang, 2017:30; Roberts, 2010:29). The main aim of this archetype is to have fun and make every moment memorable while cheering up the world with its charismatic nature (Siraj & Kumari, 2011:53).

The Jester is a well-accepted brand archetype since almost everyone longs for more fun, which is why these types of brands and marketing campaigns are often the most memorable (Gutierrez, 2018; Mark & Pearson, 2001:196). Famous brands that portray *The Jester* archetype are Doritos, Burger King, and Skittles (Haddad et al., 2015:23). *The Jester* often uses outrageous imagery and frequently teases young customers affectionately as they are bound to appreciate and accept the silliness (Gutierrez, 2018). This archetype also helps the community deal with the modern world absurdities since *The Jester* takes everything lightly and has a rule-breaking nature (Mark & Pearson, 2001:197). Table 2-9 is a summarised version of *The Jester's* goal, strategy, brand voice, and associated terms.

Table 2-9: *The Jester*

<i>The Jester: "If I may not dance, I will not be part of your revolution."</i>	
Goal:	To lighten up the world and have a great time doing so
Strategy:	Make jokes, be playful and funny
Brand voice:	Enthusiastic, expressive, tell/make jokes, self-deprecating
Also known as:	The trickster, fool, clown, punster, prankster, comedian, or joker
  	

Source:Mark and Pearson (2001:197);Putnam (2019c)

2.5.2.10 *The Hero*

As in stories where *The Hero* triumphs over evil, hardships, danger, or major challenges and inspires everyone, such are the characteristics of this brand archetype (Mark & Pearson, 2001:105). There are multiple terms to describe a hero, such as impetuous, warrior, noble, rescuer, courageous, inspiring, and dragon slayer (Roberts, 2010:16). According to *The Hero* brand archetype, no feat is impossible when one has the will to achieve it (Hwang, 2017:28).

One of the greatest hero brand types of all time is Nike, who became clichéd and self-conscious in their role and proceeded to demonstrate openly a loss of confidence, change brand managers and advertising agencies, and found the solution was to tap deeper into the “hero’s journey” to rise above their challenges, and subsequently became a source of inspiration for *The Hero* archetype (Mark & Pearson, 2001:10). Brands that portray *The Hero* well, are Nike, FedEx, BMW, and The Olympics (Batey, 2012:37; Siraj & Kumari, 2011:51). *The Hero* archetype symbolises bravery and boldness, which encourages its customers to constantly meet new challenges and continuously outdo themselves (Chen et al., 2014:157). Table 2-10 is a summary of *The Hero* archetype.

Table 2-10: *The Hero*

<u>The Hero</u>: “Where there is a will, there is a way.”	
Goal:	To improve the world through expert mastery
Strategy:	To become as strong, powerful, and competent as possible
Brand voice:	Self-confident, motivational, direct, and self-disciplined
Also known as:	The warrior, crusader, superhero, dragon slayer, team player, competitor, and the soldier
	

Source: Mark and Pearson (2001:106); Putnam (2019f)

2.5.2.11 *The Magician*

The Magician, as an archetype, often acts as a catalyst and facilitator for social or institutional transformation or restoration and healing (Mark & Pearson, 2001:103). This archetype wants to know the fundamental laws of the world and how it functions and to influence its transformation (Xara-Brasil et al., 2018:146). *The Magician* can be described as a visionary, alchemist, transformer, teacher, scientist, or performer (Roberts, 2010:29). The most basic desire *The Magician* possess to search out fundamental laws of how things work and how to use these principles to get things done (Mark & Pearson, 2001:140).

This brand archetype uses “magical moments” as their main focus; for example, sparkling water, champagne, spas, chic hotels, and some cosmetics and fitness campaigns that represent the promise of “the fountain of youth” (Mark & Pearson, 2001:142). A few representatives of *The Magician* brand archetype are Walt Disney, Smirnoff, Axe, and Master Card (Hwang, 2017:29). A goal that doubles as a reward for *The Magician* archetype is when it succeeds in helping or guiding customers improve themselves and become the best version of who they can be (Kamlot & Calmon, 2017:104). Table 2-11 provides an overview of *The Magician* archetype.

Table 2-11: *The Magician*

<i>The Magician: “It can happen!”</i>	
Goal:	To make dreams come true, leverage laws of the universe
Strategy:	Developing a vision and to live it
Brand voice:	Expansive, moving, and articulate
Also known as:	The visionary, catalyst, innovator, charismatic leader, medicine man/woman, and healer
	

Source: Mark and Pearson (2001:141); Putnam (2019f)

2.5.2.12 *The Outlaw*

The Outlaw archetype is characterised as a rebellious freethinker, a survivor, and a rule-breaker who aims for a revolution (Xara-Brasil et al., 2018:146). *The Outlaw* believes that if social systems are not working as they should, they can be revolutionised or overturned (Hwang, 2017:29). Characteristics that best describe *The Outlaw* are misfit, survivor, disrupter, vengeful, rule-breaker, rebel, wild, and revolutionary (Roberts, 2010:29). As opposed to *The Hero* archetype who wishes to be admired, *The Outlaw* is content with being feared and loathes being viewed as a victim (Mark & Pearson, 2001:124).

The Outlaw archetype prides itself on differentiating themselves from the majority by making use of radical solutions (Hwang, 2017:29). Brands with *The Outlaw* brand archetype are Diesel, Harley Davidson, and Virgin (Hwang, 2017:29; Mark & Pearson, 2001:125). Brands that embody this archetype use marketing in a way that is risky and challenges the status quo (Smith, 2016). *The Outlaw* prefers being associated with, or remembered for, their wild and daring attitude since *The Outlaw* seeks to revolutionise industries or break the law (Hwang, 2017:29). *The Outlaw* archetype is summarised in Table 2-12 below.

Table 2-12: *The Outlaw*

<i>The Outlaw: “Rules are meant to be broken.”</i>	
Goal:	To destroy or revolutionise what is not working (according to <i>The Outlaw</i> or for the society)
Strategy:	Shock, disrupt, destroy, or revolutionise
Brand voice:	Honest, raw, and candid
Also known as:	The rebel, revolutionist, villain, wild man or woman, misfit, enemy, or iconoclast.
	

Source: Mark and Pearson (2001:124); Putnam (2019i)

2.6 BRAND PERSONALITY

Brand personality has progressed into a widely deliberated topic in marketing (Lin, 2010:5). Aaker (1997b) defines brand personality as the “set of human characteristics that are associated with a brand”. It informs a customer of how a brand behaves and the characteristics it embodies (Alihodzic, 2013:99). An example of this is Absolut’s brand personality that has been described as “contemporary”, “cool”, and “hip” (Parker, 2009:177). Parker (2009:177) states that it is possible to associate human personality traits with brands as people frequently personify or transfer human traits to inanimate objects.

Since the formation of brand personality, it has proven to be an effective way to influence consumers’ perceptions of brands which consequently reflect their own social and self-identities that affect their brand preference (Hu et al., 2019:897). Brand personality originates from three sources, namely, the associations the consumers make with the brand, the image that the organisation strives to create, and the product attributes (Lin, 2010:5).

2.6.1 Factors that influence brand personality

As a person’s personality is influenced by intrinsic and extrinsic factors, so is brand personality also formed and affected (Aaker, 2012:145). Aaker (2012:146) proposes two categories of factors that influence the perceptions of brand personality, namely, product-related and non-product-related traits.

Product-related characteristics are viewed as primary drivers of brand personality (Aaker, 2012:145). Product-related characteristics are all the features that are associated with products and services as well as the perceived advantage they have over their competitors. According to Aaker (1996:146) and Management Association (2018:811), product-related characteristics that influence brand personality are product category, product attributes, price, and packaging. Product attributes may be referred to as qualities regarding the product which subsequently influence the consumer’s perceptions of the brand personality (Chakrabarti, 2014:333). Additionally, the marketing mix, which includes price and packaging, also has an impact on the

brand personality (Robinson, 2014:464). The visual aspects of a brand may influence a consumer's perception regarding the brand's personality (de Mooij, 2010:25).

Non-product-related characteristics that affect the personality of a brand comprise components such as country of origin, CEO identification, advertising style, and celebrity endorsement (Aaker, 2012:146). Non-product-related strategies often create a competitive advantage for brands (Kotler & Keller, 2015:323). Louis Vuitton and Chanel are category leaders that understand the desires and motivations that lead consumers to purchase these brands, therefore create relevant and appealing images to evoke a certain brand perception (Kotler & Keller, 2015:323). Keller (1993:7) states that brand personality may be classified as a non-product-related attribute which affects perceptions toward a brand.

2.6.2 Importance of brand personality

The success of a brand relies heavily on its distinguishing brand personality (Lin, 2010:4). However, according to Malär et al. (2012:728), consumers do not recognise the brand personality unless it is implemented successfully, which makes managerial input a vital component of a successful brand personality. Additionally, brand personality is an effective tool for persuasion, which can influence the overall reputation of an organisation amongst consumers (Veloutsou & Taylor, 2012:905). It is important to track the growing interactions and experiences that consumers have with a brand, as a check that consumers perceive the brand personality as intended by the business (Xara-Brasil et al., 2018:142). An organisation can use their brand personality to their advantage, that is, in order to build stronger connections, relationships, and emotional ties with their specified target market which will ultimately lead to brand loyal consumers (Management Association, 2018:539).

Organisations should also recognise the impact that brand personality may have on a business strategy, in the sense that it can be used to model brand traits for the development of perceptual maps and recommendation systems (Hu et al., 2019:895). As such, organisations should strive to create a personality for their brand that is consistent and long-lasting (Lin, 2010:4).

The functionality and quality of a product or service are not the only aspects that influence consumers, but also the symbolic meanings that consumers associate with

the brand (Kim & Hall, 2014:29). As such, consumers use brands to express their own personalities (Kim & Hall, 2014:29). A well-communicated and effective brand personality is able to influence a consumer's purchasing habits (Huber et al., 2015:340). This is achieved when a brand personality is in line with the consumer's character, self-image, feelings, and self-expression (Müller, 2017:42). Due to the characteristics and self-image individuals possess, they can easily relate to certain traits of the brand (Xara-Brasil et al., 2018:143). Powerful brands also make product-line extensions possible and consumers are more comfortable accepting the introduction of the new products (Majumdar, 2009:5; Wood, 2000:663). Furthermore, Lee and Back (2010:136) state that a unique brand personality may lead to an emotional bond with a brand, which leads to loyalty and trust in the brand. Thus, an organisation can use their brand personality as a tool for forging lasting relationships and emotional ties with their target audience (Chang & Lin, 2010:3345).

2.6.3 Measuring brand personality

There are numerous studies that have been conducted to measure brand personality (Aaker et al., 2013:84; Hu et al., 2019:897). Initially, researchers depended on qualitative methods which included photo-sorts, "psychodramatic" exercises, and free associations. However, these open-ended techniques were systematically abandoned as researchers sought out quantitative ways to identify and compute differences among brands (Hu et al., 2019:897). Quantitative research was implemented to measure "corporate personality", which originated with a semantic differential scale that utilised item scales such as "modest/harsh" and "responsible/irresponsible" (Davies et al., 2017:115). A similar approach was executed by researchers to evaluate product brands; for instance, King (1973) proposed that competing brands differ from each other due to the diversity amongst their brand personalities (Davies et al., 2017:115).

Since the conception of brand personality, its importance and influence have inspired multiple researchers to create tools to measure consumer perceptions thereof (Müller, 2017:43). Multiple researchers (Aaker, 1997b; Bosnjak et al., 2007; Braunstein & Ross, 2010; Sung & Tinkham, 2005) have developed scales to measure brand personality.

Multiple measurements of brand personality exist, however, a large number of scales are similar to previously discovered scales which were given different labels (Davies et al., 2017:115). Aaker (1997) conceptualised the first widely-used brand personality scale (Davies et al., 2017:115; Hu et al., 2019:897), which is supported by psychologists who assert that the scale has a framework that is a comprehensive classification of human personality (Parker, 2009:177). The scale was deliberately designed to be generic so that it could be applied to all brands (Davies et al., 2017:115). The brand personality scale was the result of a factor analysis conducted from members of the general public in the US, who were asked to label brands in various industries according to selected dimensions (Solomon et al., 2012:124).

Aaker's (1997) brand personality framework is implemented to measure and examine the meaning behind commercial brands as well as to understand how their brand personalities contribute to the brand as a whole (Bosnjak et al., 2007:304; Louis et al., 2010:115). Aaker's brand personality scale is one of the most utilised scales by researchers (Ahmad & Thyagaraj, 2014; Malär et al., 2011; Valette-Florence et al., 2011). According to Kumar (2018:203), Aaker's work and brand personality scale is currently the most cited in brand personality studies. Not only has Aaker's scale been used multiple times in studies, it has also been the foundation of multiple newly-established brand personality scales (Geuens et al., 2009; Roberts, 2010; Valette-Florence et al., 2011). Aaker's brand personality scale comprises of five factors (*Sincerity*, *Excitement*, *Competence*, *Sophistication*, and *Ruggedness*) and 42 items (Aaker, 1997a; Davies et al., 2017:116). Table 2-13 is an illustration of the items that are presented to respondents in a questionnaire where they have to rate how descriptive each trait is of a given brand.

Table 2-13: Aaker's Brand Personality Scale

<i>Sincerity</i>	<i>Excitement</i>	<i>Competence</i>	<i>Sophistication</i>	<i>Ruggedness</i>
-down-to-earth	- daring	- reliable	- upper-class	- outdoorsy
-family-orientated	- trendy	- hard-working	- glamorous	- masculine
- small-town	- exciting	- secure	- good looking	- Western
- honest	- spirited	- intelligent	- charming	- tough
- sincere	- cool	- technical	- feminine	- rugged
- real	- young	- corporate	- smooth	
- wholesome	- imaginative	- successful		
- original	- unique	- leader		
- cheerful	- up-to-date	- confident		
- sentimental	- independent			
- friendly	- contemporary			

Source: Aaker (1997b:352)

2.7 SERVICE MARKETING TRIANGLE

Fisk et al. (2013:15) states that a triangular classification specifically created for services marketing was originally created by Grönroos (1990), upon which many researchers (Bitner & Brown, 2006; Kotler & Armstrong, 1994) elaborated. The service triangle is based on three main components: the company, employees, and customers (Fisk et al., 2013:15). The service triangle consists of three kinds of marketing that must be carried out successfully in order for a service organisation to thrive, and all of them involve keeping promises to customers (Chowhan, 2015:25). This requires internal marketing, external marketing, and interactive marketing to be carried out successfully (Zeithaml et al., 2010:7). The service marketing triangle is illustrated in Figure 2.4 below.

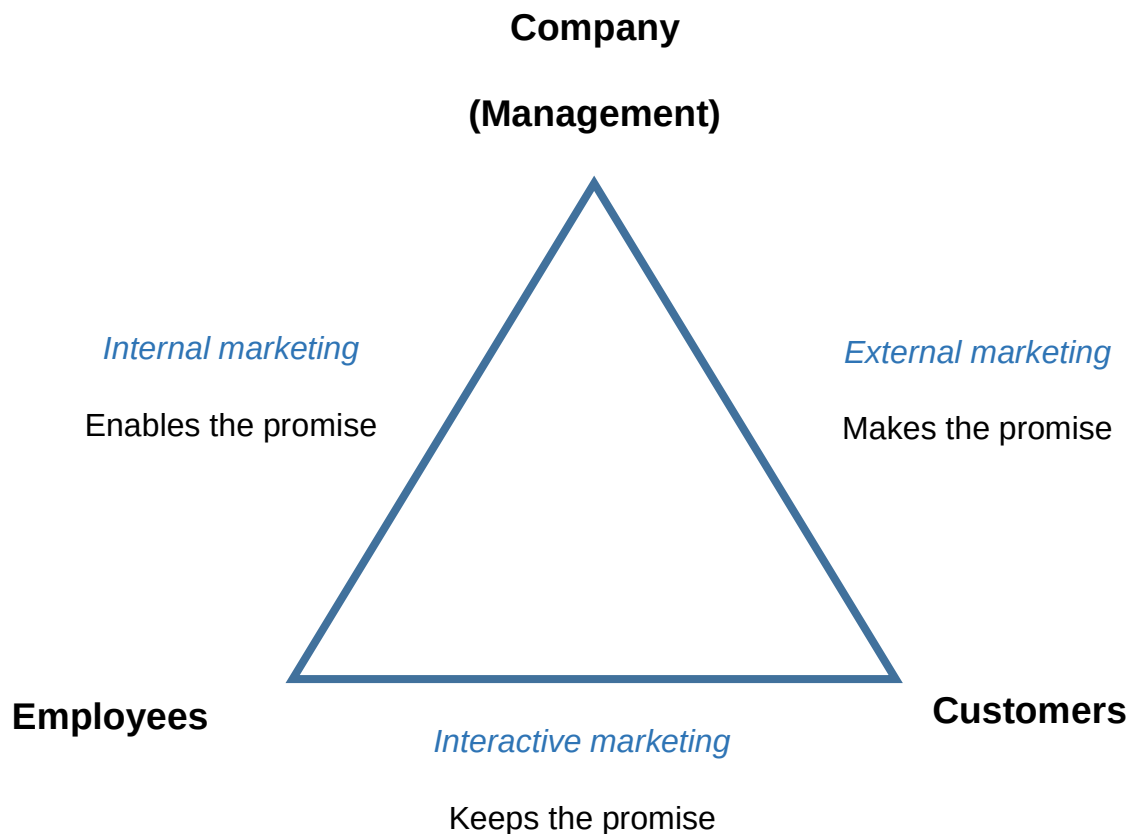


Figure 2.4: Service Marketing Triangle (Grönroos, 1990)

According to Hsieh (2018:33), organisations strive to promise trust and reliability to consumers and aim to keep the promise through reliable and accurate service. Internal marketing *enables* the promises (Yadav et al., 2013:80). Internal marketing is the marketing efforts that the organisation implements and is directed at midlevel managers and a wide range of employees who provide services (Fisk et al., 2013:15). Management provides the necessary assistance to the employees, such as training, recruiting, rewarding, motivating, and providing technology and equipment, in order to aid in their capability of delivering services as promised (Zeithaml et al., 2010:7). Without the ability or willingness from the employees to deliver on the promises made, the organisation would fail in keeping its promises and the triangle will collapse (Chowhan, 2015:25).

External marketing *makes* the promises (Yadav et al., 2013:79). According to Fisk et al. (2013:15), external marketing is aimed at customers and it is the marketing efforts which the organisation undergoes such as creative pricing, promotion, service product

design, availability considerations, and location. Anything involved in the communication to the customer prior to service delivery can be considered as conjoint with the external marketing function (Chowhan, 2015:25). The marketing efforts of the organisation sets customers' expectations at a certain level by making promises to them regarding what they can expect from the firm (Zeithaml et al., 2010:7). External marketing is only the beginning for service providers, as promises that are made must be kept (Zeithaml et al., 2010:7). The perfect customer experience depends on the quick responses offered by first-line personnel, the communication efforts within the organisation, and the integration of the organisation's external image (Hsieh & Marketing, 2018:131).

Interactive marketing *keeps/delivers* the promises (Yadav et al., 2013:80). Interactive marketing refers to employees using organisational service systems to provide services to its customers (Hsieh & Marketing, 2018:132). Interactive marketing commences with the first interaction between front line employees and customers which is where an effort made by an employee to understand the need and expectations of the customer (Kapoor et al., 2011:33). This juncture and the individuals enabling this stage are vital as it dictates the founding of customer relationships (Hsieh & Marketing, 2018:132; Zeithaml et al., 2010:7).

All the sides of the service triangle are important as it leads to a successful organisation. For all the sides should be aligned, any promises made through external marketing should be in line with what is delivered. Furthermore, the supporting activities within the organisation should be in line with what is expected of service providers (Zeithaml et al., 2010:7).

2.8 KING PRICE INSURANCE

King Price Insurance is an insurance company like none other. According to (Harris, 2019), *King Price Insurance* has saved their clients more than R150m due to decreasing premiums every month. *King Price Insurance* is set apart from other insurance companies due to their unique product offerings. They offer some personalised services like the *King's cab* which offers a safe drive from and to home if their patrons need it, comprehensive cover for your watercraft or motorbike to mention a few. They also offer a wide range of business insurance which includes

office type risk, vet assist, and cyber insurance for technological companies. *King Price Insurance* started in 2012 with an unusual business model where premiums decrease every month (King Price, 2019). Much of *King Price Insurance* success is due to multiple marketing strategies that has a one-word foundation which is to 'disrupt' (King Price, 2019). According to FA news (2019), *King Price Insurance* has been named the brand which delivers the best customer experience in South Africa, due to the pioneering use of technology which ensures a smooth claim process. *King Price Insurance* aims to gain new clients, retain current clients, and sell policies at a fast pace but also to keep their working environment fun and engaging (Moltke-Todd, 2013). *King Price Insurance*'s marketing manager, Natalie Bisset, suggested that the organisation should use "edgy ads" which clearly convey their intent to disrupt and communicate a certain message to consumers (Anonymous, 2018).

According to Media Update (2019) there are five aspects that *King Price Insurance* incorporate in its marketing, namely: embrace the rainbow nation, use humour, feature South African celebrities, keep up with the latest trends, and rethink 'corporate social responsibility'. *King Price Insurance* embraces the rainbow nation by including different races in its advertisements. And the use of humour forms a positive association with the brand in the mind of the consumer (Moriarty et al., 2014:439). *King Price Insurance* makes use of South African celebrity Bouwer Bosch, who is well-known for his music and roles in movies such as 'Vuil Wasgoed' and 'Moorivier', and Bennie Fourie, who is also famous for his role in 'Vuil Wasgoed'. *King Price Insurance* keeps up with the latest trends since consumers appreciate a brand that stays current and trendy (Okonkwo, 2016:67). For example, *King Price Insurance* released a blog which offered the public and their customer tips, guidelines, and safety measures during power outages. Media Update (2019) stated that *King Price Insurance* aspires to do good and make a difference not because they are obligated to, but because they have the desire to do so. Natalie Bisset stated that *King Price Insurance* is all about people, it exists in order to make a positive impact; therefore, it is here to stay (King Price, 2019).

2.9 SYNOPSIS

This chapter reviewed branding, its importance, and the impact it has on consumers and organisations. It also examined how branding influences brand equity through the

use of Keller's and Aaker's brand equity models. The association between brand equity and brand archetypes was introduced, which led to an in depth discussion on the twelve existing brand archetypes. Brand personality was examined as per the impact it has on organisations and consumers. Due to the comparative nature of this study, the service marketing triangle was incorporated along with the connections and significance of its components. Finally, *King Price Insurance* marketing strategies were reviewed to link the organisation with the research. The following chapter discusses the research design and methodology in conjunction with the collection and interpretation of the data gathered.

CHAPTER 3: RESEARCH METHODOLOGY

3.1 INTRODUCTION

This chapter gives a deeper insight into the research methodology that was used to test the empirical objectives of the study which were specifically created to research the brand perceptions of *King Price Insurance* amongst selected stakeholders. This chapter elaborates on the methods that were used for data collection and the reasoning behind them.

Marketing research is defined as the function of connecting consumers, customers, and the public to the marketer by means of information (Burns & Bush, 2013:34-35; Tomczak et al., 2017:42). This information is used to define and recognise marketing opportunities or problems (Tomczak et al., 2017:42). It is also used to create and improve marketing actions, screen marketing performance, and develop the understanding of marketing as a process (Czinkota & Ronkainen, 2013:236).

In connection with the primary objectives of the study, the following empirical objectives were developed:

- Determine the brand awareness among members of the general public.
- Determine managers' brand personality and brand archetype perceptions of the *King Price Insurance* brand.
- Determine employees' brand personality and brand archetype perceptions of the *King Price Insurance* brand.
- Determine the general public's brand personality and brand archetype perceptions of the *King Price Insurance* brand.
- Determine whether management, employees and the general public differ in their brand personality and brand archetype perceptions of the brand.

The following section of this study discusses the research design that was used.

3.2 RESEARCH DESIGN

A research design is a set of advanced decisions or a framework that specifies the methods and procedures necessary for collecting and analysing market research

(Burns & Bush, 2013:98; Malhotra, 2010:102), which ensures that researches meet their research objectives (Berndt & Petzer, 2011:31). A research design is also described as a sequence of advanced decisions to be taken that form the master plan for conducting a research investigation (Smith & Albaum, 2010:21). According to Nair (2008:34), any research design is specifically developed for a particular methodology or study; that is, it lays the foundation for the specific project to be conducted (Malhotra, 2010:102). The objectives of the study influence the research design which emphasises the importance of the research problem (Berndt & Petzer, 2011:31). Typically, designs are associated with three types of studies, namely: causal research, exploratory research, and descriptive research (Burns & Bush, 2013:99; Clow & James, 2013:35; Malhotra, 2010:102; Smith & Albaum, 2010:21).

Causal research is implemented if the researcher wishes to know more about the relationship between two events (Berndt & Petzer, 2011:32). Causal research is used to identify cause-and-effect relationships, which identifies when one event or action causes another (Hyman & Sierra, 2010:39; Zikmund & Babin, 2009:47). The aim of this research method is to indicate whether an alteration in one variable would ultimately result in a change in another variable (Berndt & Petzer, 2011:32). Causal research normally provides the researcher with a high level of information, however, this method may take long and is costly (Clow & James, 2013:35; Zikmund & Babin, 2009:47).

Exploratory research is a means of generating insight which helps define the research problem (Smith & Albaum, 2010:21). It also guides the researcher in getting a better understanding of consumer motivations, attitudes, and behaviour which are otherwise difficult to access with other research methods (Smith & Albaum, 2010:21). Exploratory research comprises mostly of qualitative research, in-depth interviews, and observations (Hyman & Sierra, 2010:39). In many ways, exploratory research can be viewed as the most productive research design due to the large number of ideas it could yield (Zikmund & Babin, 2009:49). This type of research is generally used when the researcher is unsure or does not know enough about the problem and needs recent or new information (Burns & Bush, 2013:101). Exploratory research clarifies the research environment which helps to improve the design of the descriptive studies (Hyman & Sierra, 2010:39). Exploratory research is mainly used to formulate or define

a problem more precisely, develop hypotheses, isolate key variables and relationships for further examination, identify alternative courses of action, and establish priorities for further research (Burns & Bush, 2013:104). It is mainly discovery-orientated, thus, unstructured approaches prove to be successful (Zikmund & Babin, 2009:49).

Descriptive research aims to describe certain characteristics or functions in the market (Malhotra, 2010:108) such as information regarding competitors, target markets, and environmental factors (Hair et al., 2013:36). This type of research portrays the market situation, beliefs, attitudes, or opinions (Bradley, 2013:508). Contrary to an exploratory study which is usually flexible, a descriptive study is commonly considered rigid and factual (Beri, 2013:74). Descriptive research is conducted to collect answers to questions regarding 'who, where, what, when, and how' (Burns & Bush, 2013:103). A descriptive approach would be best suited to gain a better understanding of specific variables or the relationship between them (Clow & James, 2013:34). Descriptive designs provide valuable information on existing groups and phenomena, thus no new groups are generated (Smith & Albaum, 2010:23). It often helps the researcher to segment and target markets (Zikmund et al., 2017:24).

Descriptive research can be divided into two extensive categories: cross-sectional and longitudinal studies (Beri, 2013:74; Brown *et al.*, 2013:180; Malhotra, 2010:108). Cross-sectional studies are often described as snapshots, since it measures various segments of a population at a single point in time (Burns & Bush, 2013:103; Zikmund & Babin, 2009:196). A single cross-sectional design involves the gathering of information from any particular sample of population elements only once; whereas a multiple cross-sectional design often involves two or more samples of respondents, and information is only obtained once from each sample (Malhotra, 2010:108). Longitudinal designs are a fixed sample or samples of population elements which are measured repeatedly on the same variables (Malhotra, 2010:110). The aim of a longitudinal study is to examine the continuity of responses, also to observe any variations that may occur over time (Zikmund et al., 2017:137). In order to have a successful longitudinal study, researchers must have access to the same members of a sample (called a panel), in order to take repeated measurements (Burns & Bush, 2013:105).

This particular study will make use of a descriptive research design with the use of single cross-sectional approach. The following section describes the research approach that was applied in this study.

3.3 RESEARCH APPROACH

Research is the search for knowledge and truth (Grover, 2015:1). Research approaches refer to plans and procedures that researchers follow in order to collect, analyse, and interpret data (Creswell, 2014b:31; Grover, 2015:1).

There are three research approaches that can be applied to gather information for a study, namely, qualitative methods; quantitative methods; and mixed methods (Burns & Bush, 2013:146; Kuada, 2012:75). In order to decide which approach should be used, the researcher needs to consider procedures of inquiry or research designs and the specific research methods of data collection, analysis, and interpretation (Creswell, 2014a:31).

Qualitative research is unstructured research that is exploratory in nature, makes use of small samples, and utilises popular qualitative data collection techniques such as focus groups, word association, and depth interviews (Malhotra, 2010:73). The objective of this form of research is to gather information which cannot be sufficiently supplied through secondary research (Clow & James, 2013:96). Qualitative research addresses research objectives through various techniques which allow the researcher to interpret the phenomena of interest without a numerical based analysis (Zikmund et al., 2017:63). This form of research gives researchers insight into peoples' deep-seated beliefs, experiences, preferences, attitudes, and behaviours without depending on quantitative measures (Hyman & Sierra, 2010:247).

Quantitative research pursues the quantification of data and generally applies some form of statistical analysis (Malhotra, 2010:171). The objective of this form of research is to quantify the gathered data and to generalise the results from the sample to the population of interest (Malhotra, 2010:171). A researcher that uses quantitative methods decides what to study, formulates definite questions or hypotheses, and interprets the results (Creswell, 2014b:4). A study is quantitative when it uses structured numerical data and statistical analysis techniques, and qualitative when the

argumentation is based on the analysis of unstructured data instead of calculations and numbers (Tashakkori & Teddlie, 2010:220).

The mixed-method approach includes at least one qualitative method (collects words) as well as one quantitative method (collects numbers); however, neither of them are linked to any specific inquiry paradigm (Creswell & Clark, 2011:2). Due to the complexity of today's world and the need to verify research results, many researchers utilise a combination of qualitative and quantitative research methods in order to provide tangible recommendations (Berndt & Petzer, 2011:133; Demartini & Marchiori, 2018:435). It is argued that "mixing" the data collection method can provide a stronger understanding of the research problem than either method on its own (Creswell, 2014a:264).

This study made use of quantitative research, whereby questionnaires were distributed to a large group of respondents. It involved statistical measurement of analysis of information that was received. Furthermore, the questionnaire comprised of scales that were validated in multiple previous studies. The following section explains which sampling strategy was implemented in this study.

3.4 SAMPLING STRATEGY

The process of sampling typically involves the use of a small number of items from the population in order to make conclusions about the whole population (Zikmund et al., 2017:343). Sampling strategy includes any method used to draw conclusions about a population based on the results of measurements done on a sample of that particular population (LoBiondo-Wood et al., 2014:262; Zikmund et al., 2013:312). The characteristics of an ideal sample is that it is fully representative, independent, adequate, and homogeneous (Sontakki, 2010:108). Sampling can be used in research cases where taking measurements from each element of a population is an impossible task (Zikmund et al., 2010:301). The following section outlines the phases of the sampling process, namely: the target population, sample frame, sampling method, and sample size (Malhotra, 2010:372; Sontakki, 2010:108).

3.4.1 Target population

The first step in the sampling design process is to specify the target population (Malhotra, 2010:372). The target population holds a common set of characteristics (Edmonds & Kennedy, 2016:19) which should be defined by the research problem and objectives (Burns & Bush, 2013:75). Daniel (2011:9) states that the target population is the set of desired elements which the researcher wishes to apply to the findings of the study. Malhotra (2010:372) defines the target population as “the collection of various elements or objects that possess the information sought by the researcher and about which interpretations are to be made”. Often, but not always, the goal is to generalise the findings and results to an entire population (Edmonds & Kennedy, 2016:19). A common approach to use when defining the target population is to pinpoint crucial population characteristics (Zikmund et al., 2010:305). The target population should be clearly defined in terms of factors such as elements, sampling units, extent, and time (Malhotra, 2010:372).

3.4.2 Sampling frame

The sampling frame is a representation of the various elements of the target population from which the sample selection is made (Malhotra, 2010:373). A sampling frame is a complete list of the target population of the study (Daniel, 2011:27). The sampling frame should mirror the study’s population of interest (Bradley, 2013:155). It may be a list frame (e.g., names, addresses, telephone numbers, time periods, or events), an area frame (e.g., a diagram or a map), or a physical manifestation of the target population (Daniel, 2011:27). The sampling frame seldom matches the target population perfectly, which is why the researcher’s goal is to develop one that includes most elements of a population in order for it to be considered fully representative (Clow & James, 2013:228).

3.4.3 Sample method

Selecting a sample method involves numerous decisions of a broader nature (Malhotra, 2010:373). The sample method can be described as the process in which a researcher selects or recruits sample units (Bradley, 2013:155). Furthermore, it indicates how the sample units are selected by the researcher (Beri, 2013:180). There

are two major types of sampling methods: probability sampling and non-probability sampling (Burns & Bush, 2013:242; Edmonds & Kennedy, 2016:19; Zikmund et al., 2010:311).

3.4.3.1 Probability sampling

Probability samples are commonly known as random samples and are based on the concept of random selection (Beri, 2013:180; Berndt & Petzer, 2011:175). Probability samples are those that have a known probability of being selected (Burns & Bush, 2013:242; Hair et al., 2012:140). When it comes to probability sampling, it is vital that each element of the population has an independent and equal chance of being selected as part of the sample (Kumar, 2010:199). According to Daniel (2011:73), probability samples have a greater likelihood to be representative than non-probability samples. Due to the nature of random sampling, there is little to no chance of bias that could otherwise result from human judgement (Zikmund et al., 2017:351). At the beginning of a study, the following rules should be followed when selecting members from the population for inclusion in the sample: (1) unbiased selection of the sampling units and (2) proper sample representation of the defined target population (Hair et al., 2012:140). There are four different probability sampling methods that can be used to collect data, namely, simple random sampling, systematic sampling, stratified sampling, and cluster sampling (Burns & Bush, 2013:243; Hair et al., 2012:140; Wiid & Diggines, 2010:189).

With simple random sampling, the selection of units from the population is done so that each unit has the same probability of selection as any other unit in the population (Wiid & Diggines, 2010:192). Every unit is selected independently of all other units (Malhotra, 2010:382). This method is equal to a lottery system where a container of names is shaken, and the name of a winner can be drawn out in an unbiased manner (Malhotra, 2010:383).

Systematic random sampling requires that the defined target population be ordered in some way, typically in the form of a taxpayer roll, customer list, or membership roster (Hair et al., 2012:141). When using a sample frame that lists members of the population, the researcher selects a random starting point for the first sample member (Burns & Bush, 2013:243).

Stratified sampling is a three-step process (Hair et al., 2013:143). The first step requires that the researcher group the diverse population into homogeneous subgroups or strata (Berndt & Petzer, 2011:175; Hair et al., 2013:143), after which random samples from each subgroup or strata are drawn (Burns & Bush, 2014:243). Finally, the combination of the samples from each stratum are combined into a single sample of the target population (Hair et al., 2013:143).

Cluster sampling comprises two steps: The parent population or sampling units are divided into mutually exclusive and comprehensive sub-populations (Hair et al., 2013:143; Iacobucci & Churchill, 2010:304; Malhotra, 2010:384). Thereafter, a random sample is selected from the subset or sub-population (Hair et al., 2013:143; Malhotra, 2010:384). Cluster sampling is a cost-effective sampling approach that maintains the characteristics of a probability sample (Babin & Zikmund, 2015:354). This method of sampling implies that instead of selecting individual units from the population, entire groups or clusters are randomly selected (Beri, 2013:189). When lists of the sample population are not available, cluster samples are used (Zikmund et al., 2017:355).

3.4.3.2 Non-probability sampling

The distinguishing feature of non-probability sampling is that the probability of selecting participants from the population into the sample is unknown (Burns & Bush, 2013:242). Non-probability sampling is useful when the project requires the researcher to choose sample units subjectively (Berndt & Petzer, 2011:173). This form of sampling relies on the personal judgement of the researcher instead of likelihood in selecting sample elements (Beri, 2013:180; Malhotra, 2010:376). It is up to the researcher to consciously and arbitrarily decide what elements to include in the sample (Malhotra, 2010:376). The researcher cannot estimate the probability that any specific element will be included in the sample, since not all elements have the opportunity to be included (Brown et al., 2013:305). Non-probability sampling techniques are used in qualitative research as human judgement is a useful tool for deciding which situations and people will provide the greatest opportunities (Bradley, 2013:173). When the number of elements in a population is either unknown or cannot be individually identified, non-probability designs are used (Kumar, 2010:206). Non-probability

sampling techniques include convenience sampling, quota sampling, judgement sampling, and snowball sampling (Malhotra, 2010:376).

Convenience sampling is used in an attempt to acquire a sample of convenient elements (Malhotra, 2010:377). Thus, a researcher who wants to optimise the time and effort spent in collecting a sample will target high-traffic locations, such as shopping malls (Burns & Bush, 2013:254). Convenience sampling is often referred to as '*haphazard* or *accidental sampling*', since the investigator chooses individuals because of their availability and willingness to participate in the study (Edmonds & Kennedy, 2016:20). Although it is a sampling method frequently used by researchers, it has the disadvantage that there is no guarantee of the sample elements being representative of the target population (Brown et al., 2013:206).

In quota sampling, the researcher identifies quota characteristics, such as demographics or product-usage, which are used to set up quotas for each class of respondent (Burns & Bush, 2013:255). Sometimes researchers make use of a quota sample which mirrors the population on one or more essential aspects (Brown et al., 2013:206). Quota sampling may be the appropriate sample method when the researcher is aware that a certain demographic group is likely to partake in the survey (Zikmund et al., 2017:358). The advantages of quota sampling include time-efficient data collection, cost effectiveness, and convenience (Black, 2009:226; Zikmund et al., 2010:313).

Judgment or purposive sampling is used when an experienced researcher selects the sample based on their own judgement about some required characteristics of the sample member (Zikmund et al., 2017:357). Moreover, the researcher chooses elements to be included in the sample when they are representative of the target population or are beneficial in other aspects (Malhotra et al., 2017:379). Since there is potential for bias in judgment sampling, the research report should explain and justify the reasons for making sampling judgements so that the reader can decide whether the study is valid (Zikmund et al., 2017:357). According to Kumar (2010:207) this type of sampling proves to be useful when the researcher wants to construct a historical reality, develop a phenomenon, or investigate something about which there is very little information available.

Snowball sampling involves the selection of respondents and then attaining additional respondents through information provided by the initial respondents (Zikmund & Babin, 2009:313). The greatest benefit of snowball sampling is the fact that it is non-random (Black, 2009:226).

3.4.4 Sample size

Sample size can be referred to as the number of elements to be used in the study to ensure appropriate representation of the target population (Malhotra, 2010:374). The sample should be big enough to yield an acceptable estimate of the population values; this result should be executed practically and economically (Wiid & Diggines, 2013:200). The sample size is rarely affected by the size of the population, however, the variance of the population does affect the sample size (Zikmund et al., 2017:26).

A study which analysed the perspectives of managers, employees, and clients regarding healthcare centres compared data from 59 managers, 110 employees, and 126 clients (Taheri et al., 2014:2). Malhotra (2010:639) suggests that the suitable sample size for a successfully performing factor analysis is to multiply the number of variables by at least four or five. This study had 90 scaled items to be assessed by the participants, therefore, according to this principle, between 360 and 450 participants were required.

This study made use of a comparative single cross-sectional three-group study. Table 3-1 outlines the sampling strategy for this study.

Table 3-1: Sampling strategy

	Management Staff of <i>King Price Insurance</i>	Employees of <i>King Price Insurance</i>	Members of the general public
Target population	Managers	Employees	South African adults
Sampling frame	<i>King Price Insurance</i> Office building	<i>King Price Insurance</i> Office building	Various shopping malls across Gauteng
Sampling method	Probability, Systematic sampling,	Probability, Systematic sampling	Non-probability, Convenience sampling (mall intercepts)
Sample size	40	150	300

3.5 DATA COLLECTION METHOD

Harrison et al. (2016:11) define market research as the systematic collection, analysis, and interpretation of relevant information regarding marketing decisions. Data collection is the process of gathering information from the respondents (Babin & Zikmund, 2015:69; Harrison et al., 2016:13). Quantitative research data collection involves larger representative respondent samples as well as numerical calculation of the results which allows you to test hypotheses derived from theories regarding the research topic (Kuada, 2012:103; Wiid & Diggines, 2013:87). Quantitative methods are used to provide data which can be used for statistical analysis (Hair et al., 2015:294). A questionnaire is a well-known data collection method for quantitative data collection (Check & Schutt, 2011:10-11).

The most commonly used data collection method for descriptive research is the use of surveys (Houser, 2016:261). A survey is defined as a primary data collection method whereby information is gathered by communicating with a representative sample of people (Wiid & Diggines, 2013:110). There are multiple ways for survey research to be conducted, but the general methodology involves the researcher asking individuals multiple questions about the topic of interest (Clow & James, 2013:35). The

most common method of gathering primary marketing information is through surveys (Wiid & Diggines, 2013:110). Survey research methods can be grouped into four categories, namely: self-administered surveys, interviewer-administered surveys, computer-assisted self-administered surveys, and hybrid surveys (Berndt & Petzer, 2011:135).

Self-administered surveys are distributed to a large number of respondents who then read and complete the survey themselves with no agent (human or computer) administering the interview (Burns & Bush, 2013:178; Zikmund et al., 2010:166). Interviewer-administered surveys require an interviewer to read the questions to the respondent, either over the telephone or face-to-face, and record the responses or discussion (Burns & Bush, 2013:175). With computer-assisted self-administered surveys, the respondents answer a questionnaire on a computer by means of a mouse or keyboard with the presence of an interviewer to guide the respondents where necessary (Malhotra, 2010:334). The hybrid method is a mixture of elements from both interviewer- and self-administered survey methods, as well as combining different types of technology to collect the data (Berndt & Petzer, 2011:146). With hybrid surveys, also known as mixed-mode surveys, the researcher makes use of two or more survey data collection methods to access a representative sample (Burns & Bush, 2013:182).

This study made use of self-administered questionnaires for all the samples. The first self-administered questionnaire was distributed to the managers and employees working at *King Price Insurance*. The second self-administered questionnaire was distributed to members of the general public, using the 'mall-intercept' method.

3.5.1 Questionnaire format

A questionnaire is known as a list of questions, each with a range of possible answers that a respondent can execute verbally or in written format (Malhotra, 2010:334; Matthews & Ross, 2014:201). Questionnaires are frequently used in quantitative research where the sample needs to be profiled; that is, to count the frequency of occurrence of attitudes, opinions, experiences, predictions, or behaviours of the respondents (Rowley, 2014:309).

Questionnaires are used by researchers in order to yield responses that are easy to tabulate or score which, in turn, makes the data easy to analyse (Patten, 2016:2). Questions in a questionnaire must meet the basic criteria of relevance and accuracy, in order for it to fulfil a researcher's purpose (Zikmund & Babin, 2009:271). If the questionnaire is poorly designed, it will lead to insufficient data collection and results (Matthews & Ross, 2014:206). Malhotra (2010:335) suggests that a questionnaire has three objectives: (1) it must translate the information necessary into questions the respondent can and will answer; (2) it should motivate and encourage respondents to cooperate and complete the questionnaire; and (3) it should minimise response error. A questionnaire is only relevant if all the information collected helps to address the research question about a marketing problem under observation (Zikmund & Babin, 2009:271). Questionnaires should be as short as possible and contain no ambiguity, so that persons with a relatively basic understanding of English are not confused by the questions (Berndt & Petzer, 2011:186).

A questionnaire consists of two types of questions that are used by researchers to gather data, namely, structured and unstructured questions (Berndt & Petzer, 2011:186; Rowley, 2014:313). Unstructured questions are open-ended that allow the respondents to formulate their own answers (Hair et al., 2012:190). Open-ended questions enable respondents to easily express general attitudes and opinions that assist the researcher in interpreting responses to questions (Malhotra, 2010:343). Structured questions are closed-ended questions that offer the respondents a predetermined set of responses or scale points (Hair et al., 2012:190). Thus, the respondent is able to choose between a set of response alternatives that is a response closest to their own viewpoint (Zikmund et al., 2017:584). Structured questions are used by the researcher to gain specific information to solve the research question (Berndt & Petzer, 2011:187).

3.5.2 Questionnaire content and layout

A self-administered questionnaire should include a cover letter which will guide respondents on how to complete the questionnaire (Hair et al., 2012:190). The cover letter is primarily included to persuade the respondent to participate in the research project. For this study, the cover page served to introduce the researcher, explain the study, and convey that participation was completely voluntary. It also included the

relevant contact information and the institute that the researcher originated from. For the purpose of this study, two questionnaires had to be implemented.

The managers and employees of *King Price Insurance* received a questionnaire with four sections. Section A was designed to gather demographic information. Section B determined whether the participant was a manager or an employee. Section C determined how the managers and employees viewed *King Price Insurance's* brand personality, which made use of the Brand Personality Framework created by Aaker (Aaker, 1997b:352). Section D assessed this target group's perceptions of their company and, consequently, as which brand archetype they classify *King Price Insurance* (Mark & Pearson, 2001; Xara-Brasil et al., 2018).

The members of the general public received a questionnaire with four sections. Section A was designed to gather demographic information. Section B was designed to investigate brand awareness among the members of the general public (Hair et al., 2015). Section C determined how the members of the general public viewed *King Price Insurance's* brand personality (Aaker, 1997b:352). Section D focused on which brand archetype the members of the general public would categorise *King Price Insurance* (Xara-Brasil, et al., 2018; Mark & Pearson, 2001).

For the purpose of this study, structured questionnaires were used in the form of a six-point Likert scale. The questions used in this study were adapted and modified from existing verified scales which had been used in previous studies. The questionnaire was designed to be succinct and with simple terminology to ensure clear understanding of the questions.

3.5.3 Pre-testing and pilot testing of the questionnaire

As soon as the questionnaire has been compiled and thoroughly inspected, a mock rollout, commonly known as a pre-test, should be conducted on a small set of individuals (Berndt & Petzer, 2011:146). A pre-test is used by researchers to determine whether the questionnaire is easily and clearly understood by potential participants (Kumar, 2014:191). A pre-test is a dry run of the survey on a small, representative set of respondents in order to reveal any errors that might appear in the survey before the survey is launched (Burns & Bush, 2013:228). A pre-test should only be conducted in a structured form, such as personal interviews, as it allows the

interviewer to observe the respondents' immediate reactions to the questions (Kumar, 2014:378; Malhotra, 2010:354). Pretesting is conducted by two well-known procedures, namely, debriefing and protocol analysis (Malhotra, 2010:354). A debriefing between the researcher and moderator takes place, where they have the chance to compare notes regarding the session (Hair et al., 2012:88). Protocol analysis requires the respondents to "think aloud" while answering the questionnaire (Malhotra, 2010:354).

For the pre-test, the questionnaire was examined by three experts in the research field. The feedback from the pre-test was used to rephrase and refine certain questions. Furthermore, a pre-test was conducted on 10 members of the general public as well as 2 managers of *King Price Insurance*. The key purposes of the pre-test were to determine if the language was easily understood, and whether the time allocated to complete the questionnaire was sufficient. After applying the required modifications, the questionnaire was approved and could be used for distribution amongst the sample for data collection.

3.6 ADMINISTRATION OF QUESTIONNAIRES

The questionnaire for this study was conducted in 2019, using a sample of 40 *King Price Insurance* management staff, 150 *King Price Insurance* employees, and 300 members of the general public. The total sample size was 490 participants.

The marketing manager at *King Price Insurance* was approached to gain permission to hand out questionnaires to 20 management individuals and 150 employees of *King Price Insurance*. *King Price Insurance* communicated the ideal time for management and staff to complete the questionnaire to ensure that their productivity was not impeded. A self-administered questionnaire was used to gather data from the respondents; it included a cover letter explaining the purpose and nature of the study. All the participants were informed that participation in the study was strictly voluntary.

Members of the general public were able to complete the questionnaire in their own free time and they were informed in advance that participation in the study was strictly voluntary.

The following section explains the data preparation process that was followed.

3.7 DATA PREPARATION

Once the fieldwork is completed by the research team, the data has to be converted into a format that is suitable for interpretation and analysis which is conducive to answering the researcher's questions (Babin & Zikmund, 2015:70). Data preparation includes checking for errors in each of its three stages: editing, coding, and tabulation (Zikmund et al., 2013:459).

3.7.1 Editing

The information that is used in editing is extracted from raw data (Babin & Zikmund, 2015:70; Nirmala, 2011:152). The first step of data preparation is editing, which is the process of examining the correctness, completeness, consistency, and legibility of data and preparing it for coding (Wiid & Diggines, 2013:221; Zikmund et al., 2013:460). The editing process eliminates mistakes and corrects problems (e.g. interview errors) before the data is transferred to the computer (Zikmund et al., 2017:29).

For the purpose of this study, all questionnaires underwent the editing process in order to ensure their viability. Questionnaires with more than 10 percent missing values were discarded. The questionnaires which had less than 10 percent missing responses were not discarded; instead, the missing responses were substituted by making use of mode values of the respective questions.

3.7.2 Coding

Coding includes grouping and assigning symbols or values to the responses the survey questions received (Hair et al., 2012:88; Zikmund & Babin, 2009:363). In order to analyse the results from previously edited data, meaningful categories and character symbols should be assigned to each individual response for each question in the questionnaire (Zikmund et al., 2017:393).

The data regarding this study was coded according to the different constructs as presented in Table 3-2 and Table 3-3.

Table 3-2: Coding information (Members of the general public)

Type of Data	Variable	Question Number
Demographic data	A1-A4	Section A, Question A1-A4
Brand awareness	B1-B4	Section B, Question B1-B4
Client of <i>King Price Insurance</i>	B5	Section B, Question B5
Brand personality	C1-C42	Section C, Question C1-C42
Brand archetypes	D1-D48	Section D, Question D1-D48

Table 3-3: Coding information (*King Price Insurance* management and staff)

Type of Data	Variable	Question Number
Demographic data	A1-A4	Section A, Question A1-A4
Relationship to <i>King Price Insurance</i>	B1	Section B, Question B1
Brand personality	C1-C42	Section C, Question C1-C42
Brand archetypes	D1-D48	Section D, Question D1-CD48

3.7.3 Tabulation

Tabulation can be referred to as arranging and ordering data in a table or another summary format (Zikmund et al., 2013:486). Tables are used to compare data easily and efficiently (Burns & Bush, 2013:447).

3.8 STATISTICAL ANALYSIS

The captured data was analysed by the use of the Statistical Package for Social Sciences (SPSS) Version 25 for Windows.

3.8.1 Descriptive statistics

Descriptive statistics are used to summarise and describe the basic characteristics of large sets of data in a simple and understandable manner (McDaniel & Gates, 2014:383; Zikmund & Babin, 2009:413). The data can be explored and illustrated by means of frequency tables, charts, and pie charts (Matthews & Ross, 2014:348). Malhotra (2010:486) mentions three common types of descriptive statistics, namely: (1) measures of location (mode, mean, and median), (2) measures of variability (range, standard deviation, interquartile range, and coefficient of variation), and (3) measures of shape (skewness and kurtosis).

3.8.1.1 Measures of location

The measures of location are also commonly known as measures of central tendency since they describe the centre of the distribution of data (Malhotra, 2010:486). The arithmetic mean, median, and mode are the three measures of central tendency (McDaniel & Gates, 2014:384). The mean (the average value) is the most commonly used type of central tendency measure and it can be calculated by dividing the sum of all the values by the total number of values (Almquist et al., 2017:38). The median is the value at the absolute centre or midpoint of the distribution in a set of data (Zikmund & Babin, 2009:418). The mode is the value that appears most frequently (McDaniel & Gates, 2014:384).

This study made use of the mean and mode as measures of location.

3.8.1.2 Measures of variability

Measures of variability are also commonly known as measures of dispersion which are indications of the spread of the data or the distribution's dispersion (Malhotra, 2010:487; McDaniel & Gates, 2014:384). There are three numerical measures available for describing the spread, variation, or dispersion in data; these are the range, the variance, and the standard deviation (Trugman, 2016:227).

The range is known as the simplest measure of dispersion. Malhotra (2010:487) defines the range as the difference between the highest and the lowest values found in a data set. Variance commonly refers to the average squared distance that values

deviate from the mean (Gravetter & Wallnau, 2016:105). Standard deviation is an indication of the extent of variation, which translates the information into a bell-shaped curve distribution (Burns & Bush, 2013:321). Standard deviation also refers to a standardised measure of variability found in the sample, which is an indication of the extent of diversity in the values (Burns & Bush, 2013:321). The goal is to measure variability by discovering the standard distance each value has from the mean (Gravetter & Wallnau, 2016:105).

This study made use of standard deviation as a measure of variability.

3.8.1.3 Measures of shape

Measures of shape are useful in understanding the nature of data distribution (Malhotra, 2010:488). The two most common numerical measures used to describe the normality or shape of a distribution are the degree of skewness and the degree of kurtosis (Almquist et al., 2017:31; Hair et al., 2013:79). Skewness and kurtosis are used as rough indicators of the normality of distributions (Ho & Yu, 2015:7). A graph is used to represent the distribution of data values; an upside bell which is relatively symmetric in shape is an indication of a normal distribution (Malhotra, 2010:488-489).

Skewness can be referred to as the lack of symmetry in the distribution of the data (Remenyi et al., 2009:34). Skewness is an indication of inequity in the data values which in turn affects the symmetry of distribution (Vieira, 2017:156). As a rule of thumb, a skewness value from -1 to +1 indicates relative symmetry, and 0 can be classified as normally distributed (Pallant, 2013:59; Remenyi et al., 2009:34; Vieira, 2017:156). A positive skewness value suggest right skew, contrastingly a negative value suggest left skew (Denis, 2018:21; Vieira, 2017:156). However, researchers argue that acceptable values for both skewness and kurtosis ranges between -2 and +2 (Westfall & Henning, 2013:249).

Information about the 'peakedness' or flatness of the distribution is provided by the Kurtosis value (Pallant, 2016:59). For a perfectly normal distribution, which is not a common occurrence in social sciences, the skewness and kurtosis value is at zero (Pallant, 2016:59). A positive kurtosis will have a more peaked distribution than a normal distribution; whereas a negative kurtosis value leads to a flatter distribution than a normal distribution (Malhotra et al., 2017:565).

This study made use of both skewness and kurtosis as measures of shape. The next section discusses the reliability of the study.

3.9 FACTOR ANALYSIS

Factor analysis is the process of simplifying data which is accomplished by reducing a large set of variables to a smaller set of factors or composite variables (Malhotra, 2010:636; McDaniel & Gates, 2014:476). The reduction of variable sets can be achieved by identifying the underlying dimensions in the data (McDaniel & Gates, 2014:466). Factor analysis is one of the multivariate procedures that can be used to establish construct validity (Zikmund & Babin, 2009:309). There are two approaches to factor analysis: confirmatory factor analysis (CFA) and exploratory factor analysis (EFA) (Leech et al., 2012:65).

CFA is used to test specific models of how certain variables are related to underlying constructs (Leech et al., 2012:65). CFA has four main functions: (1) psychometric evaluation of measures; (2) testing method effects; (3) construct validation; and (4) testing measurement invariance (Harrington, 2009:3). CFA is a more complex approach used later in the research process to test or confirm specific theories or hypotheses regarding the structure underlying a set of variables (Brown, 2015:35; Pallant, 2016:182).

Exploratory factor analysis (EFA) is directed at interpreting the interrelationship among dependent and independent variables by understanding the constructs that underlie them (Leech et al., 2012:65). It enables the researcher to investigate the underlying dimensions or factors that explain the pattern of correlation between a set of variables (Almquist et al., 2017:148; Malhotra, 2010:739). The EFA approach determines which set of large items are answered most similarly by the participants or “hang together” as groups (Leech et al., 2012:65).

There are three distinct steps in conducting an EFA, namely: (1) assessing the suitability of the data for factor analysis, (2) extracting the factors, and (3) factor rotation and interpretation (Lewith et al., 2010:354; Pallant, 2013:189).

3.9.1 Step 1: Assessment of the suitability of the data for factor analysis

In determining whether a particular data set is suitable for factor analysis, there are two main factors to consider, namely, the sample size and the strength of the relationship among the items or variables (Pallant, 2016:191). There is little agreement on having the ideal size of a sample, however many researchers agree that the sample size should be greater than 300 cases (Williams *et al.*, 2010a:4). The common recommendation concerning the sample size is that it should be as large as possible, since the correlation coefficient of variables in a small sample is less reliable (Norm O'Rourke & Hatcher, 2013:114; Pallant, 2016:183). Some researchers imply that it is not the sample size that is of concern but the ratio of participants to items (Pallant, 2016:191).

There are two commonly known measures that are used to investigate the factorability of the data set; these are the Bartlett's test of sphericity to determine the presence of correlations, and Kaiser-Meyer-Olkin (KMO) to measure sampling adequacy (Williams *et al.*, 2010b:5; Yong & Pearce, 2013:85). Bartlett's test of sphericity should be statistically significant ($p < 0.05$), while the Kaiser-Meyer-Olkin value should be 0.5 or greater (Pallant, 2016:187; Williams *et al.*, 2010b:5; Yong & Pearce, 2013:88). Once the factorability of the data has been calculated, the following step is to determine the number of factors to extract and rotate in order to increase the interpretability of the factor analysis solution (Sardinha & Pinto, 2019:129).

3.9.2 Step 2: Extraction of factors

Factor extraction is utilised to determine the smallest number of factors that can be used to fully represent the interrelationships that exist among a set of variables (Pallant, 2016:191). There are two basic extraction approaches that a researcher can follow, namely, common factor analysis and principle component analysis (Malhotra, 2010:643; Williams *et al.*, 2010b:5-6).

With common factor analysis, the common variance is the main determinant for the factors (Malhotra, 2010:643). The factors are based on a reduced correlation matrix (Hair Jr. *et al.*, 2014:90). It is most appropriate to use common factor analysis when: (1) the main objective is to identify the latent constructs or dimensions represented in

the original variables, and (2) the researcher has diminutive knowledge about the amount of specific and error variance and thus wishes to remove this variance (Hair Jr. *et al.*, 2014:90). There are approaches available for estimating the common factor which include methods such as unweighted least squares, generalised least squares, alpha method, maximum likelihood, and image factoring (Malhotra, 2010:643).

A principal component analysis is used to alter a set of interrelated variables into a set of uncorrelated linear combinations of the groupings (Iacobucci & Churchill, 2010:496). The maximum number of measures that can be combined and condensed to a single measure is extracted through this method (Iacobucci & Churchill, 2010:496). A “super-variable” is the result of principal component analysis which takes the total amount of variance that are present in a specified set of variables (Aspelmeier & Pierce, 2010:221). The “super-variable” accounts for as much of the total variance as possible (Malhotra, 2010:643). Thereafter, each of the original variables are assigned a weighting or factor loading that specifies the initial influence those variables had in determining the value or score for the new variable (Aspelmeier & Pierce, 2010:221). Pallant (2013:190) indicates that the most widely used method of factor analysis is the principal components analysis.

There are procedures to assist the decision-making process regarding the number of factors that should be retained, namely: the scree plot technique, the eigenvalue technique, and the priori criterion technique (Malhotra, 2010:643). The scree plot approach involves plotting the number of factors on the x-axis and the corresponding eigenvalues on the y-axis to find a point where the shape of the curve changes direction and becomes horizontal (Malhotra, 2010:643; Pallant, 2016:191). It is recommended to retain the factors above the point where the curve becomes horizontal, since these factors contribute most to the justification of the variance in the data set (Pallant, 2016:191). In the eigenvalue approach, the researcher interprets and retains the components with eigenvalues greater than 1.0; the factors with an eigenvalue smaller than 1.0 are discarded (Malhotra, 2010:643; Norm O'Rourke & Hatcher, 2013:17). With the priori criterion technique, the researcher knows the number of factors to expect, due to previous knowledge, and is able to specify the number of factors to be extracted beforehand (Malhotra, 2010:643). Once the desired

number of factors have been extracted, the extraction of factors ceases (Spash, 2017:336).

3.9.3 Step 3: Factor rotation and interpretation

As soon as the number of factors has been determined, the method of rotation should be chosen (Osborne & Banjanovic, 2016:6). Rotation is achieved when the reference axes of the chosen factors are turned about the origin until another position has been achieved (Hair et al., 2013:111). Rotation represents the pattern of loadings in a way that makes the factors easier to interpret (Pallant, 2016:192) and results in either oblique (correlated) or orthogonal (uncorrelated) factor approach (Malhotra, 2010:644).

The oblique rotation approach identifies the extent to which the factors are correlated (Hair et al., 2013:91). A pattern matrix is produced by oblique rotation and contains item or factor loadings as well as factor correlation matrix (Yong & Pearce, 2013:84). Although oblique rotation allows correlation among the factors, they are more difficult to describe, interpret, and report (Pallant, 2016:186). Oblique rotation is the best approach to use when the factors in the population are likely to be correlated (Allen, 2017:529; Malhotra, 2010:645). There are a number of different techniques within the oblique rotation approach, provided by IBM SPSS, namely: Direct Oblimin, Orthoblique, and Promax (Hair et al., 2013:104; Pallant, 2016:186). Direct Oblimin is the most commonly used oblique technique (Pallant, 2013:192).

Orthogonal rotation is when the axes are maintained at correct angles, whereas the rotation is called oblique if the axes are not maintained (Babu et al., 2014:163; Reddy & Acharyulu, 2009:337). Orthogonal rotation often results in easy to interpret and report solutions, however, the researcher is required to assume that the underlying constructs are independent and do not correlate (Pallant, 2016:192). There are numerous techniques within the orthogonal rotation approach provided by IBM SPSS, namely: Varimax, Quartimax, and Equamax (Hair et al., 2013:104; Pallant, 2016:186). Varimax is the superior and most popular orthogonal rotation approach to follow, as it focuses on the simplification of the columns in a factor matrix (Hair et al., 2013:92).

In practice, it is common that the two approaches frequently result in similar solutions, particularly when the pattern of correlations is clear among the items (Pallant,

2016:192). Numerous researchers conduct both methods of rotations and then report the easiest and clearest to interpret (Pallant, 2016:192). A communality is the amount of variance that a variable shares with the other variables considered (Malhotra, 2010:638). Values less than 0.3 could be an indication that the item does not fit well with the other items in its component and should be considered for deletion (Pallant, 2016:192). Factors that are defined by several items with strong communalities generally have better determinacy (Brown et al., 2013:32).

The regression coefficients for predicting the indicators from the latent factor are known as the factor loadings (Harrington, 2009:23). Generally, the higher the factor loading the better and loadings below 0.3 are discarded (Harrington, 2009:23). The rule of thumb is that loadings above 0.71 are exceptional; between 0.63 and 0.70 are very good; between 0.55 and 0.62 are good; between 0.45 and 0.54 are fair; and between 0.32 and 0.44 are poor (Fabrigar & Wegener, 2012:26; Harrington, 2009:23). Variables often load on more than one of the latent factors. Cross loading appears when an item's variance can be clarified by multiple factors (Beavers et al., 2013:6). If the factor loading is 0.70 or higher and does not significantly cross load on another factor greater than 0.40, the item in question is considered to be a good identifier (Beavers et al., 2013:9). Table 3-4 illustrates the EFA specifications for this study.

Table 3-4: EFA specifications for this study

Factor method	Principle component analysis
Method to determine number of factors to retain	Priori criterion
Rotational method	Oblique: Promax

3.10 RELIABILITY

Reliability refers to the degree to which a scale yields results that are consistent or stable when repeated measurements are taken on the observed characteristic (Malhotra, 2010). The reliability of a scale is an indication of how free from random error it is (Pallant, 2016:6). There are various methods that a researcher can make

use of to test reliability such as test-retest reliability, alternative-forms of reliability, and internal consistency reliability (McDaniels & Gates, 2014:233; Malhotra, 2010:318).

Test-retest reliability is achieved by repeating the measurement with the same instrument with as close a semblance of the original conditions as possible (McDaniels & Gates, 2014:233). As such, respondents are administered a duplicate set of scale items under nearly equivalent conditions, at two different times (Malhotra, 2010:319). The aim of this approach is to determine if there are random variations present, and if so, they will be revealed through the variations in the scores amid the two sampled measurements (Hair et al., 2013:165). When the study shows high stability correlation or consistency between two measures at either time, it is an indication of high reliability of the scale (Babin & Zikmund, 2015:281).

With alternative-forms reliability, two different but equivalent forms of the scale are constructed, and the same respondents are measured at two various times (Malhotra, 2010:319). In order to assess the reliability, the scores from the administration of the alternative-scale forms are correlated (Hair et al., 2013:166; Malhotra, 2010:319). A high correlation between the values is interpreted as high scale measurement reliability (Hair et al., 2013:166).

Internal consistency is a term used to represent the ability of an instrument to produce the same results when being used on various samples during the same time period to measure a phenomenon (Babin & Zikmund, 2015:280). The concept of equivalence is what the theory of internal consistency is based on (McDaniels & Gates, 2014:234). Equivalence focuses on variations at a point in time among samples of items; it also involves how much error may be introduced by the use of different samples of items to measure a phenomenon (McDaniels & Gates, 2014:234). There are two techniques that allow a researcher to test internal consistency: split-half reliability and Cronbach's alpha (Babin & Zikmund, 2015:280; Malhotra, 2010:319).

The split-half method for assessing internal consistency and reliability takes half the items of a scale and compares them to the results from the other half of the scale (Babin & Zikmund, 2015:280). If there is a high correlation between the halves, it is an indication of high internal consistency (Malhotra, 2010:319). This method could be problematic since there are several ways in which a set of data could be split randomly

in half, thus the results could be a product of the method in which the data was split (Field, 2013:708). To avoid this problem, Cronbach developed a measure that is loosely equivalent to producing two sets of items in every way possible as well as calculating the correlation coefficient for each individual split (Field, 2013:708).

Cronbach's alpha, commonly known as the coefficient alpha, is the most popular measure of internal reliability and consistency (Babin & Zikmund, 2015:280). If there is a lack of correlation between one item and another item in the scale, the item with the lower correlation value should be removed (McDaniel & Gates, 2015:234). A coefficient alpha value of 0.60 or less is an indication of unsatisfactory internal consistency reliability, however, the coefficient generally varies from 0 to 1 (Malhotra, 2010:319). Researchers consider scales presenting a coefficient between 0.80 and 0.96 as an indication of extremely good reliability; 0.70 and 0.80 as good reliability; and a value between 0.60 and 0.70 as fair reliability (Babin & Zikmund, 2015:281). An important characteristic of the coefficient is that it increases in value with an increase in the number of scale items (Malhotra, 2010:319). For this study, Cronbach's alpha was applied to test the reliability of the data. The values above 0.70 was accepted, since several authors suggest that all values above 0.70 is an indication of good reliability (Babin & Zikmund, 2015:281; George & Mallery, 2016:240; Maharjan & Review, 2012:49)

Validity confirms whether the research that is being conducted, in a study is in line with the research objectives (McDaniel & Gates, 2014:234). Malhotra et al. (2017:160) formally describe validity as the extent to which a measurement embodies characteristics that occur in the phenomenon under investigation. There are three types of validity, namely: content validity, criterion validity, and construct validity (Pallant, 2016:7; McDaniel & Gates, 2014:235; Malhotra, 2010:320)

Content validity is defined as an assessment of how logically the content of a scale reflects what was planned to be measured in the task at hand (Babin & Zikmund, 2015:282; Malhotra, 2010:320). In order to know if a test is valid, the data from it should be in line with what was expected based on previous theories about that aspect of the field (Tolmie *et al.*, 2011:149). This form of validity depends on previously established theories for support (Rovai *et al.*, 2013:44). The objective of this form of validity is to

ensure the inclusion of theoretical and practical considerations with the selection of scale items (Hair *et al.*, 2013:123).

Criterion validity examines whether the measurement scale accomplishes what the researcher expected in relation to other variables chosen as meaningful criteria (Ebert, 2010:52; Malhotra, 2010). To establish criterion validity the researcher may attempt to establish some form of predictive validity or criterion, and to do so, the researcher chooses a number of variables that are not used to form part of the clusters but known to vary across clusters (Hair *et al.*, 2013:450). Malhotra (2010:320) suggests that criterion variables may contain psychographic and demographic characteristics, behavioural and attitudinal measures, or scores that have been obtained from other scales.

Construct validity refers to the degree to which a set of questions leads to findings which are suited to what the researcher anticipated or predicted from theory (Matthews & Ross, 2014:217). When a measure is reliable and is a truthful representation of a unique concept, construct validity exists (Zikmund *et al.*, 2009:308). When the researcher assesses construct validity, the aim is to answer theoretical questions concerning the underlying theory such as why the scale works and what deductions can be made from the scale (Malhotra, 2010:321). There are three types of construct validity, namely: convergent validity, discriminant validity, and nomological validity (Malhotra, 2010:321; Harrington, 2009:6).

There is evidence of convergent validity when a measure correlates positively with other measures from the same construct (Malhotra, 2010:321; Harrington, 2009:6). Standardised loading estimates are accepted at 0.50 to 0.70 but is ideal at 0.70 and higher (Hair *et al.*, 2013:618).

Discriminant validity assess the extent to which two measures are related, designed to measure similar but conceptually different constructs, are related

Discriminant validity assesses the degree to which two measures are related when these constructs are supposed to differ from each other (Malhotra, *et al.*, 2017:362). High discriminant validity is evidence that a construct is truly unique and embodies phenomena which are not present in other measures (Hair *et al.*, 2013:619). With discriminant validity, it is required that measures are not highly correlated with one

another if they are not supposed to be related (Iacobucci & Churchill, 2010:258). If the AVE (average variance extracted) estimate for a factor is more than the squared interfactor correlations linked with that factor, discriminant validity has been attained (Einar & Zhenpeng, 2014:39). However, caution should be exercised by researchers since significant cross-loadings of items on the factors could be an indication of problems regarding the discriminant validity (Hair *et al.*, 2013:606).

Nomological validity occurs when the scale correlates in a way that was predicted theoretically, with different but related measures (Malhotra, 2010:321). A formulated theoretical model can lead to further inferences, tests, and deductions (Malhotra *et al.*, 2017:362). Nomological validity can be tested by assessing if the correlations between the constructs in a measurement theory make sense (Hair *et al.*, 2013:620).

This study made use of content and construct validity (by means of nomological validity). Three experienced researchers examined the questionnaire to ensure the validity of the content. The constructs were measured to guarantee that they measured what they were designed to measure. A correlation analysis method known as Pearson's Product-Movement correlation coefficient was used to test the nomological validity of the content.

3.11 CORRELATION ANALYSIS

Correlation analysis is used to determine the extent to which changes in one variable is linked with changes in another variable (McDaniel & Gates, 2014:452). Heras *et al.* (2017:122) recommend examining the correlations between constructs with the measurement theory in order to assess nomological validity. The most widely used method for correlation analysis is the Product-Moment correlation (r) statistic, which summarises the strength of association between two metric variables (Ary *et al.*, 2018:165). Product-Moment is also famously known as the Pearson's correlation coefficient (Chamorro-Premuzic & Ahmetoglu, 2012:159). The Pearson's correlation coefficient illustrates the strength and direction of the linear relationship between two variables (Ary *et al.*, 2018:152; Pallant, 2016:132). Pearson's correlation coefficients (r) range from -1 (perfect negative correlation) to +1 (perfect positive correlation) which represents a perfect link between two variables (McCall, 2018:118; Pallant, 2016:132).

The association between two variables is stronger with a larger or higher coefficient (Kassin et al., 2010:37).

3.12 STATISTICAL TECHNIQUES TO COMPARE GROUPS

Researchers are often interested in the extent of association between two variables, and statistical techniques that are applicable to this type of study are referred to as bivariate techniques (Boyle & Schmierbach, 2015:373). For a study that involves two or more variables, the techniques used are known as multivariate techniques (Green, 2014:6).

A t-test is used to assess the difference in the statistical significance between two sample means for a single dependent variable (Hair *et al.*, 2014:668). The t-test is applicable if the study makes use of two sets of data and the researcher wishes to compare the mean score on a continuous variable (Pallant, 2016:212; Sirakaya-Turk et al., 2017:297). There are two types of t-tests: a paired samples t-test (looking at before/after data) and an independent samples (used to disprove Null hypothesis) t-test (Pallant, 2016:247).

If a researcher wishes to test the variance in three or more independent groups, the analysis of variance (ANOVA) is the recommended method to follow (Sylvia & Terhaar, 2014:11). ANOVA is a suitable tool to use when the goal of the research is to test the differences among the means of two or more independent samples (McDaniel & Gates, 2014; Sylvia & Terhaar, 2014:11). It requires two characteristics of the dependent variables, for example, the dependent variables should be metric and must be either interval or ratio scaled (Hair et al., 2013:290; Sylvia & Terhaar, 2014:11). With ANOVA, the null hypothesis always states that there is no difference found between the dependent variable groups (Coolidge, 2012:273).

This study made use of ANOVA (one-way analysis of variance) since it is the recommended method to follow when there are three or more groups involved in the study.

3.13 PRACTICAL SIGNIFICANCE

Hair *et al.* (2015:2) define practical significance (instead of statistical significance) as a method of assessing multivariate analysis results based on the substantive findings they offer. Practical significance also evaluates whether the findings are useful and substantial enough in achieving the objectives of the research (Hair *et al.*, 2015:2). Practical significance analyse the magnitude and size of the effect that is measured (Gravetter & Wallnau, 2013:262). Hair *et al.* (2015:2) suggest that if a sample size exceeds 400 respondents, the significance of the results should be assessed by the researcher to ensure practical significance because of the statistical power the sample size presents.

The most commonly known way to determine the size of statistically significant differences is Cohen's D-statistic, which can be calculated after the t-test or ANOVA are conducted (Gravetter & Wallnau, 2013:262). Cohen's D presents differences between groups in terms of standard deviation as well as compares the influence that variables have on each other (Pallant, 2016:252).

Guidelines, as suggested by multiple researchers, for interpreting this effect size are illustrated by Table 3-5. follows

Table 3-5: Cohen's D effect sizes

<i>d</i>-value	Effect size
$0.20 \leq d < 0.50$	Small effect or non-significance
$0.50 \leq d < 0.80$	Moderate or medium-sized effect, moving toward practical significance
$0.80 \leq d$	Large effect and has reached practical significance

Source: Navarro (2015:415); Pallant (2016:252); Warner (2013:107):

3.14 SYNOPSIS

This chapter outlined the research methodology used in this study. For this study, a descriptive research design was conducted by using a single cross-sectional approach. A non-probability convenience sampling method was implemented and a total of 490 participants were asked to partake in the study; those consisted of 40 *King Price Insurance* managers, 150 *King Price Insurance* employees, and 300 members of the general public. The self-administered questionnaire was used to gather data from respondents at various shopping malls and the office building of *King Price Insurance*. This chapter was concluded with an outline on the statistical procedures that were implemented in the study.

CHAPTER 4: DATA ANALYSIS AND INTERPRETATION

4.1 INTRODUCTION

The key objective of this chapter is to report and clarify the empirical findings of the study. The chapter starts with the pre-test results in Section 4.2; followed by the data gathering process in Section 4.3; and Section 4.4 outlines the preliminary data analysis which comprises coding, data cleaning, and tabulation of variables. A demographic analysis is outlined in Section 4.5. Section 4.6 consist of the exploratory factor analysis results, after which reliability and validity is discussed in Section 4.7, descriptive statistics in Section 4.8, and Section 4.9 starts with a discussion and illustration of brand awareness and ends with illustrations of brand perceptions of *King Price Insurance*. A thorough correlation analysis is given in Section 4.10. Section 4.11 is a statistical illustration of an analysis of variance (ANOVA) between the selected stakeholders.

In order to perform the data analysis for this study, Statistical Package for Social Sciences (SPSS) was utilised. The following section reports on the pre-testing of the questionnaires.

4.2 PRE-TESTING OF QUESTIONNAIRE

For the pre-test, the questionnaire was examined by three experts in the research field in order to guarantee the face validity of the content. Additionally, a pre-test was conducted on 10 members of the general public as well as 2 managers of *King Price Insurance*. The individuals that participated in the pre-test were not included in the results of the main study. No changes were made to the questionnaires based on the feedback from the pre-test.

4.3 DATA GATHERING PROCESS

The key objective for gathering data was to do a comparative analysis of brand perceptions among selected stakeholders towards *King Price Insurance*. The empirical objectives mentioned in Chapter 1 (Section 1.3.3) were applied to develop the measurement scale. The final questionnaire for the managers and employees of *King Price Insurance* (see Annexure A) contained 95 items that were distributed into

four sections. Section A comprised of four items which focused mainly on the respondents' demographic information. Section B contained a single item to establish whether the participant was an employee or manager of *King Price Insurance*. Section C consisted of 42 items that were formulated to indicate which brand personality traits (Aaker, 1997b) the participant associated with *King Price Insurance*. Section D contained 48 items that focused on determining which brand archetype *King Price Insurance* was classified as, by the managers and employees of the company (Mark & Pearson, 2001; Xara-Brasil et al., 2018).

The questionnaire for members of the general public (see Annexure B) contained 99 items that were divided into four sections. Section A consisted of four items which were designed to gather demographic information. Section B comprised of four items that were designed to investigate the level of brand awareness among the members of the general public (Hair et al., 2015). Section C contained 42 items which were implemented to determine how the members of the general public viewed *King Price Insurance's* brand personality (Aaker, 1997b:352). Section D contained 48 items that focused on determining the brand archetype that members of the general public would categorise *King Price Insurance* (Xara-Brasil, et al., 2018; Mark & Pearson, 2001).

Self-administered questionnaires were used to gather data from 40 managers and 150 employees of *King Price Insurance*; the questionnaires were distributed at the office building of *King Price Insurance*. Permission to do so was obtained prior to the distribution of the questionnaires, from the marketing manager and CEO of *King Price Insurance*. Self-administered questionnaires were also used to gather data from 300 members of the general public. All participating respondents were informed that the completion of the questionnaire was strictly voluntary and that their anonymity and confidentiality was guaranteed.

The following section discusses the preliminary data analysis.

4.4 PRELIMINARY DATA ANALYSIS

A preliminary data analysis contains coding, data cleaning, and the tabulation of data.

4.4.1 Coding

All the responses from the participants within the measuring instrument were allocated a numerical value (Malhotra, 2010:454). All the respondents from *King Price Insurance* received identical questionnaires. All the participating members of the general public received identical questionnaires, although different to those distributed at *King Price Insurance*. The variable codes as well as the assigned values are represented in Table 4-1.

Table 4-1: Coding information – Employees and Managers of King Price Insurance

Section A: Demographical data			
Question	Code	Variable	Value assigned to responses
Question 1	A1	Province of origin	Eastern Cape (1), Free State (2), Gauteng (3), KwaZulu-Natal (4), Limpopo (5), Mpumalanga (6), Northern Cape (7), North West (8), Western Cape (9)
Question 2	A2	Gender	Female (1), Male (2)
Question 3	A3	First Language	Afrikaans (1), English (2), IsiNdebele (3), IsiXhosa (4), IsiZulu (5), Sepedi (6), Sesotho (7), Setswana (8), SiSwati (9), Tshivenda (10), Xitsonga (11), Other (12)
Question 4	A4	Year of birth	1926 – 1945 (1), 1946 – 1965 (2), 1966 – 1985 (3), 1986 – 2001 (4)

Section B: Respondent category with regard to <i>King Price Insurance</i>			
Question	Code	Variable	Value assigned to responses
(ONLY in the Questionnaire for the managers and employees of <i>King Price Insurance</i>)			
Relationship to King Price insurance	B1	Relationship to King Price Insurance	Employee (1), Manager (2)
(ONLY in the Questionnaire for the general public)			
Familiarity with <i>King Price Insurance</i>	B1	Brand awareness of <i>King Price Insurance</i>	Strongly disagree (1), Disagree (2), Slightly disagree (3), Slightly agree (4), Agree (5), Strongly agree (6)
Recognise <i>King Price Insurance</i> among other brands	B2		
Recognise the logo of <i>King Price Insurance</i>	B3		
Knowledge of the brand <i>King Price Insurance</i>	B4		
Are you currently a client of <i>King Price Insurance</i>	B5		Yes (1), No (2)

Section C: Brand personality			
Item	Code	Construct	Value assigned to responses
Down-to-earth	C1	<i>Sincerity</i>	Totally unresponsive (1), Unresponsive (2), Slightly unresponsive (3), Slightly responsive (4), Responsive (5), Perfectly responsive (6)
Family-orientated	C2		
Small-town	C3		
Honest	C4		
Sincere	C5		
Real	C6		
Wholesome	C7		
Cheerful	C8		
Sentimental	C9		
Friendly	C10		
Original	C11		
Reliable	C12	<i>Competence</i>	Totally unresponsive (1), Unresponsive (2), Slightly unresponsive (3), Slightly responsive (4), Responsive (5), Perfectly responsive (6)
Hard-working	C13		
Secure	C14		
Intelligent	C15		
Technical	C16		
Corporate	C17		
Successful	C18		
Leading	C19		
Confident	C20		

Daring	C21	<i>Excitement</i>	Totally unresponsive (1), Unresponsive (2), Slightly unresponsive (3), Slightly responsive (4), Responsive (5), Perfectly responsive (6)
Trendy	C22		
Exciting	C23		
Spirited	C24		
Cool	C25		
Young	C26		
Imaginative	C27		
Unique	C28		
Up-to-date	C29		
Independent	C30		
Contemporary	C31		
Upper class	C32	<i>Sophistication</i>	Totally unresponsive (1), Unresponsive (2), Slightly unresponsive (3), Slightly responsive (4), Responsive (5), Perfectly responsive (6)
Glamorous	C33		
Good looking	C34		
Charming	C35		
Feminine	C36		
Smooth	C37		
Outdoorsy	C38	<i>Ruggedness</i>	Totally unresponsive (1), Unresponsive (2), Slightly unresponsive (3), Slightly responsive (4), Responsive (5), Perfectly responsive (6)
Masculine	C39		
Western	C40		
Tough	C41		
Rugged	C42		

Section D: Brand Archetypes			
Item	Code	Construct	Value assigned to responses
“The truth will set you free” Learning Expert Credible	D1 D2 D3 D4	<i>The Sage</i>	Totally unresponsive (1), Unresponsive (2), Slightly unresponsive (3), Slightly responsive (4), Responsive (5), Perfectly responsive (6)
“Free to be you and me.” Optimism Simplicity Goodness	D5 D6 D7 D8	<i>The Innocent</i>	Totally unresponsive (1), Unresponsive (2), Slightly unresponsive (3), Slightly responsive (4), Responsive (5), Perfectly responsive (6)
“Don’t fence me in.” Freedom Adventure Independence	D9 D10 D11 D12	<i>The Explorer</i>	Totally unresponsive (1), Unresponsive (2), Slightly unresponsive (3), Slightly responsive (4), Responsive (5), Perfectly responsive (6)
“Power isn’t everything. It’s the only thing.” Power Control Authority	D13 D14 D15 D16	<i>The Ruler</i>	Totally unresponsive (1), Unresponsive (2), Slightly unresponsive (3), Slightly responsive (4), Responsive (5), Perfectly responsive (6)
“If it can be imagined, it can be created.” Creativity Innovation Vision	D17 D18 D19 D20	<i>The Creator</i>	Totally unresponsive (1), Unresponsive (2), Slightly unresponsive (3), Slightly responsive (4), Responsive (5), Perfectly responsive (6)

“We live to serve.” Friendship Care Protection	D21 D22 D23 D24	<i>The Caregiver</i>	Totally unresponsive (1), Unresponsive (2), Slightly unresponsive (3), Slightly responsive (4), Responsive (5), Perfectly responsive (6)
“Love your neighbour as yourself.” Democratic Regular Empathetic	D25 D26 D27 D28	<i>The Regular</i>	Totally unresponsive (1), Unresponsive (2), Slightly unresponsive (3), Slightly responsive (4), Responsive (5), Perfectly responsive (6)
“I only have eyes for you.” Sensuality Pleasure Intimacy	D29 D30 D31 D32	<i>The Lover</i>	Totally unresponsive (1), Unresponsive (2), Slightly unresponsive (3), Slightly responsive (4), Responsive (5), Perfectly responsive (6)
“A life without fun is life half-lived.” Enjoyment Humour Relaxation	D33 D34 D35 D36	<i>The Jester</i>	Totally unresponsive (1), Unresponsive (2), Slightly unresponsive (3), Slightly responsive (4), Responsive (5), Perfectly responsive (6)
“Where there’s a will, there’s a way.” Courageous Fearless Skilful	D37 D38 D39 D40	<i>The Hero</i>	Totally unresponsive (1), Unresponsive (2), Slightly unresponsive (3), Slightly responsive (4), Responsive (5), Perfectly responsive (6)

"It can be done!"	D41	<i>The Magician</i>	Totally unresponsive (1), Unresponsive (2), Slightly unresponsive (3), Slightly responsive (4), Responsive (5), Perfectly responsive (6)
Innovative	D42		
Transformative	D43		
Visionary	D44		
"Rules are meant to be broken."	D45	<i>The Outlaw</i>	Totally unresponsive (1), Unresponsive (2), Slightly unresponsive (3), Slightly responsive (4), Responsive (5), Perfectly responsive (6)
Disruptive	D46		
Rebellious	D47		
Revolutionary	D48		

4.4.2 Data cleaning

In the data capturing process, all questionnaires that had more than 10 percent missing responses were discarded. As such, among the *King Price Insurance* employees and managers' questionnaires, there were 12 questionnaires discarded; and 25 questionnaires were discarded for the members of the general public. Furthermore, 4 members of the general public were below the age requirement and were also removed. Thus, a total of 41 questionnaires were discarded due to incompleteness. However, the questionnaires that had less than 10 percent missing responses were not discarded; instead, the mode of the items was calculated and used as a substitute for the missing responses.

A total of 530 questionnaires were distributed for this study, of which 507 were completed. However, only 466 questionnaires were usable once the data had been cleaned, resulting in a response rate of 88 percent.

4.4.3 Tabulation of variables

After the coding and cleaning of the data was concluded, the data were captured in table format. Table 4-2 is a representation of the frequency of responses of the scaled items which were observed in the study.

Table 4-2: Frequency of responses

Section C: Brand Personality of King Price Insurance						
Scale Item	Totally undescr- ptive	Undescr- ptive	Slightly undescr- ptive	Slightly descrip- tive	Descrip- tive	Perfectly descrip- tive
	1	2	3	4	5	6
C1	20	31	90	105	113	107
C2	16	30	75	87	119	139
C3	57	83	105	105	74	42
C4	15	29	74	97	126	125
C5	16	27	79	100	134	110
C6	11	19	59	89	120	168
C7	9	32	79	120	146	80
C8	13	23	43	83	134	170
C9	20	43	116	107	102	78
C10	11	14	39	78	132	192
C11	9	14	40	71	112	220
C12	15	25	68	117	117	124
C13	10	20	63	92	116	165
C14	12	25	71	110	119	129
C15	11	22	47	11	130	145
C16	16	32	87	122	122	87
C17	21	48	84	120	100	92
C18	11	18	50	99	143	145
C19	13	28	63	109	128	125
C20	9	20	47	83	130	177
C21	12	19	66	83	109	177
C22	14	27	58	105	105	156
C23	14	23	60	89	101	179
C24	17	27	68	75	120	159
C25	18	30	57	81	109	171
C26	23	36	67	92	96	152
C27	14	24	58	94	104	172
C28	13	33	55	77	96	192
C29	9	25	62	99	130	141
C30	10	18	48	109	121	160
C31	9	30	76	114	124	113
C32	23	46	99	128	102	68
C33	24	49	95	125	102	71
C34	22	26	79	102	113	124
C35	22	32	77	109	130	96
C36	63	68	126	79	72	58
C37	25	37	75	132	118	79

C38	37	52	98	104	94	81
C39	37	49	101	138	84	57
C40	33	49	108	115	104	57
C41	44	47	103	117	90	65
C42	56	66	118	99	87	40

Section D: Brand Archetype of *King Price Insurance*

Scale Item	Totally undescr- ptive	Undescr- ptive	Slightly undescr- ptive	Slightly descrip- tive	Descrip- tive	Perfectly descrip- tive
	1	2	3	4	5	6
D1	17	19	64	90	118	158
D2	12	26	66	113	130	119
D3	9	21	71	138	139	88
D4	9	21	58	113	151	114
D5	15	17	52	98	124	160
D6	6	19	62	102	147	130
D7	5	12	70	129	141	109
D8	8	22	60	97	147	132
D9	24	27	61	118	120	116
D10	12	20	63	103	123	145
D11	14	26	57	111	122	136
D12	9	20	55	107	124	151
D13	34	47	93	121	78	93
D14	21	35	98	126	92	94
D15	18	36	96	124	113	79
D16	17	36	81	137	109	86
D17	9	19	33	75	118	212
D18	7	20	45	76	135	183
D19	5	21	47	85	133	175
D20	5	21	41	75	108	216
D21	9	20	61	92	123	161
D22	15	23	55	99	132	142
D23	17	17	52	104	124	152
D24	15	24	60	103	112	152
D25	24	32	54	95	105	156
D26	21	39	79	126	116	85
D27	17	44	78	141	114	72
D28	24	38	65	114	119	106
D29	38	41	90	112	104	81
D30	49	57	93	104	104	59
D31	46	34	97	101	112	76
D32	61	53	82	114	76	80
D33	10	17	45	70	111	213

D34	9	27	41	86	128	174
D35	15	20	35	80	125	190
D36	20	33	50	112	101	150
D37	10	17	42	64	122	211
D38	9	15	55	86	121	180
D39	14	17	63	79	117	176
D40	11	12	53	87	149	154
D41	5	15	37	71	124	214
D42	6	21	46	87	141	165
D43	6	16	40	113	143	148
D44	8	15	44	82	143	174
D45	53	55	75	85	93	105
D46	66	66	103	93	74	64
D47	79	65	87	87	86	62
D48	50	58	71	95	101	91

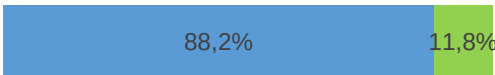
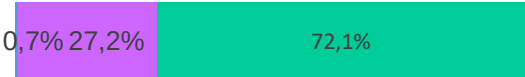
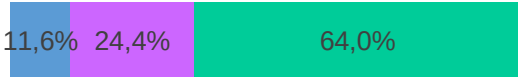
The following section is an analysis of the demographic information that was gathered from the participants.

4.5 DEMOGRAPHIC ANALYSIS

The following demographic information was obtained by means of questionnaires which formed part of Section A in both questionnaires. There were a total of 171 respondents from *King Price Insurance* that participated in the study. The 171 questionnaires comprised of 35 managers and 136 employees of *King Price Insurance*. There were a total of 295 respondents from members of the general public, of which 160 (54.2%) were female and 135 (45.8%) were male participants.

Table 4-3 is a visual representation of the demographic information which is based on the province of origin (A1), gender (A2), first language (A3), and year of birth (A4).

Table 4-3: Demographic information

Question	Employees (n = 136)	Managers (n = 35)	Members of the general public (n = 295)
Province of origin:	 88,2% 11,8% ■ Gauteng ■ Other	 77% 23% ■ Gauteng ■ Other	 66,8% 33,2% ■ Gauteng ■ Other
Gender:	 55,1% 44,9% ■ Female ■ Male	 60% 40% ■ Female ■ Male	 54,2% 45,8% ■ Female ■ Male
First language:	 52,2% 28,0% 19,8% ■ Afrikaans ■ English ■ Other	 65,7% 31,4% 2,9% ■ Afrikaans ■ English ■ IsiXhosa	 57,6% 17,6% 24,8% ■ Afrikaans ■ English ■ Other
Year of birth:	 0,7% 27,2% 72,1% ■ 1946 - 1965 ■ 1966 - 1985 ■ 1986 - 2001	 8,6% 57,1% 34,3% ■ 1946 - 1965 ■ 1966 - 1985 ■ 1986 - 2001	 11,6% 24,4% 64,0% ■ Other ■ 1966 - 1985 ■ 1986 - 2001

The first row in Table 4-3 is a representation of the province of origin (A1) of the **employees** of *King Price Insurance*. In this category, 0.7% of the participants originated from Free State, 88.2% from Gauteng, 2.2% from KwaZulu-Natal, 3.7% from Limpopo, 1.5% from Mpumalanga, 0.7% from Northern Cape, and 2.9% from North West. The second row in Table 4-5 represents gender (A2) of which 55.1% were female and 44.9% were male participants. The third row in Table 4-5 presented the first language (A3) of the participants of which 52.2% were Afrikaans speaking, 28% English, 1.5% IsiXhosa, 2.2% IsiZulu, 5.1% Sepedi, 4.4% Sesotho, 4.4% Setswana, and 2.2% were Tshivenda speaking. The fourth row presented the participants' year of birth (A4). There were four categories of which no participants were born from 1926 - 1945, 0.7% from 1946 – 1965, 27.2% from 1966 – 1985, and 72.1% from 1986 – 2001.

The province of origin (A1) of the **managers** of *King Price Insurance* is also represented in Table 4-3. In this category, 2.9% of the participants originated from Eastern Cape, 2.9% from Free State, 77% from Gauteng, 5.7% from KwaZulu-Natal, 2.9% from Limpopo, 5.7% from Northern Cape, and 2.9% from North West. Gender (A2) is represented by 60% female and 40% male participants. The first language (A3) of the participants comprise of 65.7% Afrikaans, 31.4% English, and 2.9% were IsiXhosa speaking. The fourth row presented the participants' year of birth (A4). The participants' year of birth were divided into four categories of which none were born from 1926 - 1945, 8.6% from 1946 – 1965, 57.1% from 1966 – 1985, and 34.3% from 1986 – 2001.

Furthermore, Table 4-3 represents the province of origin (A1) of the **members of the general public**. In this category 2.4% originate from Eastern Cape, 7.1% Free State, 66.8% Gauteng, 2.4% KwaZulu-Natal, 7.4% Limpopo, 5.1% Mpumalanga, 2.7% Northern Cape, 5.4% North West, and 0.7% from Western Cape. Gender (A2) is represented by 54.2% female and 45.8% male participants. The first language (A3) of the participants comprise of 57.6% Afrikaans, 17.6% English, 0.7% IsiNdebele, 3.1% IsiXhosa, 5.1% IsiZulu, 5.1% Sepedi, 5.5% Sesotho, 3.7% Setswana, 0.3% SiSwati, 0.7% Tshivenda, 0.3% Xitsonga, and 0.3% were represented by 'other'. The year of birth was divided into four categories of which 1.4% of participants were born from

1926 - 1945, 10.2% from 1946 – 1965, 24.4% from 1966 – 1985, and 64% from 1986 – 2001.

4.6 EXPLORATORY FACTOR ANALYSIS

The use of two different exploratory factor analyses (EFAs) was made in order to analyse the applicable constructs (Section C and D). The extraction methods used for both EFAs (brand personality and brand archetypes) were Principle Component Analysis with a Promax rotational method. In order to determine the factorability of the data as well as sample adequacy, two tests were conducted, namely: Kaiser-Meyer-Olkin (KMO) and a Bartlett's test of sphericity.

4.6.1 Exploratory Factor Analysis – Section C (Brand personality)

The first EFA yielded an acceptable KMO value of 0.968 and a significant Bartlett's test of sphericity (chi-square=16307.547; df=861; $p=0.000<0.05$). The results suggested that the data were factorable and the sample was adequate. Five factors were extracted based on priori criterion (Aaker, 1997). There was one item (C3) with a low communality (0.277) which was removed. Furthermore, an analysis of the rotated factors revealed 11 items (C8, C10, C11, C12, C13, C14, C15, C20, C30, C37, and C40) which cross-loaded on more than one factor and were consequently discarded. Another EFA was conducted on the remaining items, using Principle Component Analysis and Promax rotation, extracting five factors based on priori criterion.

The EFA rerun delivered a satisfactory KMO value of 0.961 and a significant Bartlett's test of sphericity (chi-square=10884.361; df=435; $p=0.000<0.05$). The rotated factors are presented in Table 4-4 as follows: C21 – C31 as Factor 1 (*Excitement*); C1 – C9 as Factor 2 (*Sincerity*); C32 – C36 as Factor 3 (*Sophistication*); C38 – C42 as Factor 4 (*Ruggedness*); C16 – C19 as Factor 5 (*Competence*). All the items loaded as expected and had factor loading values above 0.4, which is acceptable (de Wilde et al., 2019:69). Table 4-4 illustrates the rotated factors for brand personality items (Section C).

Table 4-4: Rotated factors for brand personality items (Section C)

Items	Factors					Communalities
	1	2	3	4	5	
C1		0.695				0.597
C2		0.828				0.658
C4		0.957				0.808
C5		0.907				0.757
C6		0.832				0.723
C7		0.783				0.744
C9		0.611				0.577
C16					0.607	0.619
C17					0.908	0.707
C18					0.538	0.723
C19					0.436	0.701
C21	0.843					0.663
C22	0.977					0.726
C23	0.879					0.802
C24	0.920					0.762
C25	0.866					0.789
C26	0.780					0.658
C27	0.845					0.716
C28	0.785					0.667
C29	0.640					0.680
C31	0.662					0.610
C32			0.791			0.698
C33			0.918			0.832
C34			0.646			0.773
C35			0.632			0.750
C36			0.762			0.585

Items	Factors					Communalities
	1	2	3	4	5	
C38				0.542		0.618
C39				0.642		0.608
C41				0.848		0.774
C42				0.941		0.804
Eigen values	14.836	1.950	1.899	1.248	1.196	
% of variance	49.452	6.500	6.328	4.160	3.987	

4.6.2 Exploratory Factor Analysis - Section D (Brand archetypes)

The second EFA was for the brand archetype construct (Section D) and it produced a satisfactory KMO value of 0.964 and a significant Bartlett's test of sphericity (chi-square=20010.957; df=1128; p=0.000<0.05). The results suggested that the data were factorable.

There were twelve factors identified by making use of priori criterion (Hair et al., 2013; Malhotra, 2010; Norm O'Rourke & Hatcher, 2013; Xara-Brasil et al., 2018:148). The rotated factors are presented by Table 4-5 as follows: D37 – D44 as factor 1 (*The Hero* and *The Magician*); D29 – D32 as factor 2 (*The Lover*); D17 – D20 as factor 3 (*The Creator*); D13 – D16 as factor 4 (*The Ruler*); D21 – D24 as factor 5 (*The Caregiver*); D45 – D48 as factor 6 (*The Outlaw*); D25 – D28 as factor 7 (*The Regular*); D1 – D4 as factor 8 (*The Sage*); D5 – D8 as factor 9 (*The Innocent*); D33 – D36 as factor 10 (*The Jester*) and D9 – D12 as factor 11 (*The Explorer*). Factor 12 had no factor loadings above 0.4 and was therefore not considered. Item D12 had a factor loading of 0.308 which is below the recommended value 0.4. The item was not discarded to keep the factor (*The Explorer*) as four items. However, the rest of the factor loadings had values above 0.4 which is acceptable (de Wilde et al., 2019:69). Table 4-5 illustrates the rotated factors for brand archetypes.

Table 4-5: Rotated factors for Brand Archetypes (Section D)

Items	Factors												Communalities
	1	2	3	4	5	6	7	8	9	10	11	12	
D1								0.573				0.353	0.735
D2								0.608			0.389		0.750
D3								0.795					0.819
D4								0.739					0.794
D5									0.464				0.782
D6									0.650				0.781
D7									0.913				0.816
D8									0.701				0.819
D9											0.908		0.769
D10											0.551		0.789
D11											0.508		0.797
D12											0.308		0.729
D13				0.864									0.788
D14				0.868									0.852
D15				0.865									0.823
D16				0.794									0.785
D17			0.742									0.384	0.784
D18			0.839										0.834

Items	Factors												Communalities
	1	2	3	4	5	6	7	8	9	10	11	12	
D19			0.847										0.844
D20			0.724										0.795
D21					0.887								0.775
D22					0.681								0.830
D23					0.741								0.848
D24					0.774								0.810
D25							0.684					0.309	0.754
D26							0.931						0.834
D27							0.797						0.765
D28							0.596						0.769
D29		0.836											0.761
D30		0.923											0.878
D31		0.905											0.857
D32		0.904											0.843
D33										0.650			0.816
D34										0.705			0.851
D35										0.645			0.826
D36										0.690			0.820
D37	0.787												0.770
D38	0.797												0.790

Items	Factors												Communalities
	1	2	3	4	5	6	7	8	9	10	11	12	
D39	0.807												0.751
D40	0.791												0.745
D41	0.854												0.772
D42	0.638												0.768
D43	0.505												0.733
D44	0.579		0.379										0.775
D45						0.754							0.720
D46						0.894							0.807
D47						0.936							0.842
D48						0.837							0.770
Eigen values	22.420	3.170	2.482	1.986	1.559	1.150	1.075	1.039	.926	.830	.790	.736	
% of variance	46.709	6.605	5.171	4.138	3.248	2.396	2.240	2.164	1.929	1.729	1.646	1.533	

All the items loaded correctly, except D37 – D44 which loaded onto one factor while it was supposed to be two different factors. This can be expected with an EFA with so many factors and items. An EFA rerun of these items confirmed that two factors can be extracted from these items as illustrated in Table 4-6 on the next page.

Table 4-6: Rotated factors for items D37 – D44

Items	Factors		Communalities
	1	2	
D37	0.693		0.655
D38	0.902		0.826
D39	0.953		0.828
D40	0.812		0.735
D41		0.530	0.693
D42		0.808	0.768
D43		0.966	0.803
D44		0.893	0.791
Eigen values	5.341	0.758	
% of variance	66.757	9.473	

The rotated factors are presented by Table 4-6 as follows: D37 – D40 as factor 1 (*The Hero*) and D41 – D44 as factor 2 (*The Magician*). All the factor loadings had values above 0.4 which is acceptable (de Wilde et al., 2019:69).

The following section is an assessment of the reliability and validity of the data.

4.7 RELIABILITY AND VALIDITY

Cronbach's alpha was implemented as a measure of reliability. Table 4-7 is an illustration of Cronbach's alpha and the average inter-item correlation which was a result of the EFA.

Table 4-7: Reliability and average inter-item correlation values

Construct	Number of items in scale	Cronbach's alpha	Average inter-item correlation
Brand personality: <i>Sincerity</i>	7	0.918	0.619
Brand personality: <i>Competence</i>	4	0.815	0.531
Brand personality: <i>Excitement</i>	11	0.952	0.643
Brand personality: <i>Sophistication</i>	5	0.890	0.623
Brand personality: <i>Ruggedness</i>	4	0.844	0.575
Brand Archetype: Sage	4	0.861	0.612

Construct	Number of items in scale	Cronbach's alpha	Average inter-item correlation
Brand Archetype: Innocent	4	0.882	0.653
Brand Archetype: Explorer	4	0.869	0.628
Brand Archetype: Ruler)	4	0.910	0.721
Brand Archetype: Creator	4	0.916	0.733
Brand Archetype: Caregiver	4	0.916	0.732
Brand Archetype: Regular Guy/Gal	4	0.876	0.641
Brand Archetype: Lover	4	0.932	0.773
Brand Archetype: Jester	4	0.911	0.721
Brand Archetype: Hero	4	0.903	0.701
Brand Archetype: Magician	4	0.906	0.707
Brand Archetype: Outlaw	4	0.884	0.657

As illustrated in Table 4-7, all the Cronbach's values are above the value of 0.8 (Babin & Zikmund, 2015:281). Therefore, the values are considered to be a good indication of reliability.

An average inter-item correlation is considered good quality and valid if the value is ≥ 0.3 (Foscht et al., 2015:82). The average inter-item correlation of the data ranged from 0.531 to 0.773. The constructs were considered reliable based on the Cronbach's alpha values together with an acceptable average inter-item correlation for all factors (Foscht et al., 2015:82; Karlsson, 2010:135; Kent, 2015:32). When the average inter-item correlation values are high, it indicates a strong relationship between the items (Pallant, 2013:104). High average inter-item correlation values can be expected with brand personality and brand archetype factors, as the items in each factor are closely related.

4.8 DESCRIPTIVE STATISTICS

The descriptive statistics are the result of the questionnaires that were distributed amongst the selected participants. The mean, standard deviation, skewness, and kurtosis were calculated for Sections C and D. The data was obtained by making use of a six-point Likert scale which ranged from (1) "Totally undescriptive" to (6) "Perfectly

descriptive”. Positive responses correlate with a higher mean. The following table (Table 4-8) is a representation of the interpreted data.

Table 4-8: Descriptive statistics (Brand personality)

Items	Valid N	Mean	Standard Deviation	Skewness	Kurtosis
Brand personality: <i>Sincerity</i>					
Overall Construct	466	4.355	1.105	-0.664	-.012
Down-to-earth	466	4.25	1.396	-0.466	-0.568
Family-orientated	466	4.46	1.403	-0.643	-0.477
Honest	466	4.43	1.365	-0.621	-0.404
Sincere	466	4.37	1.345	-0.598	-0.356
Real	466	4.70	1.310	-0.844	-0.012
Wholesome	466	4.29	1.239	-0.487	-0.362
Sentimental	466	3.99	1.377	-0.208	-0.740
Brand personality: <i>Competence</i>					
Overall Construct	466	4.361	1.066	-0.653	0.237
Technical	466	4.21	1.319	-0.439	-0.437
Corporate	466	4.09	1.415	-0.340	-0.713
Successful	466	4.67	1.255	-0.886	0.306
Leading	466	4.47	1.325	-0.664	-0.242
Brand personality: <i>Excitement</i>					
Overall Construct	466	4.593	1.129	-0.771	-0.038
Daring	466	4.69	1.347	-0.819	-0.163
Trendy	466	4.57	1.371	-0.725	-0.267
Exciting	466	4.67	1.381	-0.823	-0.182
Spirited	466	4.57	1.417	-0.782	-0.309
Cool	466	4.60	1.440	-0.828	-0.260
Young	466	4.41	1.498	-0.634	-0.602
Imaginative	466	4.64	1.375	-0.806	-0.175
Unique	466	4.69	1.428	-0.847	-0.319
Up-to-date	466	4.59	1.293	-0.706	-0.229
Contemporary	466	4.40	1.293	-0.497	-0.488
Brand personality: <i>Sophistication</i>					
Overall Construct	466	3.988	1.184	-0.392	-0.365

Items	Valid N	Mean	Standard Deviation	Skewness	Kurtosis
Upper class	466	3.95	1.362	-0.273	-0.606
Glamorous	466	3.95	1.385	-0.280	-0.659
Good looking	466	4.35	1.416	-0.594	-0.433
Charming	466	4.25	1.382	-0.567	-0.397
Feminine	466	3.44	1.552	0.084	0.972
Brand personality: <i>Ruggedness</i>					
Overall Construct	466	3.72	1.206	-0.222	-0.472
Outdoorsy	466	3.88	1.503	-0.245	-0.869
Masculine	466	3.76	1.403	-0.224	-0.609
Tough	466	3.77	1.475	-0.230	-0.765
Rugged	466	3.46	1.465	-0.045	-0.881

All the constructs from Section C measured a mean value above 3.0, those are, *Sincerity* (mean= 4.355), *Competence* (mean= 4.361), *Excitement* (mean= 4.593), *Sophistication* (mean= 3.988), and *Ruggedness* (mean= 3.716).

The various stakeholders (employees, managers, and members of the general public) showed an inclination toward *Excitement* as their perceived brand personality of *King Price Insurance*, which had the highest mean (mean=4.593) among the constructs. Table 4-8 shows no irregularity in the kurtosis values or skewness values which all fall within the -2 to +2 range, which is acceptable (Westfall & Henning, 2013:249). Consequently, it can be assumed that the data are considered to be normally distributed (Berndt & Petzer, 2011:243-244).

Mark and Pearson (2001) created a framework that groups the archetypes into four clusters (Kamlot & Calmon, 2017:99; Xara-Brasil et al., 2018:145). The framework considers the common attributes that some archetypes share and divides them according to the four major human drivers (MHD) (Xara-Brasil et al., 2018:145). These categories or clusters are divided as follows (including their specific archetypes):

- *Control & Stability (The Caregiver, The Ruler, and The Creator)*
- *Independence & Fulfilment (The Innocent, The Sage, and The Explorer)*
- *Mastery & Risk (The Hero, The Magician, and The Outlaw)*
- *Belonging & Enjoyment (The Regular, The Jester, and The Lover)*

The descriptive statistics for Section D are presented in Table 4-9 – Table 4-12.

Table 4-9: Descriptive statistics (MHD category: *Independence & Fulfilment*)

Brand archetype MHD category: <i>Independence & Fulfilment</i>					
Items	Valid N	Mean	Standard Deviation	Skewness	Kurtosis
<i>Independence & Fulfilment</i>	466	4.544	0.983	-0.748	0.415
Brand archetype: <i>The Sage</i>					
Overall Construct	466	4.495	1.069	-0.697	0.313
“The truth will set you free.”	466	4.60	1.371	-0.818	-0.071
Learning	466	4.46	1.300	-0.633	-0.231
Expert	466	4.38	1.193	-0.520	-0.081
Credible	466	4.54	1.221	-0.717	0.064
Brand archetype: <i>The Innocent</i>					
Overall Construct	466	4.609	1.057	-0.709	0.177
“Free to be you and me.”	466	4.67	1.319	-0.904	0.234
Optimism	466	4.62	1.209	-0.690	-0.122
Simplicity	466	4.54	1.141	-0.487	-0.214
Goodness	466	4.61	1.247	-0.747	-0.060
Brand archetype: <i>The Explorer</i>					
Overall Construct	466	4.529	1.125	-0.702	0.162
“Don’t fence me in.”	466	4.35	1.399	-0.682	-0.210
Freedom	466	4.59	1.306	-0.735	-0.113
Adventure	466	4.52	1.333	-0.722	-0.140
Independence	466	4.65	1.266	-0.760	-0.037

Table 4-10: Descriptive statistics (MHD category: *Stability & Control*)

Brand archetype MHD category: Stability & Control					
Items	Valid N	Mean	Standard Deviation	Skewness	Kurtosis
<i>Stability & Control</i>	466	4.528	0.943	-0.916	1.125
Brand archetype: <i>The Ruler</i>					
Overall Construct	466	4.081	1.230	-0.301	-0.535
“Power isn’t everything. It’s the only thing.”	466	3.95	1.492	-0.259	-0.797
Power	466	4.11	1.383	-0.312	-0.606
Control	466	4.11	1.333	-0.352	-0.523
Authority	466	4.17	1.327	-0.406	-0.434
Brand archetype: <i>The Creator</i>					
Overall Construct	466	4.891	1.112	-1.034	0.633
“If it can be imagined, it can be created.”	466	4.95	1.255	-1.214	0.872
Creativity	466	4.85	1.244	-1.020	0.373
Innovation	466	4.81	1.228	-0.908	0.113
Vision	466	4.95	1.247	-1.072	0.333
Brand archetype: <i>The Caregiver</i>					
Overall Construct	466	4.612	1.1881	-0.827	0.288
“We live to serve.”	466	4.68	1.290	-0.783	-0.122
Friendship	466	4.58	1.332	-0.823	0.033
Care	466	4.62	1.331	-0.883	0.222
Protection	466	4.56	1.362	-0.746	-0.184

Table 4-11: Descriptive statistics (MHD category: *Belonging & Enjoyment*)

Brand archetype MHD category: <i>Belonging & Enjoyment</i>					
Items	Valid N	Mean	Standard Deviation	Skewness	Kurtosis
<i>Belonging & Enjoyment</i>	466	4.272	1.064	-0.607	0.014
Brand archetype: <i>The Regular</i>					
Overall Construct	466	4.243	1.195	-0.535	-0.216
“Love your neighbour as yourself.”	466	4.49	1.478	-0.765	-0.344
Democratic	466	4.14	1.368	-0.450	-0.486
Regular	466	4.09	1.316	-0.390	-0.454
Empathetic	466	4.25	1.426	-0.578	-0.466
Brand archetype: <i>The Lover</i>					
Overall Construct	466	3.825	1.392	-0.360	-0.727
“I only have eyes for you.”	466	3.96	1.483	-0.371	-0.717
Sensuality	466	3.72	1.513	-0.237	-0.910
Pleasure	466	3.92	1.510	-0.392	-0.737
Intimacy	466	3.71	1.606	-0.199	-0.999
Brand archetype: <i>The Jester</i>					
Overall Construct	466	4.748	1.188	-1.024	0.562
“A life without fun is a life half-lived.”	466	4.92	1.289	-1.136	0.562
Enjoyment	466	4.76	1.300	-0.962	0.192
Humour	466	4.83	1.326	-1.156	0.710
Relaxation	466	4.48	1.433	-0.726	-0.306

Table 4-12: Descriptive statistics (MHD category: *Risk & Mastery*)

Brand archetype MHD category: <i>Risk & Mastery</i>					
Items	Valid N	Mean	Standard Deviation	Skewness	Kurtosis
<i>Risk & Mastery</i>	466	4.446	0.963	-0.732	0.478
Brand archetype: <i>The Hero</i>					
Overall Construct	466	4.796	1.127	-0.978	0.508
“Where there’s a will, there’s a way.”	466	4.94	1.274	-1.204	0.781
Courageous	466	4.79	1.266	-0.914	0.170
Fearless	466	4.71	1.347	-0.893	0.026
Skilful	466	4.74	1.233	-0.964	0.513
Brand archetype: <i>The Magician</i>					
Overall Construct	466	4.846	1.057	-0.989	0.657
“It can be done!”	466	5.01	1.180	-1.175	0.798
Innovative	466	4.78	1.226	-0.916	0.208
Transformative	466	4.75	1.165	-0.843	0.371
Visionary	466	4.84	1.212	-1.035	0.597
Brand archetype: <i>The Outlaw</i>					
Overall Construct	466	3.694	1.403	-0.199	-0.836
“Rules are meant to be broken.”	466	3.91	1.660	-0.318	-1.090
Disruptive	466	3.50	1.591	-0.011	-1.046
Rebellious	466	3.48	1.649	-0.051	-1.172
Revolutionary	466	3.88	1.614	-0.326	-1.026

All the constructs from Section D measured a mean value above 3.0.

The Major Human Driver cluster with the highest mean is *Independence & Fulfilment* (mean=4.544). The cluster with the lowest mean is *Belonging & Enjoyment*

(mean=4.272). The various stakeholders (employees, managers, and members of the general public) showed an inclination toward *The Creator* as their perceived brand archetype of *King Price Insurance*, which had the highest mean (mean=4.891) among the constructs. Contrastingly, the lowest mean is at *The Outlaw* (mean=3.694) brand archetype.

Table 4-8 to Table 4-12 shows no irregularity in the kurtosis values or skewness values which fall within the -2 to +2 range, which is acceptable (Westfall & Henning, 2013:249). Consequently, it can be assumed that the items are considered to be normally distributed (Berndt & Petzer, 2011:243-244).

4.9 BRAND PERCEPTIONS OF KING PRICE INSURANCE AMONG SELECTED STAKEHOLDERS

4.9.1 Brand familiarity among members of the public

Figure 4-1 is an illustration of the level of brand awareness among the general public.

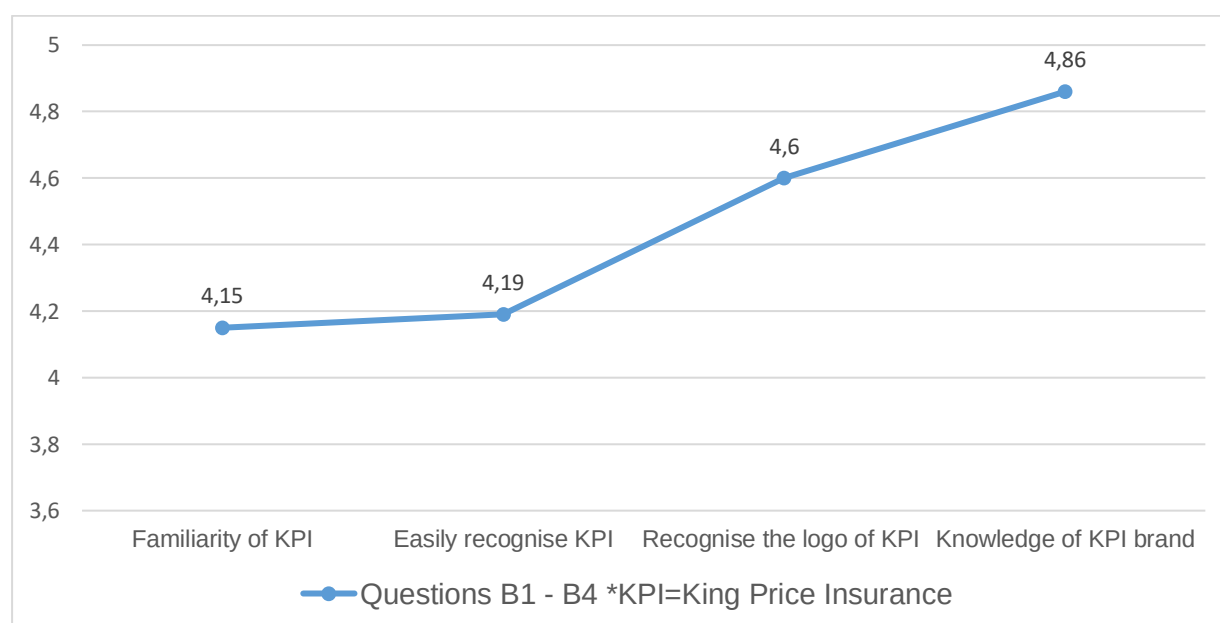


Figure 4-1: Brand awareness of *King Price Insurance* among the general public

The public displayed a high level (mean=4.15) of familiarity of *King Price Insurance*. The participants easily recognise (mean=4.19) *King Price Insurance* among other brands. The public easily recognises (mean=4.6) the logo of *King Price Insurance*.

Knowledge of the *King Price Insurance* brand is satisfying as most (mean=4.86) of the participants stated that they have knowledge of the *King Price Insurance* brand.

Figure 4-2 is an illustration of the public participants' client status at *King Price Insurance*.

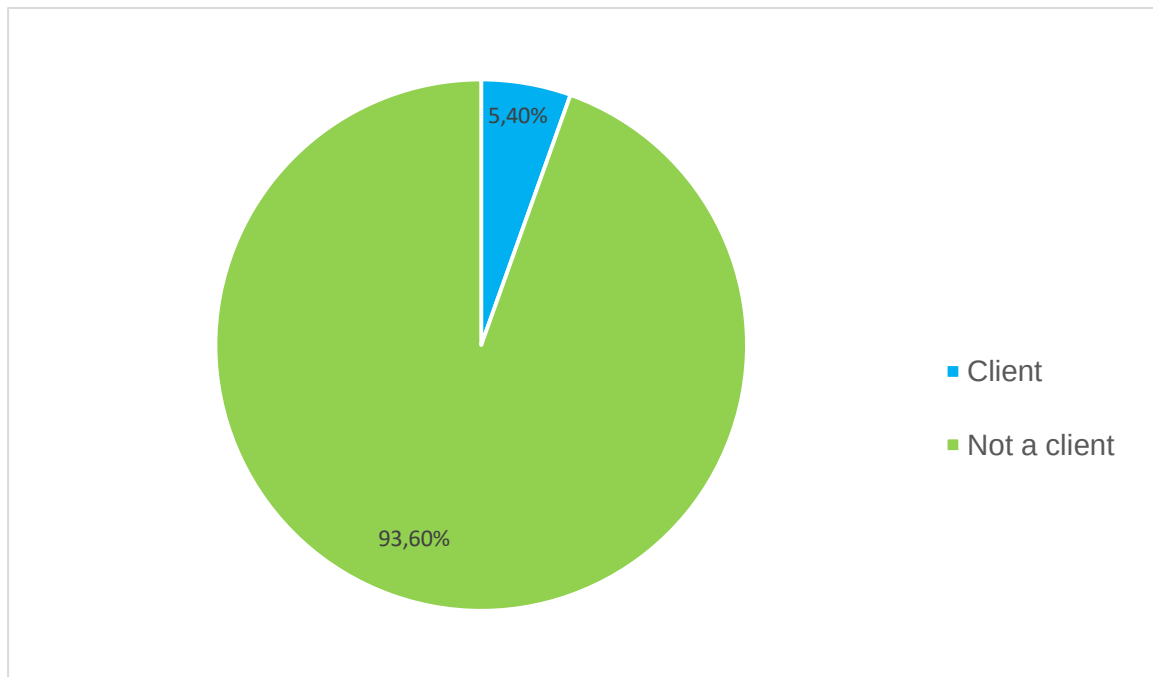


Figure 4-2: The public's client status at *King Price Insurance*

Figure 4-2 illustrates that 93.6% of the participants were not clients at *King Price Insurance* and 5.40% indicated that they were customers of *King Price Insurance* at that point in time.

4.9.2 Brand perceptions of *King Price Insurance*

Section C of this study measured how respondents perceive *King Price Insurance*'s brand personality. Figure 4-3 is an illustration of the differences in perceptions regarding the brand personality of *King Price Insurance* among the three stakeholders (public, employee, manager).

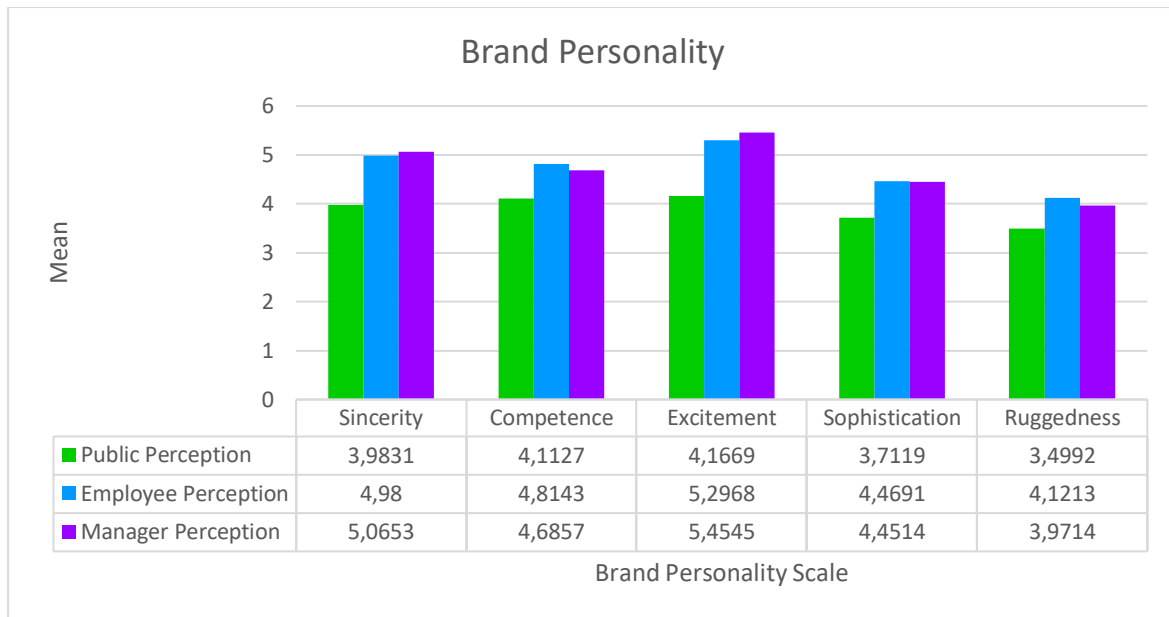


Figure 4-3: Brand personality perceptions of *King Price Insurance* among stakeholders

Figure 4-3 is a comparison between the means of each stakeholder (public, employee, and manager) and their brand personality perceptions of *King Price Insurance*. The results illustrate that *Excitement* shows the highest mean among all three of the stakeholders. The public (mean=4.167), employees (mean=5.297), and managers (mean=5.455) all view *King Price Insurance*'s brand personality as "exciting". The brand personality that measured the lowest between all the stakeholders is *Ruggedness*. The public (mean=3.499), employees (mean=4.121), and managers (mean=3.971) are in agreement about the brand personality perception that least associates with *King Price Insurance*.

Figure 4-4 reports on Section D in both questionnaires, which determines the brand archetype that the selected stakeholders associate with *King Price Insurance*.

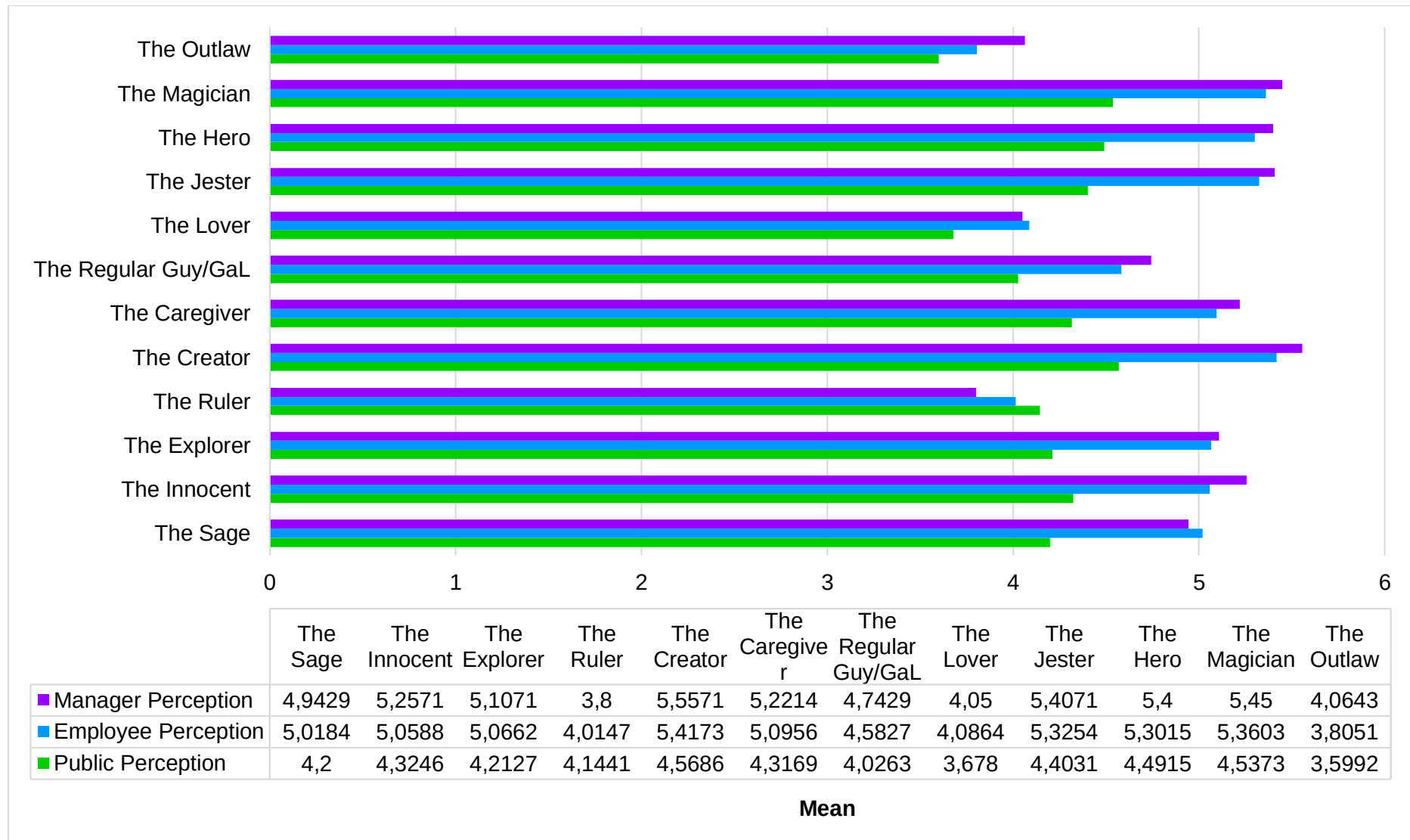


Figure 4-4: Stakeholders' brand archetype category perceptions of *King Price Insurance*

Figure 4-4 is a comparison of the means of each of the stakeholders (public, employees, and managers) and their perception of *King Price Insurance's* brand archetype. The results demonstrate that the public (mean=4.569), employees (mean=5.417), and managers (mean=5.557) all view *King Price Insurance's* brand archetype as *The Creator*. Both the public (mean=3.599) and employees (mean=3.805) rate *The Outlaw* as the least likely archetype to be associated with *King Price Insurance*. The third group differ in their least likely archetype selection, as the managers (mean=3.8) rates *The Ruler* as the least likely archetype to be associated with King Price Insurance.

Figure 4-5 is an illustration of the selected stakeholders' perceptions of the brand archetype MHD category under which *King Price Insurance* would fall.

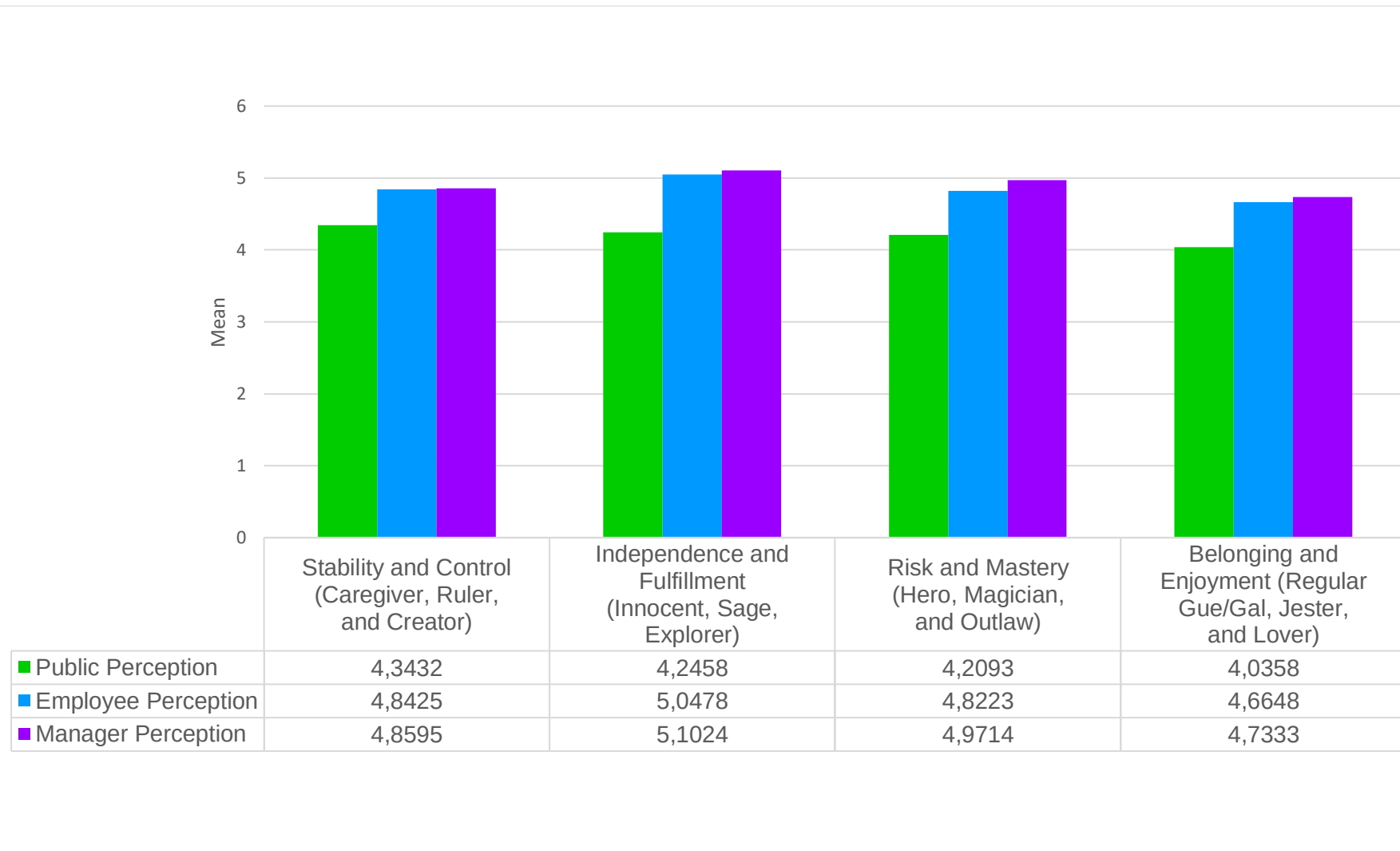


Figure 4-5: Stakeholder's brand archetype major human driver (MHD) categories perceptions of *King Price Insurance*

Figure 4-5 is an illustration of the brand archetype MHD categories and under which cluster the selected stakeholders would categorise *King Price Insurance*. The four brand archetype MHD categories comprise three brand archetypes for each cluster. The brand archetype MHD categories form the following clusters: *Stability & Control* which includes *The Caregiver*, *The Ruler*, and *The Creator*; *Independence & Fulfilment* which includes *The Innocent*, *The Sage*, and *The Explorer*; *Risk & Mastery* which includes *The Hero*, *The Magician*, and *The Outlaw*; and lastly, *Belonging & Enjoyment* which includes *The Regular*, *The Jester*, and *The Lover*.

The public (mean=4.343) views *Stability & Control* as the cluster to which *King Price Insurance* belongs. Both employee (mean=5.048) and manager (mean=5.102) groups view *Independence & Fulfilment* as the cluster under which *King Price Insurance* fit. The public (mean=4.036), employees (mean=4.665), and managers (mean=4.733) view *Belonging & Enjoyment* as the least likely cluster they would use to describe *King Price Insurance*.

The following section comprises the correlation analysis that was performed in order to establish if there is an existing relationship between the constructs.

4.10 CORRELATION ANALYSIS

A correlation matrix is a method that is used for assessing nomological validity of a data set (Malhotra, 2010:321, 565). This study made use of Pearson's Product-Movement correlation coefficient in order to construct the correlation matrix. Three different analyses were conducted. Table 4-13 is an illustration of the correlation between the brand personality constructs, while Table 4-14 analyses the correlation among the brand archetypes, and is followed by Table 4-15 which depicts the correlation between the brand archetype MHD categories.

Table 4-13: Correlation analysis between the brand personality constructs

Constructs	1	2	3	4	5
<i>Sincerity</i>	1				
<i>Competence</i>	0.633**	1			
<i>Excitement</i>	0.682**	0.691**	1		
<i>Sophistication</i>	0.621**	0.629**	0.694**	1	
<i>Ruggedness</i>	0.497**	0.532**	0.549**	0.600**	1
**Correlation is significant at the 0.01 (2-tailed)					

Table 4-14 on the next page is an illustration of the correlation matrix for the brand archetypes.

Table 4-14: Correlation analysis between the brand archetype constructs

Constructs	1	2	3	4	5	6	7	8	9	10	11	12
<i>The Sage</i>	1											
<i>The Innocent</i>	0.732**	1										
<i>The Explorer</i>	0.712**	0.756**	1									
<i>The Ruler</i>	0.392**	0.366**	0.370**	1								
<i>The Creator</i>	0.650**	0.720**	0.715**	0.368**	1							
<i>The Caregiver</i>	0.690**	0.691**	0.700**	0.345**	0.693**	1						
<i>The Regular</i>	0.677**	0.654**	0.643**	0.379**	0.598**	0.679**	1					
<i>The Lover</i>	0.531**	0.477**	0.494**	0.486**	0.468**	0.552**	0.572**	1				
<i>The Jester</i>	0.622**	0.705**	0.701**	0.339**	0.746**	0.675**	0.635**	0.515**	1			
<i>The Hero</i>	0.621**	0.655**	0.679**	0.378**	0.712**	0.660**	0.599**	0.484**	0.750**	1		
<i>The Magician</i>	0.656**	0.687**	0.708**	0.388**	0.747**	0.654**	0.612**	0.491**	0.731**	0.804**	1	
<i>The Outlaw</i>	0.263**	0.335**	0.382**	0.276**	0.329**	0.253**	0.313**	0.368**	0.337**	0.323**	0.357**	1
**Correlation is significant at the 0.01 (2-tailed)												

Table 4-15: Correlation analysis among the brand archetype major human driver (MHD) categories

Constructs	1	2	3	4
<i>Stability & Control</i>	1			
<i>Independence & Fulfilment</i>	0.803**	1		
<i>Risk & Mastery</i>	0.723**	0.732**	1	
<i>Belonging & Enjoyment</i>	0.800**	0.790**	0.736**	1
**Correlation is significant at the 0.01 (2-tailed)				

The tables above show significant ($p < 0.01$) positive correlation among the constructs, which ranges between $1 \geq r > -1$; thus, proving that the constructs are significant and aligned. Consequently, nomological validity in terms of the factors is attained.

The next section investigates the possibility of significant differences among the mean of the three groups through the use of Analysis of Variance (ANOVA).

4.11 ANALYSIS OF VARIANCE (ANOVA)

Analysis of variance (ANOVA) is a technique that is used to determine the variances between the mean of three or more groups (Grove et al., 2014:351).

4.11.1 Analysis of variance (Brand personality)

A one-way ANOVA was undertaken to examine the potential difference between three groups (employees, managers, and public) regarding their perceptions of *King Price Insurance's* brand personality. Furthermore, ANOVA is used to determine if the differences are statistically significant. Table 4-16 illustrates the analysis of variance between the mean ratings of brand personality trait constructs.

Table 4-16: Analysis of variance (Brand personality)

Construct		Sum of Squares	df	Mean Square	F	Sig.
<i>Sincerity</i>	Between Groups	111.603	2	55.801	56.684	0.000
	Within Groups	455.793	463	.984		
	Total	567.396	465			
<i>Competence</i>	Between Groups	49.826	2	24.913	24.088	0.000
	Within Groups	478.857	463	1.034		
	Total	528.683	465			
<i>Excitement</i>	Between Groups	146.910	2	73.455	76.282	0.000
	Within Groups	445.841	463	.963		
	Total	592.751	465			
<i>Sophistication</i>	Between Groups	61.491	2	30.746	24.127	0.000
	Within Groups	590.006	463	1.274		
	Total	651.497	465			
<i>Ruggedness</i>	Between Groups	38.498	2	19.249	13.969	0.000
	Within Groups	638.032	463	1.378		
	Total	676.530	465			

As shown in the table above, all the brand personality constructs suggest significant ($p < 0.05$) differences. If more than two groups are examined, ANOVA includes post hoc tests like Newman-Keuls', Scheffe's, Dunnett's, and Tukey's HSD where significant differences occur (Grove et al., 2014:351). Table 4-17 is an illustration of the results of the post hoc Tukey's HSD test as well as Cohen's D.

Table 4-17: Tukey's HSD results and Cohen's D (Brand personality)

Dependent Variable	(I) Group	(J) Group	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence interval		Cohen's D
						Lower Bound	Upper Bound	
<i>Sincerity</i>	Employees	Managers	-0.085	0.188	0.893	-0.527	0.357	***
		Public	0.997*	0.103	0.000	0.755	1.239	0.512**
	Managers	Employees	0.085	0.188	0.893	-0.357	0.527	***
		Public	1.082*	0.177	0.000	0.665	1.499	0.565**
	Public	Employees	-0.997*	0.103	0.000	-1.239	-0.755	0.512**
		Managers	-1.082*	0.177	0.000	-1.499	-0.665	0.565**
<i>Competence</i>	Employees	Managers	0.129	0.193	0.783	-0.325	0.582	***
		Public	0.702*	0.105	0.000	0.454	0.951	0.358*
	Managers	Employees	-0.129	0.193	0.783	-0.582	0.325	***
		Public	0.573*	0.182	0.005	0.146	1.001	0.301*
	Public	Employees	-0.702*	0.105	0.000	-0.951	-0.454	0.358*
		Managers	-0.573*	0.182	0.005	-1.001	-0.146	0.301*
<i>Excitement</i>	Employees	Managers	-0.158	0.186	0.673	-0.595	0.280	***
		Public	1.130*	0.102	0.000	0.891	1.369	0.592**

	Managers	Employees	0.158	0.186	0.673	-0.280	0.595	***
		Public	1.288*	0.175	0.000	0.875	1.700	0.701**
	Public	Employees	-1.130*	0.102	0.000	-1.369	-0.891	0.592**
		Managers	-1.288*	0.175	0.000	-1.700	-0.875	0.701**
Sophistication	Employees	Managers	0.018	0.214	0.996	-0.485	0.521	***
		Public	0.757*	0.117	0.000	0.482	1.032	0.366*
	Managers	Employees	-0.018	0.214	0.996	-0.521	0.485	***
		Public	0.740*	0.202	0.001	0.265	1.214	0.349*
	Public	Employees	-0.757*	0.117	0.000	-1.032	-0.482	0.366*
		Managers	-0.740*	0.202	0.001	-1.214	-0.265	0.349*
Ruggedness	Employees	Managers	0.150	0.223	0.779	-0.373	0.673	***
		Public	0.622*	0.122	0.000	0.336	0.908	0.292*
	Managers	Employees	-0.150	0.223	0.779	-0.673	0.373	***
		Public	0.472	0.210	0.064	-0.021	0.966	***
	Public	Employees	-0.622*	0.122	0.000	-0.908	-0.336	0.292*
		Managers	-0.472	0.210	0.064	-0.966	0.021	***
* Small effect / non-significant								
** Medium effect / moving toward practical significance								
***No significant <i>p</i> -value								

Employees and the public showed several (*Competence*, *Sophistication*, and *Ruggedness*) slight statistically significant differences (small effect, $0.20 \leq d < 0.50$). Furthermore, there were practical significant differences (medium effect, $0.50 \leq d < 0.80$) differences regarding *Sincerity* and *Excitement* between employees and the public.

Managers and the public showed two (*Competence* and *Sophistication*) slight statistically significant differences (small effect, $0.20 \leq d < 0.50$). Furthermore, there were a two (*Excitement* and *Sincerity*) practical significant differences (medium effect, $0.50 \leq d < 0.80$) between managers and the public.

There were no significant differences amongst employees and managers regarding their brand personality perceptions of *King Price Insurance*.

4.11.2 Analysis of variance (Brand archetypes)

A one-way ANOVA was also undertaken to examine the variance between three groups (employees, managers, and public) regarding their perception of *King Price Insurance*'s brand archetype. Table 4-18 illustrates the analysis of variance between the mean ratings of the brand archetypes.

Table 4-18: Analysis of variance (Brand archetypes)

Construct		Sum of Squares	Df	Mean Square	F	Sig.
<i>The Sage</i>	Between Groups	69.947	2	34.973	35.094	0.000
	Within Groups	461.415	463	.997		
	Total	531.362	465			
<i>The Innocent</i>	Between Groups	66.086	2	33.043	33.711	0.000
	Within Groups	453.824	463	.980		
	Total	519.911	465			

<i>The Explorer</i>	Between Groups	80.454	2	40.227	36.698	0.000
	Within Groups	507.530	463	1.096		
	Total	587.984	465			
<i>The Ruler</i>	Between Groups	4.535	2	2.267	1.502	0.224
	Within Groups	698.948	463	1.510		
	Total	703.482	465			
<i>The Creator</i>	Between Groups	83.853	2	41.927	39.541	0.000
	Within Groups	490.940	463	1.060		
	Total	574.793	465			
<i>The Caregiver</i>	Between Groups	70.485	2	35.242	27.853	0.000
	Within Groups	585.844	463	1.265		
	Total	656.329	465			
<i>The Regular</i>	Between Groups	38.297	2	19.149	14.176	0.000
	Within Groups	625.427	463	1.351		
	Total	663.724	465			
<i>The Lover</i>	Between Groups	17.442	2	8.721	4.567	0.011
	Within Groups	884.179	463	1.910		
	Total	901.621	465			
<i>The Jester</i>	Between Groups	95.633	2	47.816	39.475	0.000
	Within Groups	560.830	463	1.211		
	Total	656.463	465			

<i>The Hero</i>	Between Groups	74.865	2	37.432	33.578	0.000
	Within Groups	516.144	463	1.115		
	Total	591.008	465			
<i>The Magician</i>	Between Groups	76.855	2	38.427	40.193	0.000
	Within Groups	442.660	463	.956		
	Total	519.515	465			
<i>The Outlaw</i>	Between Groups	9.133	2	4.566	2.333	0.098
	Within Groups	906.167	463	1.957		
	Total	915.299	465			

As illustrated in the table above, most of the brand archetypes showed significant differences. However, three of the archetypes *The Ruler*, *The Lover*, and *The Outlaw* did not show statistically significant differences ($p > 0.05$).

In order to determine the extent of the differences for the nine archetype dimensions that showed significant differences, a Tukey's HSD test was implemented. Additionally, the Cohen's D coefficient was computed to determine the practical significance of the differences. Table 4-19 is an illustration of the results of the post hoc Tukey's HSD test and Cohen's D.

Table 4-19: Tukey's HSD results and Cohen's D (Brand archetypes)

Dependent Variable	(I) Group	(J) Group	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence interval		Cohen's D
						Lower Bound	Upper Bound	
The Sage	Employees	Managers	0.076	0.189	0.916	-0.369	0.520	***
		Public	0.818*	0.103	0.000	0.575	1.062	0.424*
	Managers	Employees	-0.076	0.189	0.916	-0.520	0.369	***
		Public	0.743*	0.178	0.000	0.323	1.163	0.371*
	Public	Employees	-0.818*	0.103	0.000	-1.062	-0.575	0.424*
		Managers	-.743*	0.178	0.000	-1.163	-0.323	0.371*
The Innocent	Employees	Managers	-0.198	0.188	0.541	-0.640	0.243	***
		Public	0.734*	0.103	0.000	0.493	0.976	0.377*
	Managers	Employees	0.198	0.188	0.541	-0.243	0.640	***
		Public	0.933*	0.177	0.000	0.516	1.349	0.495*
	Public	Employees	-0.734*	0.103	0.000	-0.976	-0.493	0.377*
		Managers	-0.933*	0.177	0.000	-1.349	-0.516	0.495*
The Explorer	Employees	Managers	-0.041	0.198	0.977	-0.508	0.426	***
		Public	0.854*	0.109	0.000	0.598	1.109	0.429
	Managers	Employees	0.041	0.198	0.977	-0.426	0.508	***
		Public	0.894*	0.187	0.000	0.454	1.335	0.435*
	Public	Employees	-0.854*	0.109	0.000	-1.109	-0.598	0.429*
		Managers	-0.894*	0.187	0.000	-1.335	-0.454	0.435*

The Creator	Employees	Managers	-0.140	0.195	0.754	-0.599	0.319	***
		Public	0.849*	0.107	0.000	0.598	1.100	0.433*
	Managers	Employees	0.140	0.195	0.754	-0.319	0.599	***
		Public	0.989*	0.184	0.000	0.556	1.421	0.517**
	Public	Employees	-0.849*	0.107	0.000	-1.100	-0.598	0.433*
		Managers	-0.989*	0.184	0.000	-1.421	-0.556	0.517**
The Caregiver	Employees	Managers	-0.126	0.213	0.825	-0.627	0.376	***
		Public	0.779*	0.117	0.000	0.505	1.053	0.376*
	Managers	Employees	0.126	0.213	0.825	-0.376	0.627	***
		Public	0.905*	0.201	0.000	0.432	1.377	0.437*
	Public	Employees	-0.779*	0.117	0.000	-1.053	-0.505	0.376*
		Managers	-0.905*	0.201	0.000	-1.377	-0.432	0.437*
The Regular	Employees	Managers	-0.160	0.220	0.748	-0.678	0.358	***
		Public	0.557*	0.120	0.000	0.273	0.840	0.260*
	Managers	Employees	0.160	0.220	0.748	-0.358	0.678	***
		Public	0.717*	0.208	0.002	0.228	1.205	0.339*
	Public	Employees	-0.557*	0.120	0.000	-0.840	-0.273	0.260*
		Managers	-0.717*	0.208	0.002	-1.205	-0.228	0.339*
The Jester	Employees	Managers	-0.082	0.209	0.919	-0.572	0.409	***
		Public	0.922*	0.114	0.000	0.654	1.191	0.458*
	Managers	Employees	0.082	0.209	0.919	-0.409	0.572	***
		Public	1.004*	0.197	0.000	0.541	1.467	0.510**
	Public	Employees	-0.922*	0.114	0.000	-1.191	-0.654	0.4584*
		Managers	-1.004*	0.197	0.000	-1.467	-0.541	0.510**

<i>The Hero</i>	Employees	Managers	-0.099	0.200	0.875	-0.569	0.372	***
		Public	0.810*	0.109	0.000	0.553	1.067	0.412*
	Managers	Employees	0.099	0.200	0.875	-0.372	0.569	***
		Public	0.909*	0.189	0.000	0.465	1.352	0.443*
	Public	Employees	-0.810*	0.109	0.000	-1.067	-0.553	0.412*
		Managers	-0.909*	0.189	0.000	-1.352	-0.465	0.443*
<i>The Magician</i>	Employees	Managers	-0.090	0.185	0.879	-0.526	0.346	***
		Public	0.823*	0.101	0.000	0.585	1.061	0.428*
	Managers	Employees	0.090	0.185	0.879	-0.346	0.526	***
		Public	0.913*	0.175	0.000	0.502	1.324	0.469*
	Public	Employees	-0.823*	0.101	0.000	-1.061	-0.585	0.428*
		Managers	-0.913*	0.175	0.000	-1.324	-0.502	0.469*
* Small effect / non-significant								
** Medium effect / moving toward practical significance								
*** No significant <i>p</i> -value								

The employees and managers portrayed slight statistically significant differences (small effect, $0.20 \leq d < 0.50$) among all the archetypes (*The Sage*, *The Innocent*, *The Explorer*, *The Creator*, *The Caregiver*, *The Regular*, *The Jester*, *The Hero*, and *The Magician*) from Tukey's test. There were no practical significant differences (medium effect, $0.50 \leq d < 0.80$) between employees and the public.

Managers and the public showed several (*The Sage*, *The Innocent*, *The Explorer*, *The Caregiver*, *The Regular*, *The Hero*, and *The Magician*) slight statistically significant differences (small effect, $0.20 \leq d < 0.50$) between managers and the public. Additionally, there were multiple (*The Creator* and *The Jester*) practical significant differences (medium effect, $0.50 \leq d < 0.80$).

There were no significant differences amongst employees and managers regarding their brand archetype perceptions of the *King Price Insurance* brand.

4.11.3 Analysis of variance (Brand archetype categories/Major Human Drivers)

The last one-way ANOVA was undertaken to examine possible differences between the three stakeholders (employees, managers, and public) regarding their perception of *King Price Insurance*'s brand archetype MHD category. Table 4-20 illustrates the analysis of variance between the mean ratings of the brand archetype categories.

Table 4-20: Analysis of variance (Brand archetype categories)

Construct		Sum of Squares	df	Mean Square	F	Sig.
<i>Stability & Control</i>	Between Groups	27.373	2	13.686	16.407	0.000
	Within Groups	386.220	463	.834		
	Total	413.593	465			
<i>Independence & Fulfilment</i>	Between Groups	71.669	2	35.835	43.967	0.000
	Within Groups	377.359	463	.815		
	Total	449.028	465			
<i>Risk & Mastery</i>	Between Groups	45.446	2	22.723	27.247	.000
	Within Groups	386.120	463	.834		
	Total	431.565	465			
<i>Belonging & Enjoyment</i>	Between Groups	44.896	2	22.448	21.585	.000
	Within Groups	481.509	463	1.040		
	Total	526.405	465			

As shown in the table above, significant differences ($p < 0.05$) were present among all the brand archetype category constructs. Table 4-21 is an illustration of the results of the post hoc Tukey's HSD test and Cohen's D.

Table 4-21: Tukey's HSD results and Cohen's D (Brand archetype major human driver (MHD) categories)

Dependent Variable	(I) Group	(J) Group	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence interval		Cohen's D
						Lower Bound	Upper Bound	
Stability & Control	Employees	Managers	-0.017	0.173	0.995	-0.424	0.390	**
		Public	0.499*	0.095	0.000	0.277	0.722	0.269*
	Managers	Employees	0.017	0.173	0.995	-0.390	0.424	**
		Public	0.516*	0.163	0.005	0.132	0.900	0.283*
	Public	Employees	-0.499*	0.095	0.000	-0.722	-0.277	0.269*
		Managers	-0.516*	0.163	0.005	-0.900	-0.132	0.283*
Independence & Fulfilment	Employees	Managers	-0.055	0.171	0.945	-0.457	0.348	**
		Public	0.802*	0.094	0.000	0.582	1.022	0.434*
	Managers	Employees	0.055	0.171	0.945	-0.348	0.457	**
		Public	0.857*	0.161	0.000	0.477	1.236	0.462*
	Public	Employees	-0.802*	0.094	0.000	-1.022	-0.582	0.434*
		Managers	-0.857*	0.161	0.000	-1.236	-0.477	0.462*

<i>Risk & Mastery</i>	Employees	Managers	-0.149	0.173	0.665	-0.556	0.258	***
		Public	0.613*	0.095	0.000	0.390	0.836	0.331*
	Managers	Employees	0.149	0.173	0.665	-0.258	0.556	**
		Public	0.762*	0.163	0.000	0.378	1.146	0.398*
	Public	Employees	-0.613*	0.095	0.000	-0.836	-0.390	0.331*
		Managers	-0.762*	0.163	0.000	-1.146	-0.378	0.398*
<i>Belonging & Enjoyment</i>	Employees	Managers	-0.069	0.193	0.933	-0.523	0.386	**
		Public	0.629*	0.106	0.000	0.381	0.878	0.319*
	Managers	Employees	0.069	0.193	0.933	-0.386	0.523	**
		Public	0.698*	0.182	0.000	0.269	1.126	0.356*
	Public	Employees	-0.629*	0.106	0.000	-0.878	-0.381	0.319*
		Managers	-0.698*	0.182	0.000	-1.126	-0.269	0.356*
* Small effect / non-significant								
** No significant <i>p</i> -value								

As evident from Table 4-21, there were slight statistically significant differences (small effect, $0.20 \leq d < 0.50$) in all the brand archetype MHD categories (*Stability & Control*, *Independence & Fulfilment*, *Risk & Mastery*, and *Belonging & Enjoyment*) between employees and the public as well as between managers and the public.

There were no significant differences amongst employees and managers regarding their perceptions of the brand archetype MHD categories.

4.12 SYNOPSIS

This chapter investigated the empirical findings of the study. The pre-testing (Section 4.2) results were explained followed by a description (Section 4.3) of how the data were congregated. Furthermore, Section 4.4 outlined the preliminary data analysis which included coding, data cleaning, and tabulation of variables. Section 4.5 explained and illustrated the demographic information from the sample that was used.

Section 4.6 included the exploratory factor analysis, followed by Section 4.7 which outlined the reliability and validity of the data. Descriptive statistics was illustrated and discussed in Section 4.8, after which the brand perceptions and brand awareness of *King Price Insurance* was illustrated in Section 4.9. This was followed by an analysis of the correlations among the constructs. Lastly, Section 4.11 was a discussion of the ANOVA statistics and a brief discussion of the findings.

The findings, recommendations, and concluding remarks are presented in Chapter 5.

CHAPTER 5: CONCLUSIONS AND RECOMMENDATIONS

5.1 INTRODUCTION

According to Stats SA (2019), there were approximately 260 000 home robberies, 83 000 motor vehicle thefts, 32 000 hijackings, and 1.2 million incidences of theft of personal property in South Africa between 2018 and 2019. For this reason, insurance is not a luxury but a necessity. With these statistics, it is understandable that South Africa is currently home to 37 short-term insurance companies (KPMG, 2019:51) and this is the reason that insurance industry has become very competitive.

With information readily available to consumers, they are able to make informed decisions regarding their desired brand. As such, trust in a brand is becoming a vital part in the success of an organisation (SANTAM, 2017). This has led to branding becoming a necessary component of any company's success story as it creates a competitive advantage by generating memorable and powerful brands. Brand personality and brand archetypes are important components of branding (Demirbag Kaplan et al., 2010:1291).

To create a memorable brand in all facets of a company, the communication of a brand starts within a company (management & employees) and extends to the public which is generally known as the service marketing triangle (Section 2.7). According to Zeithaml et al. (2010:1), the service marketing triangle is the core of delivering quality service and to fill the gap between customer expectations prior to service delivery and perceptions during service delivery.

The primary objective of this study is to determine the perceptions that selected stakeholders have of *King Price Insurance's* brand personality and brand archetype. By having a better understanding of how the public, employees, and managers perceive *King Price Insurance*, the organisation will be able to use this information to their advantage. *King Price Insurance* can use the findings of this study to compare their current marketing efforts with the current perceptions of stakeholders and, if necessary, to improve their branding and marketing strategies in a way that is lasting and contributes to their position in the marketplace. Furthermore, this information can be implemented into the service marketing triangle to change or maintain their internal

communication and actions, in order to build the brand personality that the organisation desires.

The objective of this chapter is to provide a brief overview of the study. The findings of the empirical portion of the study will be outlined, followed by the contributions of the study. Recommendations will be provided, followed by the limitations and future research opportunities for this study. Lastly, the conclusion provides brief remarks of this study.

5.2 OVERVIEW OF STUDY

This section provides a broad overview of this study.

Chapter 1 introduced the topic of what a brand entails and the impact that a brand has on an organisation (Section 1.1). It also briefly introduced brand personality and brand archetypes and the influence thereof on an organisation. Furthermore, this section introduced the *King Price Insurance* brand. Section 1.2 outlined the problem statement which motivated this study. The objectives of the study were outlined in Section 1.3 and encompassed the primary objective (Section 1.3.1), six theoretical objectives (Section 1.3.2), and four empirical objectives (Section 1.3.3). The research design and methodology was outlined in Section 1.4, followed by Section 1.5 which explained the ethical considerations of this study. Lastly, Section 1.6 outlined the chapter classifications.

Chapter 2 consisted of a literature review on branding, the service marketing triangle, and *King Price Insurance*. This chapter started with defining branding (Section 2.2), after which the importance thereof was discussed (Section 2.3) from the viewpoints of consumers (Section 2.3.1) and organisations (Section 2.3.2). Section 2.4 contained a comprehensive discussion on brand equity (Section 2.4) and discussed the two most commonly used brand equity models, namely, Keller's (Section 2.4.1) and Aaker's (Section 2.4.2). Aaker's brand equity model was discussed in more detail as the five components are briefly outlined. The five components are market behaviour (Section 2.4.2.1), brand awareness (Section 2.4.2.2), perceived quality (Section 2.4.2.3), brand loyalty (Section 2.4.2.4), and brand associations (2.4.2.5) which fragments into perceived value (a), organisational associations (b), and brand personality. Section 2.5 outlined the 12 archetypes and how they can be applied to branding to form brand

archetypes which lead to the four brand archetype MHD categories (Section 2.5.1) and an in-depth description of each of the 12 brand archetypes (Section 2.5.2). Section 2.6 provided a thorough discussion of brand personality, the factors that influence brand personality (Section 2.6.1), the importance of branding (Section 2.6.2), and how to measure brand personality (Section 2.6.3). The service marketing triangle was discussed and illustrated in Section 2.7. Finally, Section 2.8 was a review of *King Price Insurance*'s history, marketing strategies, and services.

Chapter 3 laid the foundation of the research design and methodology. Section 3.2 described the use of a descriptive research design with a single cross-sectional approach. The research approach that was employed for this study was quantitative research, the details of which were outlined in Section 3.3. Section 3.4 encapsulated the sampling strategy for this study which comprised of non-probability convenience and intercept sampling methods of 490 participants (40 managers, 150 employees, and 300 members of the public) at the office building of *King Price Insurance* and various malls and businesses across Gauteng (Section 3.4.1 – 3.4.2). Section 3.5 was a detailed discussion on the data collection methods. Two separate structured questionnaires were employed, the first questionnaire was used to gather information from the employees and managers of *King Price Insurance* and the second for members of the general public. The format of the questionnaire, which employed a six-point Likert scale, was outlined in Section 3.5.1. The pre-test of the questionnaire was briefly discussed in Section 3.5.3 and was followed by a discussion of the administration of the questionnaire in Section 3.6. Section 3.7 comprised of data preparation which included editing, coding, and tabulation. Reviews were conducted of the statistical analysis (Section 3.8), factor analysis (Section 3.9), reliability (Section 3.10), and correlation analysis (Section 3.11). Furthermore, hypothesis testing (Section 3.12) was briefly discussed and was followed by statistical techniques to compare groups (Section 3.13) which addressed ANOVA. Lastly, Section 3.14 outlined practical significance which included a brief discussion of Cohen's D.

Chapter 4 was an outline of the empirical findings of the study. The pre-testing results of the questionnaire were presented in Section 4.2, followed by the data gathering process in Section 4.3. A summary of the preliminary data analysis (Section 4.4) included coding, data cleaning, and tabulation of variables. Section 4.5 illustrated and

discussed the demographic characteristics of the participants and was followed by an in depth discussion of the EFA results in Section 4.6. The reliability and validity of this study was deliberated in Section 4.7, which transitioned into descriptive statistics (Section 4.8). The brand perceptions and brand awareness of *King Price Insurance* were discussed in detail in Section 4.9. In Section 4.10 correlation analysis was illustrated and discussed. Finally, the results of the analysis of variance (ANOVA) and Cohen's D were presented in Section 4.11.

5.3 MAIN FINDINGS OF THE STUDY

The objective of this section of the study is to highlight and discuss the main findings of the study in accordance with the empirical objectives created in Chapter 1, Section 1.3.

In line with the literature, two Exploratory Factor Analyses were conducted in Section 4.6. The first EFA (Section 4.6.1) was conducted for all the brand personality items in Section C of the questionnaire. The data and sample size was satisfactory for an EFA and five factors were extracted based on priori criterion. The EFA revealed 30 items that were extracted into five factors, namely: *Sincerity*, *Excitement*, *Competence*, *Sophistication*, and *Ruggedness*. The items loaded as anticipated and explained 70.43% of total variance.

The second EFA (Section 4.6.2) was conducted for the 48 brand archetype items as per Section D of the questionnaire. The EFA produced 11 factors (*The Lover*, *The Creator*, *The Ruler*, *The Caregiver*, *The Outlaw*, *The Regular*, *The Sage*, *The Innocent*, *The Jester*, *The Explorer* and a combination of *The Hero* and *The Magician*) that loaded correctly as well as two factors that cross-loaded onto one factor. This can be expected to happen when there are multiple items. An additional EFA was conducted on the eight items that loaded on one factor to determine if two factors (*The Hero* and *The Magician*) were present. This EFA confirmed that the two factors (*The Hero* and *The Magician*) were extracted based on priori criterion. All the items from Section C and D showed extremely good reliability in terms of Cronbach's alpha (values above 0.8) and average inter-item correlation (Section 4-7).

The first empirical objective was to determine the brand awareness among members of the general public. The results indicated that even though the majority (93.6%) of

the participants were not clients of *King Price Insurance*, their brand awareness of *King Price Insurance* was relatively high. The public is familiar with the brand (mean=4.15), easily recognises the brand among other brands (mean=4.19), recognise the logo of *King Price Insurance* (mean=4.6), and have a noteworthy level of knowledge of the brand (mean=4.86).

This study's second, third, and fourth empirical objectives were to determine the brand personality and brand archetype perceptions of *King Price Insurance* by managers, employees, and the public, respectively. These findings are presented and illustrated in Table 5-1.

Table 5-1: Findings of empirical objectives 2, 3, and 4

	Top three brand personality dimensions	Top three brand archetypes	Top three brand archetype major human driver (MHD) categories
Managers (empirical objective 2)	a) <i>Excitement</i> (mean=5.455) b) <i>Sincerity</i> (mean=5.065) c) <i>Competence</i> (mean=4.686)	a) <i>The Creator</i> (mean=5.557) b) <i>The Magician</i> (mean=5.450) c) <i>The Jester</i> (mean=5.407)	a) <i>Independence & Fulfilment</i> (mean=5.102) b) <i>Risk & Mastery</i> (mean=4.971) c) <i>Stability & Control</i> (mean=4.860)
Employees (empirical objective 3)	a) <i>Excitement</i> (mean=5.297) b) <i>Sincerity</i> (mean=4.980) c) <i>Competence</i> (mean=4.814)	a) <i>The Creator</i> (mean=5.417) b) <i>The Magician</i> (mean=5.360) c) <i>The Jester</i> (mean=5.325)	a) <i>Independence & Fulfilment</i> (mean=5.048) b) <i>Stability & Control</i> (mean=4.843) c) <i>Risk & Mastery</i> (mean=4.822)
Public (empirical objective 4)	a) <i>Excitement</i> (mean= 4.167) b) <i>Competence</i> (mean=4.113) c) <i>Sincerity</i> (mean=3.983)	a) <i>The Creator</i> (mean=4.569) b) <i>The Magician</i> (mean=4.537) c) <i>The Hero</i> (mean=4.492)	a) <i>Stability & Control</i> (mean=4.343) b) <i>Independence & Fulfilment</i> (mean=4.246) c) <i>Risk & Mastery</i> (mean=4.209)

As shown in Table 5-1, all three selected stakeholder groups agreed upon the most perceived brand personality (*Exciting*) and brand archetype (*The Creator*). The employees and managers view *King Price Insurance*'s brand archetype MHD categories as *Independence & Fulfilment*, whereas the public perceives it as *Stability & Control*.

The fifth empirical objective of this study was to determine whether management, employees and the general public differ in their brand personality and brand archetype perceptions of the *King Price Insurance* brand. Figure 5-1 is a radar illustration of the results of this empirical objective.

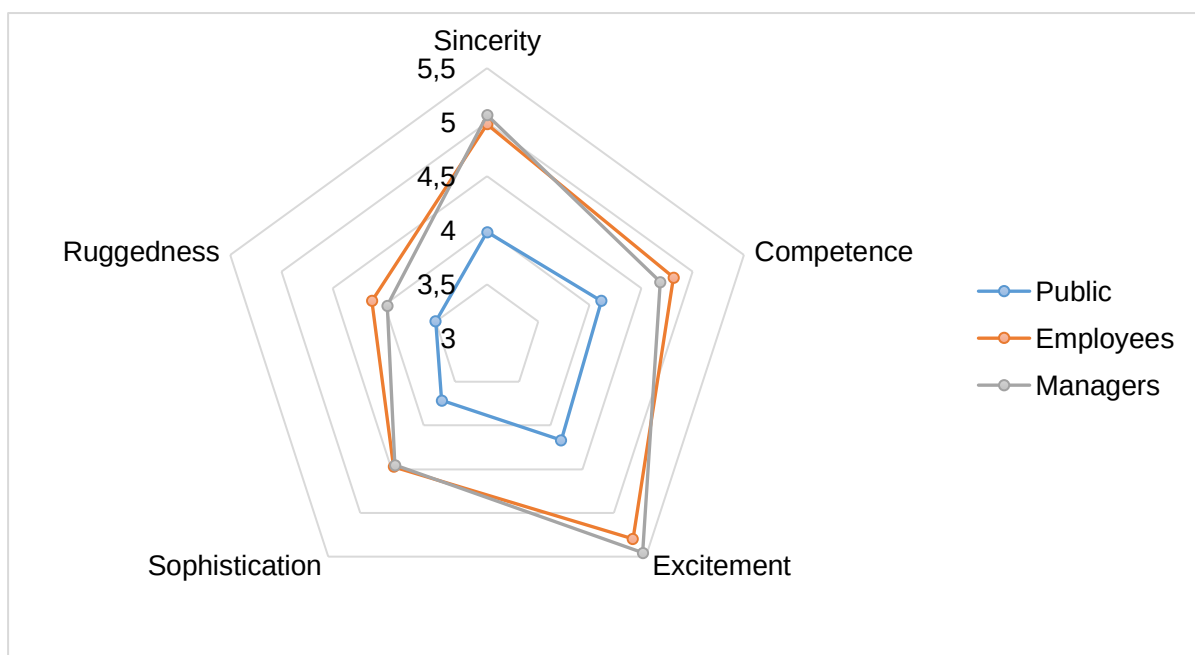


Figure 5-1: Stakeholders' perceptions of *King Price Insurance*'s brand personality

In Figure 5-1, the shape of the graph for each stakeholder group is similar; this suggests that *King Price Insurance* brand is perceived similarly among the different groups. The perceptions of the managers and employees achieved similar rankings; however, there is an apparent decrease in the mean values of the public's perception of *King Price Insurance*'s brand personality. ANOVA (Section 4.11.1) was applied to analyse the variance among the selected stakeholders, the results of which indicated significant differences among the groups regarding all the brand personality dimensions. To specify the exact point where significant differences occurred and to

determine the practical significance of the differences, Tukey's HSD and Cohen's D were implemented. Section 4.11.1 illustrated the analysis of variance among brand personality traits, which clearly suggest practical significant differences (medium effect) between employees and the public as well as between managers and the public, regarding *Sincerity* and *Excitement*. There were no significant differences, in this regard, between employees and managers.

Figure 5-2 is an illustration of the stakeholders' perceptions of King Price Insurance's brand archetype.

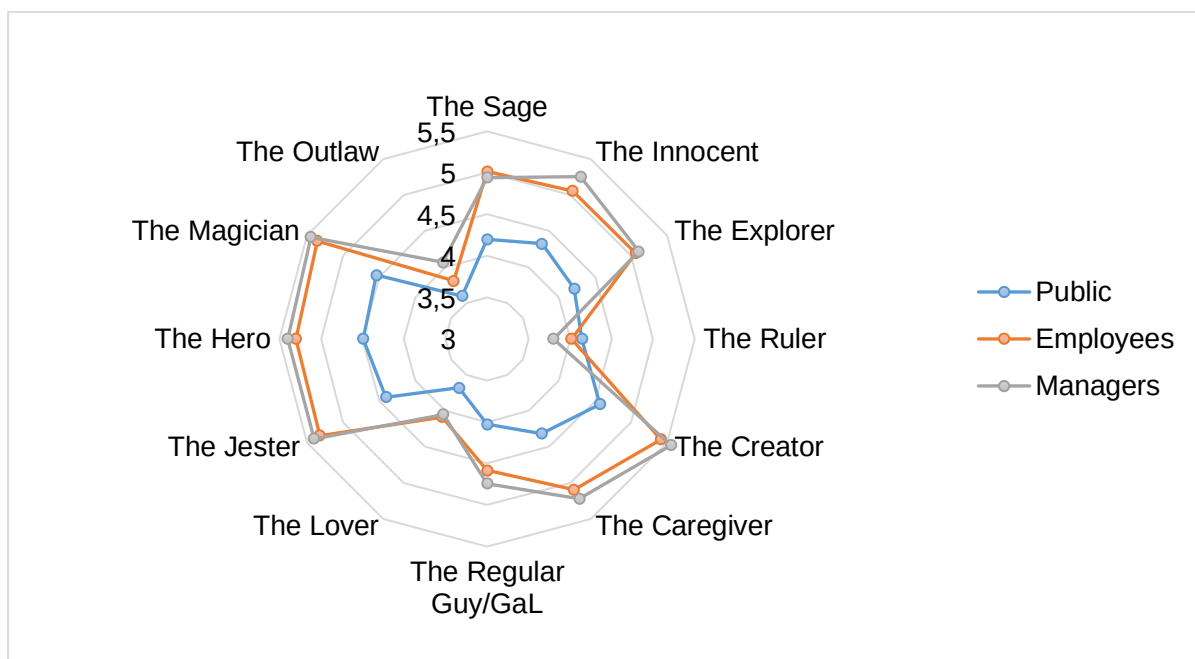


Figure 5-2: Stakeholders' perceptions of *King Price Insurance's* brand archetype

The analogous shapes of the graphs, as seen in Figure 5-2, suggest that the perceptions of the various stakeholder groups are similar regarding all the brand archetypes, but one: *The Ruler*. The public associated the *King Price Insurance* brand with *The Ruler* more than the managers and employees did. However, the public scored lower mean values than the other stakeholder groups regarding their perception of *King Price Insurance's* brand archetypes. ANOVA (Section 4.11.2) was applied to analyse the variance among the selected stakeholders which indicated significant differences among the groups regarding their perceptions of nine of the brand archetypes (*The Sage*, *The Innocent*, *The Explorer*, *The Creator*, *The*

Caregiver, The Regular, The Jester, The Hero, and The Magician). To specify the exact point where significant differences are visible, the use of Tukey's HSD and Cohen's D was implemented. Cohen's D (Section 4.11.2) suggest practical significant differences (medium effect) between the managers and the public regarding *The Jester* and *The Creator* brand archetypes. There were only slight statistical significant differences (small effect) between employees and the public regarding their perceptions of these brand archetype perceptions (*The Sage, The Innocent, The Explorer, The Creator, The Caregiver, The Regular, The Jester, The Hero, and The Magician*). No significant differences existed between employees and managers.

Figure 5-3 is a visual representation of the perceptions that selected stakeholders have of *King Price Insurance's* brand archetype major human driver (MHD) categories.

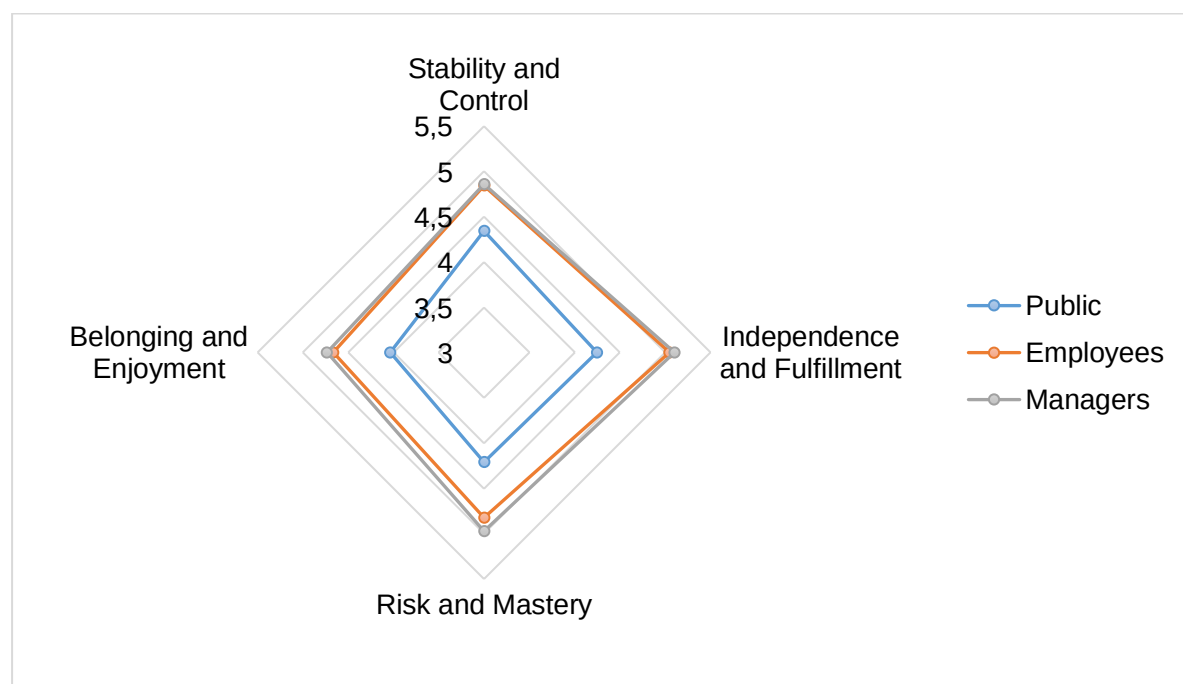


Figure 5-3: Stakeholders' perceptions of *King Price Insurance's* brand archetype major human driver (MHD) category

As seen in Figure 5-3, there is congruency between the shapes of the graphs. This suggests that the employees, managers, and the public perceive the *King Price Insurance* brand archetype MHD categories similarly. Even though the shapes are similar, there is a decrease in mean values for the public. ANOVA (Section 4.11.3) was applied to analyse the variance among the selected stakeholders which indicated significant differences among the groups. To specify the exact point where significant

differences are visible, the use of Tukey's HSD and Cohen's D was implemented. Cohen's D (Section 4.11.3) suggested that slight statistical significant differences (small effect) existed among employees and the public, as well as between managers and the public, regarding all of the brand archetype MHD categories. There were no significant differences between employees and managers.

5.4 CONTRIBUTIONS OF THE STUDY

This study examined the perceptions that selected stakeholders have of *King Price Insurance*'s brand personality and brand archetype, as there is no academic literature regarding this topic. This study not only examined the perceptions that the selected stakeholders have of *King Price Insurance*, but also compared the stakeholder groups to establish if the internal and external marketing efforts of *King Price Insurance* are effective. There is a dearth of academic literature that ties the service marketing triangle to brand personality and brand archetypes. Not only is this study relevant to *King Price Insurance* but it also serves as a blueprint for other organisations that wish to conduct a similar study to establish the success of their marketing efforts.

5.5 RECOMMENDATIONS

The main objective of this study was to compare the perceptions that selected stakeholders have of *King Price Insurance*'s brand personality and brand archetype. In alignment with the outlined objectives, this study offers the following recommendations.

The results from the public participants stated that *King Price Insurance* was an easily recognisable brand among other brands and logos, and that they have a satisfactory degree of knowledge regarding the organisation's brand. The brand recognition was exceptional considering that 93.6% of the participants were not clients of *King Price Insurance*, yet the results indicate the respondents still reacted positively toward the brand. *King Price Insurance* could use this to their advantage by marketing to a broader spectrum of provinces. *King Price Insurance* should also strive to shift some of their marketing efforts towards new-client acquisition as their brand awareness seems to be performing well.

The main purpose for implementing the service marketing triangle into this study was to determine if the communication and branding efforts are effectively communicated and perceived by all the stakeholders involved. The findings of this study suggested that *King Price Insurance*'s marketing efforts are successfully implemented throughout the service marketing triangle, as the selected stakeholders were in accord with the brand personality perception (Exciting) of *King Price Insurance*. This brand personality dimension is frequently described as spirited, energetic, enthusiastic, daring, imaginative, and youthful. The colour red is often associated with the feeling of *Excitement*, as it is considered a stimulating colour (Malik & Sharma, 2016:39). A study showed that brands that embody *Excitement* as their brand personality easily recover from service failure issues (He, 2012:402).

The findings also suggest that all the stakeholder groups perceive *King Price Insurance*'s brand archetype as *The Creator*. The motto of this archetype states that "*If it can be imagined, it can be created*" (Xara-Brasil et al., 2018:148). The Creator is viewed as the innovator, artist, and entrepreneur. Creator brands are fundamentally nonconformist (Mark & Pearson, 2001:227). This is in line with *King Price Insurance*'s business model, where clients can expect decreasing monthly premiums as well as insurance cover for unique circumstances such as hairdresser and beauty salons (includes hairdresser's extension/treatment extension); R1 insurance (if you insure 1 car with them you can insure 1 random item such as a TV for R1); goods in transit (if you are in the business of transporting animals, for example, you can take out monthly insurance specifically for this cause); and King's cab (if you want to avoid driving under the influence of alcohol, *King Price Insurance* assigns a designated driver to ensure you and your car arrive home safely) (Anon, 2017).

King Price Insurance can examine the results and findings of this study to compare it with their current marketing strategies to reflect on the marketing team's efforts. Furthermore, *King Price Insurance* can channel their marketing efforts to build upon the current perceptions of their brand, or they can pivot their marketing strategies to evolve into another brand personality or archetype. The results, however, suggest that their marketing efforts are effective throughout the internal and external environments, and that all stakeholders have similar perceptions of the brand.

The employees and managers chose *Independence & Fulfilment* as the brand archetype MHD category for *King Price Insurance*. This is a positive reaction from the employees and managers since they associate the brand with these traits, inferring that they experience independence and fulfilment in their work environment. The public associates *King Price Insurance* with *Stability & Control*. This can be viewed as a positive reaction, given the industry, as those traits can be associated with trust and safety. *King Price Insurance* can utilise these findings to determine if they want to alter any of their internal or external marketing strategies to change these perceptions. Alternatively, they can continue with their current marketing strategy to build on these perceptions.

5.6 LIMITATIONS AND FUTURE RESEARCH OPPORTUNITIES

There were certain limitations that may be considered as starting points for future research studies.

This study was conducted on members of the general public in Gauteng. Even though the results suggest that the sample included eight of the provinces in South Africa, the results should not be generalised to the entire target population as majority of the respondents came from Gauteng. Future studies could encompass a broader scope of respondents, that is, extend the research to other provinces or use larger samples to obtain a more comprehensive understanding of how the public view *King Price Insurance's* brand personality and brand archetype across the country. It is highly recommended for future studies to focus on clients of *King Price Insurance*, as that could lead to a more informed and holistic view of *King Price Insurance's* brand personality and brand archetype. This study also included the investigation into the employees' and managers' perceptions of *King Price Insurance's* brand personality and brand archetype. Further studies could focus on gathering a greater quantity of feedback by increasing the number of respondents from the organisation. It should be taken into consideration that the marketing strategies and staff of *King Price Insurance* may change over time.

The findings of this study can assist *King Price Insurance* as well as other service companies in South Africa to manage their marketing efforts and steer them in the desired direction. The results can assist *King Price Insurance* and, potentially, other

companies in understanding their brand personality and brand archetype in order to focus their marketing efforts accordingly. Furthermore, researchers that are conducting similar studies could make use of these results as a point of reference.

This study made use of quantitative data gathering. Future researchers may consider using a mixed method of both quantitative and qualitative data gathering to gain a deeper understanding of *King Price Insurance's* brand personality and brand archetype from employees and managers.

As this study only concentrated on Aaker's (1997) brand personality scale, further studies might consider using additional brand personality scales that comprise a wider variety of personality traits. Lastly, further studies could investigate differences based on the sample's status of the company (clients/non-clients), income, ethnic group, age, or level of education.

5.7 CONCLUSION

The academic literature within this study and the findings suggest that branding is a vital component for the success of an organisation. It is also indicated that branding comprises multiple elements that can make a brand unique and powerful. Since the insurance industry is becoming more competitive as customers grow more intuitive, organisations should structure their marketing efforts as the service marketing triangle suggests: starting within the organisation and working its way out towards the public domain.

Due to the existing corporate competition, organisations should focus their resources on creating brands that are memorable and relatable by using the concepts of brand personality and brand archetypes. In doing this, a brand can be portrayed successfully, as if it were a living person, and ensure that its true character is recognised by all.

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Annexure A: Questionnaire (Managers & Employees)

A comparative analysis of brand perceptions amongst selected stakeholders: the case of King Price Insurance.

Dear participant,

My name is Nadia Gouws, and I am currently registered as a full-time student, pursuing a Master's degree in Marketing Management at the North-West University (Vaal Triangle Campus) under the supervision of Dr. R Müller.

The purpose of this study is to investigate the brand perceptions of King Price Insurance among selected stakeholders.

Please assist me by completing the attached questionnaire. Participation in this study is completely voluntary. The questionnaire should take approximately 10 minutes to complete. Confidentiality of all information enclosed in this questionnaire is guaranteed and no personal questions linking you to this specific questionnaire are included (e.g. name, address, etc.).

Thank you for your important contribution towards this study.

By completing the following survey, you understand and agree with the following statement:

I have read the above description of this research study. I have been informed that it is a low risk study and I am aware of the purpose of the study. I voluntarily agree to take part in this study and by continuing and completing this questionnaire I consent to the information being used in aggregate form.

Nadia Gouws
North-West University 078
752 9301
nadz.strydom1@gmail.com

Brand personality

Brand personality can be defined as the set of human traits that are associated with a brand which informs a customer how a brand behaves and communicates.

Brand archetypes

A brand archetype is a genre you assign to your brand, based upon symbolism. The idea behind using brand archetypes is to anchor your brand against something iconic—something already embedded within the conscious and subconscious of humanity

Questionnaire

SECTION A: Demographical information

Please mark each question with a cross (X) in the appropriate box.

A1.	Province of origin:	Eastern Cape	Free State	Gauteng	KwaZulu-Natal
	Limpopo	Mpumalanga	Northern Cape	North West	Western Cape

A2.	Gender:	Female	Male
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A3.	First language:			Afrikaans	English	IsiNdebele
	IsiXhosa	IsiZulu	Sepedi	Sesotho	Setswana	SiSwati
	Tshivenda	Xitsonga	Other (Please specify):			

A4.	Year of birth:			
	1926 - 1945	1946 - 1965	1966 - 1985	1986 - 2001

SECTION B: Brand Awareness

Please mark the appropriate box with a cross (X).

(1 = Strongly Disagree, 6 = Strongly Agree)

		Strongly Disagree	Disagree	Slightly Disagree	Slightly Agree	Agree	Strongly Agree
B1.	I am familiar with King Price Insurance	1	2	3	4	5	6
B2.	I easily recognise King Price Insurance among other brands	1	2	3	4	5	6
B3.	I recognise the logo of King Price Insurance	1	2	3	4	5	6
B4.	I know that there is a brand King Price Insurance	1	2	3	4	5	6
B5.	Are you currently a client of King Price Insurance	YES			NO		

SECTION C: Brand personality

Brand personality is a set of human characteristics assigned to a brand.

Please mark the appropriate box with a cross (X).

(1 = Totally undescriptive, 6 = Perfectly descriptive)

Rate how descriptive each of the following personality traits are of:



Down-to-earth	1	2	3	4	5	6
Family-oriented	1	2	3	4	5	6
Small-town	1	2	3	4	5	6
Honest	1	2	3	4	5	6
Sincere	1	2	3	4	5	6

Trendy	1	2	3	4	5	6
Exciting	1	2	3	4	5	6
Spirited	1	2	3	4	5	6
Cool	1	2	3	4	5	6
Young	1	2	3	4	5	6

Real	1	2	3	4	5	6
Wholesome	1	2	3	4	5	6
Cheerful	1	2	3	4	5	6
Sentimental	1	2	3	4	5	6
Friendly	1	2	3	4	5	6

Imaginative	1	2	3	4	5	6
Unique	1	2	3	4	5	6
Up-to-date	1	2	3	4	5	6
Independent	1	2	3	4	5	6
Contemporary	1	2	3	4	5	6

Original	1	2	3	4	5	6
Reliable	1	2	3	4	5	6
Hard-working	1	2	3	4	5	6
Secure	1	2	3	4	5	6
Intelligent	1	2	3	4	5	6

Upper class	1	2	3	4	5	6
Glamorous	1	2	3	4	5	6
Good looking	1	2	3	4	5	6
Charming	1	2	3	4	5	6
Feminine	1	2	3	4	5	6

Technical	1	2	3	4	5	6
Corporate	1	2	3	4	5	6
Successful	1	2	3	4	5	6
Leading	1	2	3	4	5	6
Confident	1	2	3	4	5	6
Daring	1	2	3	4	5	6

Smooth	1	2	3	4	5	6
Outdoorsy	1	2	3	4	5	6
Masculine	1	2	3	4	5	6
Western	1	2	3	4	5	6
Tough	1	2	3	4	5	6
Rugged	1	2	3	4	5	6

SECTION D: Brand archetypes

Brand archetypes: Indicate a brand's driving force or motivation.

A brand archetype is a genre you assign to your brand, based on symbolism. The idea behind using brand archetypes is to anchor your brand against something iconic—something already embedded within the conscious and subconscious of humanity

Please mark the appropriate box with a cross (X).

(1 = Totally unresponsive, 6 = Perfectly responsive)



Rate how descriptive each of the following statements are of:

"The truth will set you free"	1	2	3	4	5	6
Learning	1	2	3	4	5	6
Expert	1	2	3	4	5	6
Credible	1	2	3	4	5	6

"Love your neighbour as yourself"	1	2	3	4	5	6
Democratic	1	2	3	4	5	6
Regular	1	2	3	4	5	6
Empathetic	1	2	3	4	5	6

"Free to be you and me"	1	2	3	4	5	6
Optimism	1	2	3	4	5	6
Simplicity	1	2	3	4	5	6
Goodness	1	2	3	4	5	6

"I only have eyes for you"	1	2	3	4	5	6
Sensuality	1	2	3	4	5	6
Pleasure	1	2	3	4	5	6
Intimacy	1	2	3	4	5	6

"Don't fence me in"	1	2	3	4	5	6
Freedom	1	2	3	4	5	6
Adventure	1	2	3	4	5	6
Independence	1	2	3	4	5	6

"A life without fun is a life half-lived"	1	2	3	4	5	6
Enjoyment	1	2	3	4	5	6
Humour	1	2	3	4	5	6
Relaxation	1	2	3	4	5	6

"Power isn't everything. It's the only thing"	1	2	3	4	5	6
Power	1	2	3	4	5	6
Control	1	2	3	4	5	6
Authority	1	2	3	4	5	6

"Where there's a will, there's a way"	1	2	3	4	5	6
Courageous	1	2	3	4	5	6
Fearless	1	2	3	4	5	6
Skilful	1	2	3	4	5	6

"If it can be imagined, it can be created"	1	2	3	4	5	6
Creativity	1	2	3	4	5	6
Innovation	1	2	3	4	5	6
Vision	1	2	3	4	5	6

"It can be done!"	1	2	3	4	5	6
Innovative	1	2	3	4	5	6
Transformative	1	2	3	4	5	6
Visionary	1	2	3	4	5	6

"We live to serve"	1	2	3	4	5	6
Friendship	1	2	3	4	5	6
Care	1	2	3	4	5	6
Protection	1	2	3	4	5	6

"Rules are meant to be broken"	1	2	3	4	5	6
Disruptive	1	2	3	4	5	6
Rebellious	1	2	3	4	5	6
Revolutionary	1	2	3	4	5	6

Thank You!

Annexure B: Questionnaire (Public)

A comparative analysis of brand perceptions amongst selected stakeholders: the case of King Price Insurance.

Dear participant,

My name is Nadia Gouws, and I am currently registered as a full-time student, pursuing a Master's degree in Marketing Management at the North-West University (Vaal Triangle Campus) under the supervision of Dr. R Müller.

The purpose of this study is to investigate the brand perceptions of King Price Insurance among selected stakeholders.

Please assist me by completing the attached questionnaire. Participation in this study is completely voluntary. The questionnaire should take approximately 10 minutes to complete. Confidentiality of all information enclosed in this questionnaire is guaranteed and no personal questions linking you to this specific questionnaire are included (e.g. name, address, etc.).

Thank you for your important contribution towards this study.

By completing the following survey, you understand and agree with the following statement:

I have read the above description of this research study. I have been informed that it is a low risk study and I am aware of the purpose of the study. I voluntarily agree to take part in this study and by continuing and completing this questionnaire I consent to the information being used in aggregate form.

Nadia Gouws
North-West University 078
752 9301
nadz.strydom1@gmail.com

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Brand archetypes

A brand archetype is a genre you assign to your brand, based upon symbolism.

The idea behind using brand archetypes is to anchor your brand against something iconic—something already embedded within the conscious and subconscious of humanity

Questionnaire

SECTION A: Demographical information

Please mark each question with a cross (X) in the appropriate box.

A1.	Province of origin:	Eastern Cape	Free State	Gauteng	KwaZulu-Natal
	Limpopo	Mpumalanga	Northern Cape	North West	Western Cape

A2.	Gender:	Female	Male
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A3.	First language:			Afrikaans	English	IsiNdebele
	IsiXhosa	IsiZulu	Sepedi	Sesotho	Setswana	SiSwati
	Tshivenda	Xitsonga	Other (Please specify):			

A4.	Year of birth:			
	1926 - 1945	1946 - 1965	1966 - 1985	1986 - 2001

SECTION B: Brand Awareness

Please mark the appropriate box with a cross (X).

(1 = Strongly Disagree, 6 = Strongly Agree)

		Strongly Disagree	Disagree	Slightly Disagree	Slightly Agree	Agree	Strongly Agree
B1.	I am familiar with King Price Insurance	1	2	3	4	5	6
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B4.	I know that there is a brand King Price Insurance	1	2	3	4	5	6
B5.	Are you currently a client of King Price Insurance	YES			NO		

SECTION C: Brand personality

Brand personality is a set of human characteristics assigned to a brand.

Please mark the appropriate box with a cross (X).

(1 = Totally undescriptive, 6 = Perfectly descriptive)

Rate how descriptive each of the following personality traits are of:



Down-to-earth	1	2	3	4	5	6
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SECTION D: Brand archetypes

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Please mark the appropriate box with a cross (X).

(1 = Totally undescriptive, 6 = Perfectly descriptive)

KingPrice™
INSURANCE

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Disruptive	1	2	3	4	5	6
Rebellious	1	2	3	4	5	6
Revolutionary	1	2	3	4	5	6

Thank You!

Annexure C: Letter of permission from *King Price Insurance*

Menlyn Corporate Park, Block A,
Cnr Garsfontein Road & Corobay Avenue,
Waterkloof Glen X11, Pretoria, 0181
PO Box 284, Menlyn, 0063
T +27 12 001 0800

King Price Insurance Company Ltd FSP no. 43862
Reg no. 2009/012495/06 VAT no. 4710 259 724
Executive Directors: G Galloway, RJP Finch, JH Huyser, RF Malunga
Non-Executive Directors: G Radley, LL van der Nest, NJ Viviers, PH Faure, CL Smith



25 April 2019

To whom it may concern,

Permission for research

We grant Nadia Gouws (student no. 25751724) permission to conduct her MCom research project entitled 'A comparative analysis of brand perceptions among selected stakeholders: The case of King Price Insurance'.

This permission is granted pending approval by the North-West University's ethics committee.

We undertake to assist Nadia by distributing her research questionnaire to all King Price general managers and a cross-section of staff members. Their participation will be incentivised with a voucher from Nadia.

We're legally prevented from making client contact details available to Nadia or even passing the questionnaire along to our clients on her behalf. It's our understanding that Nadia will approach consumers in a public mall for that segment of her research.

We reserve the right to view these research results in an aggregated state, with no individual results, to protect the participants' identities.

Royal regards,

A stylized, handwritten signature in dark grey ink. It begins with a small crown icon above a capital 'K', followed by a capital 'P' and a flourish that extends to the right.

The king and his court