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Influence of Online Services Rebranding On Customer Service Delivery in the Banking Sector in Eldoret Town.

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Abstract
Stiff competitive with technological changes has forced more business to re –orient their operation as a mean of attracting and retaining customers. Banks though they enter the market with high expectation; the result is not always what they expect. Some do not survive to see the growth stage, while others do not really grow as per their expectations. Therefore, the aim of this study was to determine the influence of online services rebranding on customer service delivery in the banking sector in Eldoret Town. The study was guided by the following objective influence of online services rebranding on customer service delivery in the banking sector in Eldoret Town.The study was guided by Branding Theory. This study used descriptive survey research design. The study targeted 32 commercial banks in Eldoret with the accessible population being 592 participants. The researcher obtained a sample size of 233 using Krejcie and Morgan formula for finite population. The study employed stratified random sampling method done according to the commercial bank structure (staff members, corporate clients, individual walk in clients). Purposive sampling was used to select staff members of the bank while simple random sampling was used select clients because these entire strata have the same characteristics and the probability of being chosen is equal. The researcher used a questionnaire as research instrument. Data obtained from the questionnaires were coded, organized and analyzed. The study employed descriptive and inferential statistics to analyze collected data with the aid of SPSS software and excel. Descriptive statistics included frequency, means, mode, minimum, and maximum and standard deviation. Inferential statistics was multiple regression model. Analyzed data were presented in form frequency tables and percentages. The study finding indicated that online service rebranding has a positive and statistically significant effect on customer service delivery in the banking sector ($\beta=0.198$, $p=0.000<0.05$). The study concluded that rebranding of banks halls floor is an important factor in attracting a customer and making them comfortable while walking within the bank hall. Allowing customers to register through online enhanced banks services delivery in the banks and attracting more customers. Staff empowerment rebranding in the banks has enhanced their decision making, banks has improved minimum supervision, work ownership and service delivery in the bank. The study recommends that banking sector to benchmark with other banks in other countries that are more advanced for best practices in branding and branding strategy mix. Banking industry regulator should develop a policy on brand protection for enhancing creation of strong brands among Kenyan banks and hence position them in the global competitive market.

***Key words**: customer service, online service, rebranding, banking sector, influence.*

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I. Background of the study

Rebranding occurred when a brand is “reborn” hence aims at satisfying customer needs and wants. Re-branding may face evolutionary change, or in a form of revolutionary change. Revolutionary change happens if franchises incorporate new happenings with their distinct name, sign and jingle whiles evolutionary change only happens when changes are made to the logo for example (Keller et al., 2011). Globally, in today’s competitive market on service delivery, rebranding and brand building is crucial. Strong rebrand can create options of growth, command market share, barrier of entry for competitors and consumer loyalty.

Moreover, a strong brand will enhance positive perceptions of a product’s quality, provides a consistent brand image and personality and maintains high level of product awareness. For firms to keep up with fierce competition in the market, they must seek to transform their business and make them adapt to changing business environment. This change is mandatory for any one organization that wants to survive. Therefore, re-branding can be termed as a necessary strategy or ingredient that can help build a new business image and also help in building confidence in the consumers. Rebranding is also one of the most important factors that marketers and brand experts must pay attention to in order to refresh a brand that could be becoming obsolete (Bonsu, 2017).

Customer service delivery involves meeting customer needs and expectations in such a way that these customers will have a memorable experience and will opt to come back and even talk to others about the company services and products. It is important for businesses in the current competitive environment to understand the value of their customers, as they are key to the business future growth. This should motivate organizations to find ways to capture attract and maintain their customer's loyalty. Companies should understand the wants and needs of their target market and make sure that the delivery of these wants and needs is in an efficient and effective manner so as to satisfy the customer in the target market (Lovelock & Patterson, 2015).

In Nigeria customers were not enthused about the rebranding, and the rebranding had no significant effect on customer loyalty in Nigerian Mobile Telephony (Tevi, 2013). It has thus been posited that corporate rebranding may lead to the loss of all the values associated with the old brand, and this could negatively affect the brand's equity. In South Africa service delivery by banking sector has created a powerful brand over time instead of short-term strategies which has been taken into consideration by many organizations. These organizations have defined the strengthening of their brand and its by-products as a major part of their business strategy. Most have invested heavily in transaction migration. They have also significantly upgraded web and mobile technologies and created innovation and testing centers. In addition, banks increasingly realize that to succeed with digital, they must adopt the habits and culture of digitally native companies.

In the banking industry in Eldoret Town, product rebranding strategies of some specific banks have facilitated increased profitability since the onset of the new millennium for example the introduction of M-KESHO services by Equity Bank and Agency banking services by Cooperative bank and KCB bank. This can be attributed to paradigm shift from the past strategies of improved technologies to the current local product innovation in the industry. Local banks such as Equity, KCB and Cooperative are present in the outcast of the town. Application of the new technologies and rebranding facilitated the banking industry in Kenya to expand by 4.6% in 2011 compared to 2.7 % in 2010 (Adams, 2007). Other banks within Eldoret that have expanded their operations in the last few years include the National Bank, Family Bank and the Barclays Bank of Kenya.

Statement of Problem

The banking sector has not been left out due to global business operation. Most of the banks have now decided to rebrand their ways of doing business as a strategy for sustainability through their encounter a number of challenges (Neubauer & Lank, 2016). These challenges are similar and associated to the actual change and change management function like any other business. The Kenyan economy in fluctuate with a number of financial players such as global business, state owned business, private owned business, front official business and SACCO associated with financial institution (Garang, 2014). This has created stiff competition and commonly because are re-branding to have a business niche in the competitive environment. Firms are doing their best to be innovative through strategic rebranding to increase customer service delivery practices to be able to minimize customers switching to other banks as well as increase profitability through customer retention. Banks that do not adhere to customer satisfaction practices through rebranding decrease their revenues and profits, unfavorable word of mouth, decrease in shareholder value and as well as fueling changing behaviours of customers (Bonsu, 2017). The lack of product innovation strategies is caused by among others lack of sufficient funds expertise which is important ingredients to successful product innovation. Another challenge to the changing customer needs and existing regulations, which hinder development of certain products. Some banks also lack research and development departments in their branches. Some do not survive to see the growth stage, while others do not really grow as per their expectations as is evidenced by the mergers by the equatorial bank and the Southern Credit Bank in 2011 to form the Equatorial Commercial Bank in an effort to remain afloat. Other banks that have been seen to struggle in the market include the ABC Bank, Fina Bank and the Guardian Bank all which have been reported to be downsizing in an effort to remain afloat Noonan, (2012). These banks in most cases end up scaling down their employees, being unable to sustain themselves and therefore depend on mother branches to sustain or closedown. Although studies on various aspects of rebranding have been done, no study, to the researcher's knowledge, has been done on the influence of strategic rebranding on customer service delivery. Therefore, this study seeks to determine the influence of online services rebranding on customer service delivery in the banking sector in Eldoret Town.

Research objectives

The aim of this study was to determine the influence of online services rebranding on customer service delivery in the banking sector in Eldoret Town.

Research Hypotheses

H_{01}: Online service rebranding has no significant influence customer service delivery in the banking sector.

II. Literature Review

Theoretical Review

The study was guided by branding theory.

Branding Theory

Branding Theory was developed by Aaker David in 1996. The theory described a brand through the concept of brand equity as a set of assets (and liabilities) linked to a brand's name and symbol that adds (or subtracts from) the value provided by a product or service to a firm and/or that firm's customers. The definition of Aaker introduces the important aspect of a linkage between a customer and a brand, whereas, Kladou, Kavaratzis, Rigopoulou and Salonika (2016) view a brand as a name, term, sign, symbol, or design, or a combination of them, intended to identify the goods or services of one seller or group of sellers and to differentiate them from those of competitors.

The branding theory is useful in the study since it acknowledges the importance of relationship within branding and argues that the focus now is on building long-lasting relationships which involve deep emotional contacts and loyalty that leads to post-purchase activities. Therefore, businesses need to understand the importance of branding to gain customer satisfaction to increase their business performance. Branding protects the legal copyright of companies and creates brand loyalty. It enables a differentiated marketing approach and a direct link with the end customer. A brand helps a banking sector to expand their product portfolio by transferring the image from existing to new products. Furthermore, consumers are less price-sensitive when buying branded products.

Empirical Review

Online Services Rebranding and Customer Service Delivery

Morgan-Thomas and Veloutsou (2013) evaluated brand relationships and online brand experience. The study findings showed that online branding has become a crucial part of companies' activity since the mid-90s, when internet expansion began. As internet activity starts playing bigger and greater roles in sales and marketing communications, online branding becomes more important. However, the challenge for organizations today is to advance their online business activities. To address this challenge, organizations need to understand the critical success factors for building an online brand.

Lovelock and Patterson (2015) posited that online service rebranding must make it easier for customers and prospective customers to understand precisely why a particular organization should be their best option. Corporate rebranding can best be defined as a continuous process whereby organizations react to the dynamic forces in their business environments by altering their self-identities for survival and growth. Online services attribute rebranding to modification of processes that cause changes in the structure of the company, strategy or performance of substantial magnitude to propose the need for its identity to be redefined. There is therefore a link between corporate reputation and organizational performance, such that an organization with a positive reputation has a competitive advantage in the marketplace. An outstanding corporate reputation is an asset that is valuable, distinctive and irreplaceable and cannot be copied.

Fleisher and Bensoussan (2015) describe online service rebranding process from a corporate viewpoint as having seven main phases. These include triggering, analyzing and decision making, planning, preparing, implementing, evaluating and continuing. They believe that these seven phases are not mutually exclusive, do not follow a particular pattern and also made of different sub-processes. It is therefore imperative for a rebranding organization to co-operate with stakeholders during the rebranding process. With evolutionary rebranding, there are minor alterations to the logo/ slogan of a firm with little changes in the marketing aesthetics and the position of the firm. However, revolutionary rebranding leads to the creation of an entirely new corporate brand name and major alterations to the position of the firm and marketing aesthetics.

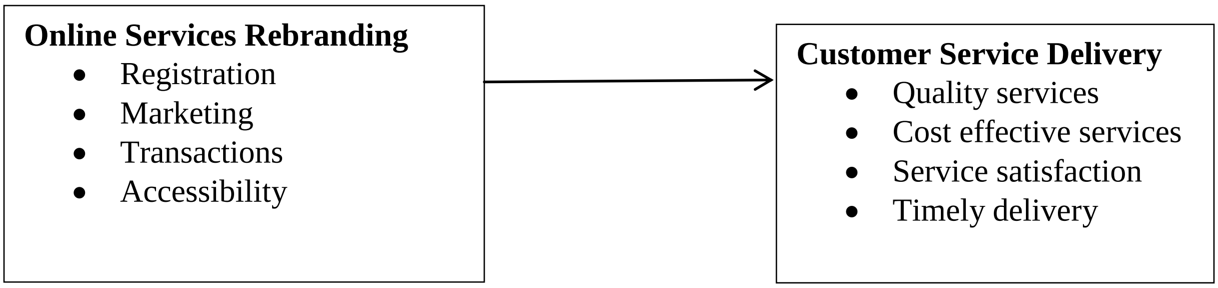
Miller, Merrilees and Yakimova (2014) study based on name change and value change, presented a different approach to rebranding. They identified the four perspectives to rebranding as: changing the name as a result of ownership structural changes without changing the attributes and values; changing the attributes and values due. Branding provides benefits for both buyers and sellers. Brands help buyers identify specific products that they do and do not like, a process that in turn facilitates the purchase of items and satisfies their needs and reduces the time required to purchase the product. It also helps buyers evaluate the quality of a product, especially when they are unable to judge its characteristics. A brand thus helps to reduce a buyer's perceived risk of purchase.

In addition, Blau (2017) posits that online service branding may offer the psychological reward that comes from owning a brand that symbolizes status. Sellers benefit from branding because each company's brands identify its products, which makes repeat purchasing easier for consumers. Branding helps a company to introduce a new product that carries the name of one or more of its existing products, because buyers are already familiar with the company's existing brand. Branding also facilitates promotional efforts because the promotion of each branded product indirectly promotes all other products that are similarly branded. Branding also helps sellers by fostering brand loyalty.

When buyers become loyal to a specific brand, the market share for that product achieves a certain level of stability, allowing the company to use its resources more efficiently. Most modern banks have deployed Internet banking capabilities in an attempt to reduce costs while improving customer service. Despite the potential benefits that online banking offers consumers, the adoption of online banking has been limited and, in many cases, has fallen short of expectations. While all of the top50 largest banks in the US offered Internet banking by 2002 and approximately 91% of US households had a bank account, only 17% of consumers adopted online banking. At the time, analysts estimated that this online banking penetration would not exceed 30% of all bank households by 2007. This prediction appears to have been realized (Martins, Oliveira & Popovic, 2014).

Conceptual Framework

The dependent variable of the study was customer service delivery which will be measured by quality services, cost effective services, satisfaction levels and time conscience. The independent variable of the investigation includes the online services rebranding measured by registration, marketing, transactions and accessibility.



Independent Variables **Dependent Variable**

Figure 1: Conceptual Framework

III. Research Methodology

Research Design

This study used descriptive survey research design. This design was chosen to gather respondent's perceptions, opinions, attitudes, and beliefs about a current issue in strategic rebranding and customer service delivery in the banking sector. The findings were then be summarized by reporting the number or percentage of persons reporting each response (Pinsonneault & Kraemer, 2003). The study was efficient in terms of ability to gather large amounts of data at the same time and at low cost. Therefore, the research design was suitable because the researcher seeks to collect the information concerning strategic rebranding and customer service delivery in the banking sectorin Eldoret Town, Uasin Gishu County, Kenya.

Target Population

The study targeted 32 commercial banks in Eldoret based on Uasin Gishu county records. The researcher chooses these banks because in Eldoret town, they are one of the commercial banks which embark on rebranding now and again while at the same time maintaining a competitive advantage. The researcher collected information from of 62 staff members and 80 corporate clients and 450 individual walks in clients. Therefore, the accessible population for this study was 592.

Sample Size and Sampling Technique

Sample size refers to the number of observations or replicates to include in a statistical sample Kothari (2003). The target population for this study was 592 which is large hence need sampling for each collection of representative data. The researcher obtained sample size using Krejcie & Morgan, 1970 formula for finite population which is calculated as under**:**

$$S = \frac{X^2NP(1-P)}{d^2(N-1)+X^2P(1-P)}$$ **……………………………………Equation 1**

Where:

S Represents required Sample size

X Represents Z value (1.96 for 95% confidence level)

N Represents population Size 592

P Represents population proportion (expressed as decimal) (assumed to be 0.5 (50%)
d Represents degree of accuracy (5%), expressed as a proportion (.05); It is margin of error
Therefore:

$$S=\frac{\mathbf{1.96^2}\times\mathbf{592}\times.\mathbf{0.5}(\mathbf{1-0.5})}{\mathbf{0.05^2}(\mathbf{592-1})+\mathbf{1.96^2 0.5}(\mathbf{1-0.5})}\text{...}\textbf{Equation 2}$$

$$S=\frac{568.5568}{1.4775+0.9604}=233$$

This study employed stratified random sampling method done according to the commercial bank structure (staff members, corporate clients, individual walk in clients). Strata and sample items were selected from each stratum so as to categories the accessible population into strata under their category. Both purposive and simple random sampling was used to select the sample. Purposive sampling was used to select staff members of the bank while simple random sampling was used select clients because these entire strata have the same characteristics and the probability of being chosen is equal.

Research Instruments

The researcher used a questionnaire as research instrument. The structured (closed-ended) questionnaires were used so as to get the uniform responses from the respondents. The closed questionnaire is formulated in form of a Likert scale where strongly agree (SA) was assigned a value of 5 being the highest on the scale while strongly disagree (SD) being the smallest at 1. The advantage of using this type of instrument is the ease that it accords the researcher during the analysis. Moreover, questionnaires are easy to administer and economical to use in terms of time and money. The closed-ended questions provide a greater uniformity and more easily processed (Cooper, 1998).

Pilot Study

Pilot study was done in commercial banks in Kapsabet town. The researcher used 28 respondents for pilot study representing 10% of sample size (Zohrabi, 2013). Validity is defined as the extent to which a concept is accurately measured in a quantitative study. While reliability relates to the consistency of a measure in a quantitative study. Validity is defined as the extent to which a concept is accurately measured in a quantitative study. While reliability relates to the consistency of a measure in a quantitative study (Heale & Twycross, 2015).

Data Processing and Analysis

Data obtained from the questionnaires were coded, organized and analyzed. The study employed descriptive and inferential statistics to analyze collected data with the aid of SPSS software and excel. Descriptive statistics included frequency, means, mode, minimum, and maximum and standard deviation. Inferential statistics was multiple regression. Analyzed data were presented in form frequency tables and percentages. This ensured that the data is analyzed in a systematic manner in order to come up with useful conclusions and recommendations. Multiple regression analysis is applied in the model below;

$$\mathbf{Y= \beta_0 + \beta_1 X_1 + \varepsilon}\text{...}\textbf{Equation 3}$$

Where:
Y represents customer service delivery
β_0 represents constant
X_1 represents online services rebranding
ε represents Error term
$\beta_1$represents Régression coefficients of Independent variables

IV. Research Findings And Discussions

Response Rate

The study determines the response rate of the study. the response rate is presented in Table 1.

Table 1 Response Rate

Response Rate	Population	Percentage
Questionnaire distributed	233	100
Correctly filled and returned	200	85.8
Valid N	**200**	

A total of 233 questionnaires were issued however the questionnaires which were dully filled correctly and returned were 200 representing 85.8%. Despite the assurance to respondents that given information was treated as confidentiality, some participants did not fill questionnaires perhaps because of personal reasons

Descriptive Statistics

This section presents the descriptive analysis for variables used in the model. The key independent variable in this study was online services rebranding. The dependent variable is customer service delivery. The study findings are presented in measures of central tendencies which is the means and measures of variation or dispersion which is the standard deviations. The statistical analyses of the collected data were presented in five-point Likert scale as follows

Online Services Rebranding

The study sought to determine the influence of influence of online service rebranding on customer service delivery in the banking sector in Eldoret Town. Table 2 presents views of the respondents on the descriptive statistics for online service rebranding.

Table 2 Online Services Rebranding

Statement		SA	A	UD	D	SD	Mean	Sd
1. Allowing us to register through online enhanced banks services delivery in the banks and attracting more customers	F	66	108	20	5	1	4.17	.74
	%	33	54	10	2.5	0.5		
2. Marketing through online has made us understand their services and can refer other customers to the bank services through online links	F	68	118	7	5	1	4.25	.68
	%	34	59	3.5	2.5	0.5		
3. Doing banks transactions has become efficient and easy through use of online services rebranding	F	68	118	12	1	1	4.26	.63
	%	34	59	6	0.5	0.5		
4. Bank services has been made easily accessible to us with online services rebranding	F	67	117	8	7	1	4.21	.72
	%	33.5	58.5	4	3.5	0.5		
Valid N	**200**							

Table 2 indicates that 174(87%) of the respondents agreed about the statement that allowing them to register through online services enhanced bank service delivery and attraction of more customers. However, 6(3%) of the respondents disagreed to the statement allowing us to register through online services enhanced bank service delivery and attraction of more customers (Mean =4.17, Standard Deviation=0.74). Secondly, 186(93%) of the respondents agreed to the statement marketing through online has made them understand their services and can refer other customer to the bank services through online links. But 6(3%) disagreed on marketing through online has made them understand their services and can refer other customer to the bank services through online links (Mean =4.25, Standard deviation= 0.68).

Thirdly, 186(93%) of the respondents agreed, on the statement doing bank transaction has become efficient and easy through use of online services rebranded. On the other hand however, 2(1%) of the respondents disagreed on doing bank transaction has become efficient and easy through use of online services rebranded (Mean =4.26, Standard Deviation= 0.63). Lastly, 184(92%) of the respondents agreed that bank services have been made easily accessible to them with online services rebranded. However, 8(4%) of the respondents disagreed on the statement bank services have been made easily accessible to them with online services rebranded.

Correlation Analysis Results

The established relationship between dependent variables and independent variable was described. Table 3 shows the correlations analysis between the dependent and independent variables.

Table 3 Correlations Analysis Results

		Service Delivery	Online services rebranding	
Service Delivery	Correlation	1		
	Sig. (2-tailed)			

Online services rebranding	Correlation	.521**	.503**	1
	Sig. (2-tailed)	.000	.000	

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

This implies that online services rebranding contributed 52.1% to service delivery. Staff empowerment rebranding was moderate positively and statistically significant (r=0. 488, p<0.05). This gave an implication that all the study variables were positively, either moderately or strongly correlated to customer service delivery of banks in Eldoret town.

Model Summary

Model summary provides the coefficient of determination (R^2) which shows proportion of the variance in the dependent variable that is predictable from the independent variable and correlation coefficient (R) shows the degree of association between the dependent and independent variables.

Table 4Multiple Regression Model Summary

R	R Square	Adjusted R Square	Std. Error of the Estimate
0.667	0.445	0.433	0.335

The results in table 4indicated that R^2 value was 0.445 and R value was 0.667. R value gives an indication that there was a positive linear relationship between strategic rebranding on customer service delivery in the banking sector in Eldoret Town. The R^2 indicates that explanatory power of the independent variable was 0.445. This implies that about 44.5% of the variation in strategic rebranding on customer service delivery in the banking sector in Eldoret Town was explained by the regression model while 55.5% was unexplained by the model.

Adjusted R^2 is a modified version of R^2 that has been adjusted for the number of predictors in the model by less than chance. The adjusted R^2 of 0.433 which was slightly lower than the R^2 value was exact indicator of the relationship between the independent and the dependent variable because it is sensitive to the addition of irrelevant variables. The adjusted R^2 indicates that 43.3% of the changes in strategic rebranding on customer service delivery in the banking sector in Eldoret Town while 56.7% was not explained by the model. This implies that strategic rebranding has a positive effect on customer service delivery in the banking sector in Eldoret Town.

Model Fitness

Table 5presents results on F test which provides an overall test of significance of the fitted regression model. The F value indicates that all the variables in the equation are important hence the overall regression is significant. The overall regression model was significant because F-statistics produced (F-computed=39.06>F-tabulated) was significant at (p=0.000<0.05) thus confirming the fitness of the model. Therefore, there was statistically significant the influence of online services rebranding on customer service delivery in the banking sector in Eldoret Town. This means that the independent variable was a significant predictor of the dependent variable.

Table 5ANOVA Results

	Sum of Squares	Df	Mean Square	F	Sig.
Regression	17.59	4	4.398	39.06	.000
Residual	21.96	195	0.113		
Total	**39.54**	**199**			

Regression Analysis Coefficients

The study usedregression analysis coefficients to regress the independent variable against the four independent variables. The study findings are presented in Table 6.

Table 6Regression Analysis Coefficients

	Unstandardized Coefficients		Standardized Coefficients		
	B	**Std. Error**	**Beta**	**T**	**Sig.**
(Constant)	0.534	0.233		6.58	0.000
Online services rebranding	0.198	0.050	0.436	3.93	0.000

Table 6 presented study results on statistical significance of each individual regression coefficient. The β coefficients were all significant to be used for multiple regression as follows; Online services rebranding (β_2=0.198, $p<0.05$), This an implication that a unit increase in online service rebranding caused 0.198 unit customer service delivery of banks in Eldoret town, Therefore, the multiple regression model equation was developed from the coefficient as shown in equation 4;

$Y= 0.534+ 0.198X_1$ ……………………………………………………………….Equation 4

Hypotheses Tests

The null Hypothesis $\mathbf{H_{01}}$indicated that online service rebranding has no significant influence customer service delivery in the banking sector. However, the study finding indicated that online service rebranding has a positive and statistically significant effect on customer service delivery in the banking sector (β=0.198, $p=0.000<0.05$).

V. Conclusions and Recommendations

The study concluded that allowing customers to register through online enhanced banks services delivery in the banks and attracting more customers, makes the customer understand their services and can refers other customers to the bank services through online links. Doing banks transactions has become efficient and easy through use of online services rebranding. Bank services has been made easily accessibility to us with online services rebranding.

The study has established that branding is very essential in improving financial performance. Banking sector in Kenya should be encouraged to look for better ways of strengthening their brands in order to enhance their customer service delivery. It is clear that the brand strategies that were tested are used by banking to a relatively large extent. It was important for the banking sector to benchmark with other banks in other countries that are more advanced for best practices in branding and branding strategy mix.

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