An investigation of how Absa's integration of online service chatbots has influenced customer's perceptions with regards to customer-based brand equity.

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I hereby declare that the Research Report submitted for the Honours degree in Strategic Brand Communications to The Independent Institute of Education is my own work and has not previously been submitted to another University or Higher Education Institution for degree purposes.

ABSTRACT

Due to the rapid rise of technology, such as artificial intelligence, there has been an increase in the need for brands to adapt in order to keep up with customer expectations and requirements. This increase is becoming more apparent, specifically within the financial sector, as more South African banks, such as Absa bank, are implementing artificial intelligent systems, specifically chatbots, within their online backing services. In addition, brands are faced with the challenge of building and developing brand equity, due to the vast array of benefits a brand could receive if achieved. Subsequently, this begs the question, how has Absa's integration of online service chatbots influenced customer perceptions with regards to Keller's (2001) customer-based brand equity.

Thus, a qualitative study was implemented where in-depth semi-structured interviews were conducted in order to collect relevant and sufficient data regarding customer perceptions of Absa's integration of online service chatbots, with regards to Keller's (2001) customer-based brand equity model. Furthermore, a thematic content analysis was applied which enabled the interpretation of key findings. Conclusively, there were more favourable and positive perceptions, however due to various negative perceptions regarding specific aspects, it was concluded that Absa's chatbots have not yet reached absolute brand equity, according to their customer perceptions.

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Chapter 1: Introduction

1.1. Background and Contextualization

Artificial intelligent systems, such as chatbots, are undoubtedly transforming and shaping the world in which we live in (Thomas, 2021). With this, Wytock (2018) elaborates that brands are being forced to adapt to keep up with the increasing expectations of consumers, in order to compete in the highly saturated market. This adaptation is apparent, through the adjusted behaviour of brands, as well as in the significant shift in how brands and customers are now interacting and communicating with each other (Wytock, 2018). This interactional shift is apparent within the South African banking sector, as many banks are increasingly implementing artificial intelligence systems, specifically chatbots, with intentions of improving their online banking services (Winjit, 2021).

In addition, brands are faced with the constant challenge of developing customer-based brand equity. According to Keller (2001), this is done through creating desirable customer experiences with a brand, more specifically with regards to brand identity, meaning, response and resonance. Along with the integration of chatbots within the banking sector, it is important to understand the influence that chatbots have on customer perceptions, specifically with regards to Keller's (2001) consumer-based brand equity model. Thus, this research study aims to investigate how Absa's integration of online service chatbots has influenced customer perceptions with regards to customer-based brand equity.

1.2. Rationale

As mentioned previously, brands are being forced to adapt, due to the rapidly evolving world in which we live in (Thomas, 2021). This evolution has undoubtedly disrupted brands as well as organisations, causing an increase in the implementation of new technologies. With this being said, Wytock (2018) argues that there has been a drastic shift in the way customers are now interacting with brands, due to the implementation of new technologies, such as online service chatbots. Consequently, this integration of new technologies is evident amongst brands within the South African financial banking sector, such as FNB, Standard Bank, Absa, Nedbank, Capitec, etc.

According to Writer (2021), FNB is considered to be one of the top digital banks within South Africa, who is known for their extremely innovative mobile app. FNB have also recently launched their fraud detection system, powered by artificial intelligent technologies. However, when investigating FNB's artificial intelligent technologies, there is no solid evidence that FNB makes use of chatbots therefore, consideration of an alternative South African bank was required. In contrast, Standard Bank and Absa are two leading South African banks who have integrated chatbot services within their banking platforms. Standard Bank recently launched their WhatsApp chatbot service, which is purely for informative purposes, as well as debt relief services with regards to Covid-19 (Financial Services, 2020). Absa Bank, who claimed to be the first South African Bank to implement chatbots within their online services, launched their chatbot in 2016 (Moyo, 2017). Since the initial launch, Absa have advanced their chatbots to assist with various online services, which can be accessed via multiple social media platforms, as well as their website. Thus, due to the advanced nature of chatbots integrated throughout their services, Absa is considered to be the most appropriate brand for this specific study.

Alongside the integration of new technologies, there is a significant importance for organisations to achieve and develop customer-based brand equity, in order to build a strong and desirable brand (Keller, Apéria, & Georgson, 2012). Through achieving brand equity, organisations are more likely to achieve an array of benefits such as customer loyalty, increased capital, an increase in marketing/communication effectiveness, and reduced vulnerability with regards to competitive markets (Keller et al., 2012). Subsequently, this raises questions surrounding the influence that chatbots have on customer perceptions in terms of customer-based brand equity, which ultimately leads to the research study at hand.

A further Google Scholar search was conducted on the influence of chatbots on customer perceptions with regards to customer-based brand equity. This search presented a total of one thousand nine hundred and thirty results which were further filtered to display the most relevant articles (Google Scholar, 2021). Although there were an extensive number of articles relating to chatbots, artificial intelligence and the influence that they have, it was evident that there was a lack of formal articles directly relating to this specific study. Additionally, when searching this topic within a South African context, the number of results decreased by 75,69%, with a total of four hundred and nine results (Google Scholar, 2021). Therefore, it is quite evident that there is a limitation to formal articles and studies conducted with regards to this specific topic at hand.

In addition to the lack of research conducted on this specific study, South African brands run the risk of not knowing how these services could potentially influence their ability to achieve brand equity. Furthermore, without the knowledge of the influence chatbots have on customer perceptions with regards to customer-based brand equity, brands could potentially face challenges surrounding customer dissatisfaction. Thus, this study investigates the influence of Absa's integration of chatbots on customer perceptions, with regards to customer-based brand equity. Further aimed to contribute towards the body of knowledge, as well as uncover customer insights, which could potentially aid South African brands in building brand equity through their integration of chatbot services.

1.3. Problem Statement

Due to the fluctuation of artificial intelligence within South Africa, customers are demanding faster and more efficient services, specifically within the banking sector (Okuda and Shoda, 2018). Therefore, in order to keep up with customer demands, South African banks are increasingly implementing artificial intelligent systems, such as online service chatbots, to provide instantaneous responses to questions and queries (Cross, 2021). With the integration of chatbots within the banking sector, it is important to understand the influence that they have on customer perceptions, specifically with regards to customer-based brand equity. Failure to gain an understanding of this could potentially result in the development of customer dissatisfaction, therefore hindering the ability for brands to achieve brand equity.

In order to effectively investigate the research study, it was important to clearly outline research questions as well as objectives which address the research problem. Thus, the research questions and objectives for the study at hand is outlined as follows:

1.3.1. Research Questions

The primary research question is as follows:

1. How has Absa's integration of online service chatbots influenced customer perceptions with regards to customer-based brand equity?

The secondary research questions are as follows:

2. To what degree has Absa's integration of chatbots influenced customer perceptions with regards to brand identity, against Keller's (2001) customer-based brand equity model?
3. To what extent has Absa's integration of chatbots influenced customer perceptions with regards to brand meaning, against Keller's (2001) customer-based brand equity model?
4. How has the integration of chatbots influenced customer perceptions with regards to Absa's brand response and resonance, against Keller's (2001) customer-based brand equity model?

1.3.2. Research Objectives

Primary Research Objective:

- To investigate how Absa’s integration of online service chatbots has influenced customer perceptions with regards to brand equity.

Secondary Research Objectives:

- To determine the degree of the influence of Absa’s integration of chatbots on customer perceptions with regards to brand identity, against Keller’s (2001) customer-based brand equity model.
- To uncover how Absa’s integration of chatbots have influenced customer perceptions with regards to brand meaning, against Keller’s (2001) customer-based brand equity model.
- To understand how the integration of chatbots have influenced customer perceptions towards Absa’s brand response and resonance, against Keller’s (2001) customer-based brand equity model.

1.4. Purpose statement

Following the problem stated above, the purpose of the study was to investigate how Absa’s integration of chatbots within their online banking services has influenced customer perceptions with regards to brand equity, specifically through the use of Keller’s (2001) customer-based brand equity model.

1.5. Conceptualization

Throughout the research study, key concepts have been identified, unpacked, and utilised in order to develop an understanding and theoretically support the research study at hand. With this, it is essential to conceptualize the identified key concepts, in order to create a unified understanding and to provide the researcher and audience with a holistic definition of these concepts (Green, 2019). Subsequently, the key concepts identified for the research study is namely, online service chatbots, customer perceptions, and customer-based brand equity.

1.5.1. Online Service Chatbots

Chatbots are essentially a part of artificial intelligence technologies which according to Tucci, Burns, and Laskowski (2020, cited in Sujata, Aniket, & Mahasingh, 2019), comprise of various processes such as machine learning, reasoning and self-correction. Subsequently, chatbots fall within the machine learning processors and can be defined as a software program that imitates real life conversations by automatically responding to natural language inputs (Rossmann, Zimmermann & Hertweck, 2020).

1.5.2. Customer Perceptions

According to Simmons (2019), customer perceptions are personal opinions, beliefs and impressions of an organisations' brand, product, and service. A customer's perception is said to be largely influenced by the interactions and experiences they have with a brands product and services (Zach, 2019). This therefore means that it is important for brands to create positive customer experiences, in order to achieve positive customer perceptions.

1.5.3. Customer-Based Brand Equity

Keller (2003) defines brand equity as the difference in customer responses with regards to various marketing materials. In addition, Keller developed a customer-based brand equity model which essentially takes a customer centric approach in building brand equity (Keller, Apéria & Georgson, 2012). This approach relies solely on developing brand equity through creating desired experiences, which directly influences customers' opinions, feelings, beliefs and most importantly perceptions (Keller et al., 2012).

1.6. Overview of Research Methodology

The research study utilised a qualitative research method in obtaining the data, which was essential in answering the research questions, and further achieving the research objectives. In addition, the research study took a phenomenological research design approach which contributed towards gaining an in-depth understanding of individuals real-world experience, with regards to the phenomenon at hand. Consequently, the qualitative data was obtained and collected through the use of in-depth semi-structured interviews, which took place online amongst participants living in South Africa. Lastly, a thematic content analysis method was implemented, in order to thoroughly and sufficiently analyse the collected data. This, essentially contributed to developing an understanding, making sense of the data, and lastly answering the research questions. Details surrounding the methodology implemented within the study is further discussed and unpacked in Chapter 3.

1.7. Structure of the Document

This research document essentially comprises of five chapters which essentially unpack the entire research study. Subsequently the document is structured as follows:

1. Chapter 1 – Introduction of the research study
    - 1.1. Background and Contextualization
    - 1.2. Rationale
    - 1.3. Problem Statement
    - 1.4. Purpose Statement
    - 1.5. Conceptualization
    - 1.6. Overview of Research Methodology
    - 1.7. Structure of the Document
2. Chapter 2 – Literature Review

Chapter 2: Literature Review

2.1. Introduction

In order to successfully investigate the topic at hand, it was essential to familiarise and develop an understanding of the relevant research and theoretical framework that surround the key concepts identified (Maree, 2019). The research study essentially aimed to investigate how the integration of Absa's online service chatbots influences customer perceptions with regards to customer-based brand equity. Therefore, key concepts within the study are namely online service chatbots, customer perceptions, and customer-based brand equity. These key concepts have previously been conceptualized in section 1.5, and will further be unpacked and critically dissected throughout the forthcoming section of the document.

2.2. Online Service Chatbots

With the ever-evolving era, organisations are forced to continuously adapt in order to compete in the highly saturated market (Sujata, Aniket, & Mahasingh, 2019). This has led to the implementation of new technologies, such as artificial intelligence systems, in order to keep up with and stay relevant in the customer's minds. This is apparent within the banking sector, as many banks have started implementing artificial intelligent systems in order to improve their online banking services (Nam, Lee & Lee, 2016). With this, it is undeniable that South African banks have started infiltrating various artificial intelligence systems, such as chatbots, within their services. Therefore, the relevance of unpacking online service chatbots, with regards to the nature of the research study, is considered essential.

In order to thoroughly understand and unpack the concept of chatbots, as well as its relevance, it is with utmost importance to understand the broader concept of artificial intelligence. This understanding is imperative, as there is a direct link between chatbot services and artificial intelligence. Artificial intelligence, according to Tucci, Burns, and Laskowski (2020, cited in Sujata, Aniket, & Mahasingh, 2019), is comprised of computer systems which essentially simulate human intelligence, as well as various human processes. The various artificial intelligence processes are namely machine learning, reasoning and self-correction, which can be used to gain knowledge and solve problems (Sujata et al., 2019).

Chatbots therefore fall within the machine learning processes, and can be defined as a software program that imitates real life conversations, by automatically responding to natural language inputs (Rossmann, Zimmermann & Hertweck, 2020). This is achieved through the use of scripts, which assist the software program, in responding to user inputs in the most humanistic way possible. According to Okuda and Shoda (2018), chatbots can be used as a replacement to employees, which automatically responds to customer enquiries. Not only have chatbots helped improve online banking services, but have also seen to offer countless amounts of benefits to organisations (Okuda et al. 2018). The benefits of integrating chatbots within an organisation, specifically with regards to a bank, include increased efficiency, formulation of customer insights, 24/7 customer support and assistance, as well as a potential increase in sales. Additionally, chatbots contribute to a reduction in overhead costs, improved customer service quality, experience and satisfaction, as well as development of financial inclusion (Waghmare, 2019).

Artificial intelligent systems such as chatbots, are said to be redefining and transforming markets, customers and brands (Sujata et al., 2019). Furthermore, along with the countless benefits that chatbots offer, many South African banks have started integrating chatbot systems throughout their online banking services. This has undoubtedly influenced the way that brands and customers within the banking sector interact with one another. Additionally, Rossmann et al. (2020), argues that chatbots directly influence customer service quality, performance and experience. These are essentially key factors, which directly contribute to how customers perceive a brand, as well as a brands overall equity. With this, it is apparent that there is a direct link between chatbots, customer perceptions and customer-based brand equity. Therefore, it is important to understand the influence that Absa's integration of online service chatbots have on customer perceptions with regards to customer-based brand equity.

2.3. Customer Perceptions

Following the pervious key concept, the identified link between chatbots, customer perceptions and customer-based brand equity, has established the importance of understanding and unpacking the concept of customer perceptions. According to Simmons (2019), customer perceptions are the personal opinions, beliefs and impressions of an organisations' brand, product, and service. A customer's perception is said to be largely influenced by the interactions and experiences they have with a brands products and services (Zach, 2019). Therefore, it is imperative for brands to create positive customer experiences, in order to achieve positive customer perceptions.

According to Simmons (2019), although all customers are unique, customers will form perceptions similarly through various stages including sensing, organising and reacting. With this, the development of a customer's perception initially begins through the use of their senses (smell, taste, hearing and touch). Senses are used in order to gather and develop ground-based knowledge of the brand and its product or service. Customers then shift to the second stage, which comprises of organising the information and knowledge acquired from the use of their senses. Through the second stage, customers categorize the information and knowledge based on various aspects, such as customers' personal beliefs, values, and perceptions of themselves (Simmons, 2019). In this particular stage, customers will most likely compare the brand and its product or service with other similar brands that fall within the same category. Lastly, customers will take action or react based upon the two previous stages. Thus, it is evident that properly shaping the way in which customers sense and organise a brand is critical as this could positively influence the way they react (Simmons, 2019).

Therefore, customer perceptions are deemed essential, as the way customers think and feel about a brand determines its success and largely influences customer's buying behaviour (Deloitte, 2018 cited in Simmons, 2019). Furthermore, Simmons (2019) and Keller et al. (2012) argue that the way customers perceive a brand determines their success or failure with regards to their relationships in the long run. In addition, Keller et al. (2012) highlights the fact that a brand's relationship with their customers is not only the pinnacle point of the customer-based brand equity model, but is essentially the last step in building strong brand equity. Subsequently, the influence that customer perceptions have on a brand is undoubtedly significant and therefore plays a major role within an organisation. With this being said, Absa's customer perceptions of online service chatbots play an intricate role in the development of their customer-based brand equity. Thus, the study focuses on uncovering customer perceptions in order to determine the influence that chatbots have on Absa's customer-based brand equity.

2.4. Customer-based Brand Equity

Customer perceptions and customer-based brand equity are two concepts that closely relate, due to the fact that customer-based brand equity takes a customer centric approach. This approach solely relies on developing brand equity through creating desired experiences, which directly influences customers' opinions, feelings, beliefs and most importantly perceptions (Keller et al., 2012). In order to fully grasp the concept of customer-based brand equity, one needs to understand what brand equity is. Brand equity can be broadly defined as the values associated to a brand's name, rather than the product or service itself (Hayes, 2021). With this being said, there are two theorists, Aaker and Keller, who play a significant role in defining and developing theoretical models with regards to brand equity.

Aaker (1992) defines brand equity as assets that are associated with a brand’s name or symbol, which contribute towards adding or subtracting value from a product or service in the eyes of the customer. Aaker (2009) further developed a brand equity model consisting of five layers which aim to assist in creating value within a brand. Keller (2003) defines brand equity as the difference in customer responses with regards to various marketing materials. In addition, Keller developed a customer-based brand equity model, which essentially takes a customer centric approach to building brand equity (Keller, Apéria & Georgson, 2012).

With this, Farjam and Hongyi (2015) claims that Aaker’s brand equity model is the most comprehensive, however the model largely focuses on achieving brand recognition. In contrast, Keller’s (2001) customer-based brand equity model is customer focused, and aims to achieve resonance through developing desired customer experiences. Additionally, Keller’s (2001) customer-based brand equity model offers a unique perspective in comparison to other existing brand equity models. Consequently, due to the nature of the study, primarily focusing on customer perceptions and their experience with Absa’s integration of online service chatbots, Keller’s (2001) customer-based brand equity model was considered to be more relevant. Furthermore, Keller (2001) stated that he ensured that the model was versatile enough in order to stay relevant in the rapidly emerging world we live in. Thus, considering the nature of the study, the relevance of Keller’s (2001) brand equity model was of the utmost importance.

Therefore, due to the utilisation of Keller’s (2001) brand equity model, it was essential to unpack and discuss the model. Keller’s (2001) customer-based brand equity model comprises of four layers containing six building blocks: brand identity (salience), brand meaning (performance and Imagery), brand response (judgements and feelings), and brand resonance (relationships). Brand salience (brand identity) is the base layer of the model and refers to various aspects of a brand’s awareness amongst customers (Keller, 2001). In addition, Keller (2001) elaborates that brand awareness consists of two key criteria being depth and breadth of awareness. Depth of awareness ultimately relates to how easily a customer can recall or recognize a brand under various circumstances. Breadth of awareness refers to the purchase and consumption situations which come to customers minds in relation to the brand. Keller (2001) furthermore emphasises the importance of both depth and breadth of awareness, as this sets a solid foundation for the next layer within the model.

The next layer of the model focuses on achieving brand meaning, which is made up of brand performance and brand imagery. Brand performance aims to ensure that a customer’s functional needs are met through the product or service (Keller et al., 2012). This is one of the most important building blocks within Keller’s (2001) brand equity model, as it develops and creates the experience customers have with a brand. Brand performance is ultimately made up of various elements, which are namely service effectiveness, efficiency, empathy, and reliability. Brand imagery essentially focuses on intangible aspects of a brand and aims to meet customers’ social and psychological needs (Keller et al., 2012). With this, brand imagery consists of various aspects, one being usage situations, where customer considerations are based on the time of day, week, month or year the brand is used; the setting or place the brand is utilised; or the activity type under which the brand is used (Keller, 2001).

In addition, other aspects which make up brand imagery are personality, values, history, heritage and experience. Keller (2001), further states that the key criteria for brand meaning is the strength of customers brand identification with brand associations, the favourability of the brand amongst customers, and perceived uniqueness of the brand. Consequently, positive brand responses could be produced through the successful development of the identified key criteria, further prompting customer brand loyalty (Keller, 2001).

Developing brand response amongst customers is the primary objective within the next layer of the model (Keller, 2001). Brand response refers to how customers think and feel about a brand, which is primarily made up of brand judgements and brand feelings. Brand judgements are customers' personal perceptions and opinions, which are made up of customers perceived quality, credibility, consideration and superiority of the brand (Keller et al., 2012). Furthermore, brand feelings refer to customers emotional responses experienced when interacting or recalling the brand. The final layer, brand resonance, according to Keller (2001), is the pinnacle point of building a strong brand. Brand resonance in essence is the relationship that is formed between the customer and the brand (Keller et al., 2012). The key criteria identified surrounding brand resonance is namely intensity of the loyalty a customer has with a brand, as well as the activity and frequency by which the customer buys and uses the brand.

Keller (2001) believes that the strength of a brand lies in the mind of the customer. Therefore, the model aims to assist in creating desired experiences, in order to develop a link between the brand and the customer's feelings, perceptions and emotions. Achieving brand equity is imperative, in order to build a strong brand and comes with an array of benefits such as customer loyalty, increased capital, increased marketing/communication effectiveness, reduced vulnerability, etc. Thus, the importance of building brand equity is imperative and is necessary in order to create a successful and strong brand.

2.5. Summary

Overall, through unpacking and reviewing the existing literature, the development of an in-depth understanding of the key concepts identified was made possible. Additionally, a gap within the current literature was identified, which is seen in the sparse amount of research conducted on the influence that chatbots have on customer perceptions with regards to customer-based brand equity, specifically within a South African context. Without this knowledge, there is a potential risk in the development of customer dissatisfaction, therefore hindering the ability for brands to achieve brand equity. Thus, identifying the value of conducting the research study at hand.

Chapter 3: Research Methodology

3.1. Introduction

A research methodology refers to the process taken by a researcher in systematically designing and planning a research study, in order to achieve results that are valid and reliable (Jansen & Warren, 2020). Therefore, focus was placed on the development of a research design (paradigm, research approach and research design) as well as the research plan (unit of analysis, population and sample, data collection methods, and data analysis). Furthermore, various limitations and delimitations experienced throughout the research study are outlined within this section of the document.

3.2. Research paradigm

Rehman and Alharthi (2016) elaborate that researchers need to be able to develop an understanding of the nature of reality, what is already known and the approach taken in gathering knowledge. Consequently, paradigms are used in order for researchers to achieve this. A paradigm is a set of beliefs, ideas and theories which is used to develop an understanding or help explain a certain subject (Mackenzie, & Knipe, 2006). There are various paradigms, however the interpretivist paradigm was considered the most appropriate for the study.

Nel (2016) explains that interpretivism believes that the nature of reality is complex where one phenomenon can have multiple interpretations. The interpretivist paradigm views social reality as something that is constructed and interpreted by the experiences that individuals hold. Therefore, knowledge on a specific phenomenon is obtained through individuals experiences rather than external sources (Nel, 2016). Through implementation of the interpretivism paradigm, investigation of the meaning that individuals assign to Absa's chatbots through their experiences, in relation to customer-based brand equity was attainable. Furthermore, the interpretivist paradigm set a sufficient foundation which acted as a road map that guided the researcher in adequately conducting the research study at hand.

3.3. Research approach

Bhandari (2020) explains that qualitative research consists of the gathering and analysation of non-numerical data such as text, video and audio. Qualitative research additionally serves the purpose of uncovering insights in order to help understand specific concepts, phenomenon's, opinions and experiences. Qualitative research further focuses on understanding the social reality which is assigned by individual's experiences, perceptions and feelings (McLeod, 2019). Qualitative research is considered to be interpretive and subjective in nature, which essentially aids in providing an in-depth understanding of a specific phenomenon. This study aims to gain an in-depth understanding of the influence chatbots have on customer perceptions with regards to customer-based brand equity, thus a qualitative research method is considered appropriate.

According to DeCarlo (2021), there are various types of qualitative research; namely exploratory, descriptive, and explanatory. Exploratory research aims to explore or investigate a phenomenon, or a research question, which has not yet been clearly defined or understood (Dudovskiy, 2018). Descriptive research focuses on describing a specific phenomenon, as well as the characteristics of the variables relating to it (McCombes, 2020). Lastly, explanatory research aims to understand the "why" to a specific phenomenon which has not yet been properly investigated (Bastis Consultores, 2020). The various types of research ultimately determine the purpose or the goal of the research study; therefore, it was important to clearly define the type of research used throughout. With this being said, the phenomenon of the research study aims to investigate the influence of chatbots on customer perceptions. Therefore, the type of research deemed most appropriate for the study was exploratory research, as the study aimed to investigate an unknown phenomenon (Bastis Consultores, 2020). Through exploratory research, the researcher was able to gather a better and deeper understanding of how chatbots influence customer perceptions, specifically with regards to customer-based brand equity.

3.4. Research design

Alongside identifying the research approach, it was important to clearly define the research design which was used throughout the research study. With this, there are an array of various qualitative research designs including ethnography, phenomenology, grounded theory, and case studies (Maree, 2019). Due to the nature of this specific research study, a phenomenological research design was deemed the most suitable and relevant. According to Neubauer, Witkop and Varpio (2019), phenomenology aims to gain an in-depth understanding of an individual's real-world experience in relation to a specific phenomenon. Phenomenology is appropriate as the study aims to explore the meaning that participants have assigned to various aspects of Absa's integration of chatbots, in relation to Keller's (2001) customer-based brand equity model.

Lastly, it was important to determine the method followed when conducting a research study. The two prominent qualitative research studies are cross-sectional and longitudinal. A cross-sectional study involves observing and analysing an array of variables, as well as multiple populations of a specific phenomenon at a single point in time (Setia, 2016). In contrast, a longitudinal study comprises of several observations of a single subject over a period (Institute of Work & Health, 2015). Using a cross-sectional study, data can be collected at a single point, which essentially reduces the amount of time needed to observe, collect, and analyse data. Therefore, due to the nature of the study, as well as the time limitations (section 3.8.1), a cross-sectional qualitative study was implemented and conducted.

3.5. Population and sampling

3.5.1. Population

Allen (2017) explains that the population of a research study consists of a large or small collection of individuals or objects, which the researcher intends to gather knowledge and information from. In addition, individuals or subjects within a population usually share similar characteristics such as age, gender, ethnicity, income, etc. (Explorable.com, 2009). Therefore, the population selected for this specific research study, consisted of participants who bank with Absa and have utilized their online service chatbots.

Additionally, the selected population can further be established through defining population parameters which, according to Lavrakas (2008), is the distinctive characteristics shared by a certain population. The population parameters selected for this specific research study involved both males and females over the age of twenty-one who live within South Africa. Through the selected population, relevant data and information was obtained with regards to the influence of Absa's integration of online service chatbots on customer perceptions with reference to customer-based brand equity.

3.5.2. Sample and Sampling Method

Taherdoost (2016) elaborates that due to the size, researchers are unable to collect data from all individuals within an entire population, and therefore the selection of a sample within the population is necessary. The sample of a study essentially refers to a fragment of a population which represents the entire population. Therefore, it was critical to outline the unit of analysis, sampling method and recruitment tactics implemented when obtaining the sample.

According to DiscoverPhDs (2020) the unit of analysis refers to the focal parameter, which the research study will be focusing on. There is an array of different types of units of analyses, namely individuals, groups, objects, organisations, social parameters, and geographical units of analysis (DiscoverPhDs, 2020). This study aims to investigate how Absa's integration of chatbots has influenced customer perceptions with regards to customer-based brand equity. Therefore, due to the aim of uncovering customer perceptions, the unit of analysis will consist of individuals.

Furthermore, it is important to establish whether or not a probability or non-probability sampling method will be chosen. A probability sampling method is primarily used within quantitative studies and includes the entire population, which bases its selection on the theory of probability where all individuals are selected randomly (McCombes, 2021). In contrast, non-probability sampling is a sampling method where a researcher does not select a sample randomly, instead a sample is selected based on the researcher's ability to acquire participants and collect data. Furthermore, non-probability sampling is mainly used within qualitative research, as it assists the researcher in gaining an understanding of a population's experiences, perceptions, and feelings (McCombes, 2021). Thus, due to the phenomenological nature of the study, a non-probability sampling method is deemed the most appropriate, in order to develop an in-depth understanding of the research questions at hand.

Throughout research, there are numerous non-probability sampling methods that researchers could make use of, in order to select a suitable sample. These non-probability sampling methods include convenience, voluntary, purposive, snowball, and quota sampling (McCombes, 2021). Although there is an array of non-probability sampling methods, snowball sampling method was deemed the most appropriate, solely due to accessibility limitations mentioned in section 3.8.1. Snowball sampling is a sampling method which entails participants of a population, who ultimately provide relevant referrals to other potential participants. Through the use of snowball sampling, the researcher was able to gain access to Absa customers who have utilized their chatbot services.

Lastly, initial recruitment of a participant was required in order to kick off the snowball sampling method, therefore a recruitment tactic was implemented. The initial recruitment tactic entailed a post which was sent out via Facebook and Instagram inviting Absa customers, who have utilized their chatbot services, to take part in the research study. Through this tactic, the researcher aimed to receive at least one volunteer who was willing to take part in the research study, however these posts were unsuccessful in surfacing any potential volunteers. Therefore, it was critical to alter the recruitment tactic, to allow the researcher the ability to collect the data needed to answer the research questions and objectives. Consequently, the recruitment tactic altered to directly messaging four contacts, asking if they were willing to refer potential participants for the research study. Through this tactic, four referrals were obtained, contacted, and asked if they were willing to participate in the research study. Of the four referrals, two were willing to participate, which further led to two more referrals and eventually more participants.

3.6. Data collection

Following the previous section, planning an effective way to collect data from the selected population and sample was required. With this, there are numerous qualitative data collection methods, all enabling the researcher to gather relevant and in-depth information of the phenomenon under investigation. With this, there are two prominent types of qualitative research, in the form of unobtrusive research, as well as field research. According to Sheppard (2020), unobtrusive research involves observational data collection which does not interfere with the participants that are under investigation. However, field research is considered to be primarily qualitative, as it involves interaction and observation with participants in order to gain an understanding of the phenomenon within a study (Sheppard, 2020). Thus, due to the intent of gaining an in-depth understanding of how Absa's chatbot services influence customer perceptions with regards to customer-based brand equity, field research was considered to be the most beneficial method.

Subsequently, field research involves several data collection methods including observation, focus groups and interviews (Maree, 2019). Observation research entails the systematic process of observing and recording the behaviour of subjects (Maree, 2019). Although there are advantages to utilizing an observational data collection method, this method was considered to be unsuitable, as the research aims to uncover customer perceptions, which requires conversational interactions. Furthermore, focus groups involve five to twelve participants, where a moderator guides discussions with the intent of collecting data with regards to the group's feelings, experiences, and perceptions (Maree, 2019). Due to ethical considerations, specifically with regards to adhering to Covid-19 protocols (refer to section 5.2), focus groups was not utilized for this specific study.

Lastly, interviews are a data collection method which consists of one-on-one conversations, where the interviewer asks various questions to the participant. The interviewer formulates and proposes certain questions to the participant, with the intent of understanding and uncovering information about their perceptions, ideas, feelings and opinions towards a phenomenon (Maree, 2019). Through conducting in-depth interviews, the researcher is given the opportunity to understand and collect valuable information, with regards to the participant's interpretation of social reality. Thus, in-depth interviews were utilized, with the aim of gathering data to understand customer experiences with chatbots and uncover how their experiences has influenced their perception with regards to customer-based brand equity. In addition, the type of in-depth interviews which took place were in the form of semi-structured interviews.

In-depth semi-structured interviews essentially allow for further clarification and probing, which enabled the researcher to gather deeper and more insightful information from the participants (Maree, 2019). Additionally, in-depth semi-structured interviews aided in effectively answering the research questions and objectives. With this, it was critical that the researcher prepared various questions, which were tested in order to ensure that valuable information would be acquired. Therefore, an interview schedule was developed to create structure within the interviews, as well as act as a guide for the interviewer to ensure that all key aspects were properly covered.

Furthermore, the interview schedule was developed based on Keller's (2001) customer-based brand equity model, which gave the researcher direction to develop and construct the interview questions. Prior to conducting the in-depth semi-structured interviews, the interviewer conducted a test interview to identify whether the questions asked would gain relevant, insightful and valuable information (refer to appendix C). Through the test interview, the researcher was able to identify problematic questions which were then improved on and replaced. Additionally, potential sub-questions were added to the interview schedule, serving the purpose of ensuring that certain questions would be answered if they weren't adequately answered previously by a participant. Thus, the researcher finalised an interview schedule for the research study, which aided in answering the research questions and objectives (refer to appendix D).

After finalising the interview schedule, the researcher developed a consent form based off of a template provided by Vega (refer to appendix B). Consequently, consent forms were sent to each participant in order to adhere to all ethical practices, and further ensured that all participants were consensual in their contribution to the study. Throughout all in-depth semi-structured interviews, the interview schedule was closely followed in order to gather the information required to answer the research questions and objectives. In addition, due to the Covid-19 pandemic, all in-depth semi-structured interviews were conducted online via Zoom or Microsoft Teams to ensure the health and safety of both the participant, as well as the interviewer. Lastly, all interviews were recorded in order for the researcher to transcribe and further analyse the data collected. A total of four interviews were conducted, where interview recordings were transcribed and extracted as a Microsoft Word Document using Sonix, a free online transcribing platform (Sonix, 2021). Finally, the researcher intricately sieved through all transcribed documents with the intent of adding missing words, correct mistakes, and include the ‘um’s’, ‘uh’s’ and ‘ah’s’.

3.7. Data analysis

Data analysis is a systematic process implemented within a research study, with the purpose to evaluate, condense and describe the data collected (Arora, 2021). According to Maree (2019), there are various qualitative data analysis methods and strategies, such as thematic content analysis, discourse analysis, hermeneutics, and lastly conversational analysis. Taking the various data analysis strategies into consideration, thematic content analysis was deemed most suitable for this specific study.

Thematic content analysis is a qualitative data analysis method which involves systematically analysing a large body of text, and further condensing it into various categories using a coding technique (Maree, 2019). Thematic content analysis was specifically utilised, due to the fact that the data analysis method enables the researcher to uncover, analyse and measure the meaning and relationships of various themes, concepts and categories (Columbia Public Health, 2021).

Terry, Hayfield, Clarke, and Braun (2017) identify various stages within thematic content analysis, which was implemented and followed throughout the data analysation process. Therefore, the first step taken when analysing the transcribed data was to read and re-read all four transcribed interviews, in order to become familiar with the content and data. After familiarisation, the researcher then organised the data in such a way which entailed clearly linking the data to each of the questions asked in the interview, through utilizing Microsoft Excel. Additionally, all irrelevant data was excluded, in order to get a clear and direct understanding of how the participants answered each question. Through the organisation of data, a better interpretation and understanding could be developed by the researcher.

The second step within thematic content analysis was to identify and allocate preliminary codes to the data, which essentially aided the researcher in creating linkages and meaning to the data (Terry et al., 2017). Furthermore, a deductive coding approach was implemented, due to the fact that the study made use of Keller’s (2001) customer-based brand equity model as a framework throughout. Subsequently, a deductive approach to coding the data entails developing a list of codes based on a framework and then assigning the predetermined codes to the data (Crosley, 2020). Thus, after familiarisation and organisation of the data, a deductive coding approach was implemented. Keller (2001) unpacks each tier within his customer-based brand equity model, where he elaborates on the various criteria that each tier comprises of. With this, through Keller’s (2001) customer-based brand equity model, the researcher was able to develop and create a set of predefined codes, which were then assigned to the data. After completion of the initial assignment of codes to the organised data, the researcher then went through the data again to assign any codes that might’ve been missed or wrongly assigned in the initial coding process.

Following the previous process, step three of thematic content analysis involves deriving and identifying key themes within the coded data (Terry et al., 2017). This process involves analysing the preliminary codes and grouping them into broader themes. Through this process, meaning and understanding of the various codes within the data can be identified. Therefore, the researcher analysed the various codes, grouped them accordingly, and assigned meaningful names to each theme. Consequently, step four of thematic content analysis involves reviewing the developed themes in order to ensure that various codes aren’t contradictory with one another (Terry et al., 2017). Thus, the researcher reviewed the themes along with the codes, in order to ensure that they were correctly categorised, and therefore rearranged any problematic or contradictory codes.

Furthermore, step five entailed defining and naming the themes, which had been identified in the previous steps, in order to explain what the theme is about, as well as its significance. Thus, after identifying and reviewing the key themes within the apparent codes, themes were named and described in order to develop a linkage, create an understanding, and better describe the data gathered. Therefore, the themes developed under various categories are outlined as follows:

3.7.1. Brand Identity

- Theme 1: Chatbot awareness - this theme refers to the breadth of awareness comprising of the recollection and recognition of Absa's chatbot services by participants.
- Theme 2: Consumption situation - comprises of the depth of awareness which entails consumption situation in which Absa's chatbot services come to participants mind.

3.7.2. Brand Meaning

- Theme 3: Social and psychological needs - this theme essentially refers to the brand imagery building block within Keller's (2001) customer-based brand equity model. Further focusing on the participant perceptions regarding the ability of Absa's chatbot services to fulfil their social and psychological needs.
- Theme 4: Chatbot performance - comprises of how reliable, effective, efficient, and empathetic participants perceive Absa's chatbot services to be.

3.7.3. Brand Response

- Theme 5: Judgements of chatbots - this focuses on the perceived quality, expertise, uniqueness, and superiority of Absa's chatbot services.
- Theme 6: Feelings Provoked – this essentially consists of the various feelings and emotions experienced by a participant when interacting with Absa's chatbot

services. Furthermore, refers to how likable Absa's chatbot services are amongst the participants.

3.7.4. Brand Resonance

- Theme 7: Brand Loyalty - which refers to the participants perception of the influence of Absa's chatbots on their loyalty with the brand.

3.8. Limitations and delimitations

3.8.1. Limitations

When conducting a research study, there are various aspects that could limit the researcher's ability to sufficiently conduct the research (Maree, 2019). With this, limitations identified for the study are namely time, accessibility of participants, and a low participant acquisition rate.

- Time is considered a limitation due to the period allocated to data collection and data analysation, therefore limiting data collection and data analysis within a two-month period.
- Accessibility to participants is considered a limitation, as it would be unethical to ask Absa directly for customer contact information. Furthermore, due to the implementation of the POPI act within South Africa, Absa would be constrained to provide any external persons with customer's personal information.
- Low participant acquisition rate is the last limitation identified. This is due to the study solely relying on voluntary participants, as well as the ability and willingness of participants to refer additional participants. Thus, there could be a limitation to the number of referrals given by participants further resulting in a low participant acquisition rate.

3.8.2. Delimitations

According to DiscoverPhDs (2020), delimitations are the various boundaries within a research study which are set by the researcher. Delimitations essentially set restrictions as to what to include and exclude, to ensure that the research study is manageable. The delimitations for the study are as follows:

- The study is solely concerned with customer perceptions in relation to customer-based brand equity model, thus Keller's (2001) customer-based brand equity model was utilized and integrated throughout the research study.
- The study focuses on a single brand being Absa, and further focuses on their implementation of chatbots.
- Absa is an international brand which has branches located across twelve different countries, however the study's population has been limited to South Africa (Absa, 2021). The population has been narrowed due to issues surrounding accessibility of international customers and to ensure that the research study is manageable.
- There are a substantial amount of literature surrounding the influence of chatbots on customers. However only literature including relevant information relating to the influence of chatbots on customers regarding various aspects identified within Keller's (2001) customer-based brand equity was reviewed.

3.9. Summary

Through the development and implementation of a research methodology, a research design and plan, as well as research limitations and delimitations were established in order to guide the researcher in effectively conducting and analysing the data. The research design essentially consisted of establishing a research paradigm which took forms of an interpretivist paradigm. In addition, an exploratory qualitative research approach was implemented in order to gather a better and deeper understanding of how chatbots influence customer perceptions, specifically with regards to customer-based brand equity.

The researcher then deemed phenomenology as the most appropriate research design, due to studies aim to explore the meaning that participants have assigned to various aspects of Absa's integration of chatbots, regarding customer-based brand equity. Furthermore, the research design took form of a cross-sectional study due to various time limitations. Consequently, the population, sample and sampling method were discussed as this then enabled the researcher to collect data through the implementation of in-depth semi-structured interviews. Furthermore, a thematic content analysis was implemented throughout the data analysation process where key themes were identified. Lastly, limitations and delimitations experience throughout the research study were outlined and discussed.

Chapter 4: Findings and Discussion

4.1. Introduction

Analysis and interpretation of the qualitative data is one of the most important steps within the research process. Subsequently, it is imperative to interpret the data, as this enables the researcher to draw various conclusions regarding the study (Maree, 2019). Therefore, the purpose of this section was to analyse and interpret the data regarding the influence of Absa's integration of online service chatbots on customer perceptions with regards to Keller's (2001) customer-based brand equity model. In addition, the stipulated findings have been unpacked and discussed in relation to the literature and theoretical framework of the research study. Thus, enabling the researcher to provide answers to the various research questions regarding the research study at hand.

As mentioned previously, all interviews conducted were structured according to Keller's (2001) customer-based brand equity model, which entails various elements within each category (brand identity, meaning, response and resonance). Throughout the coding process, key themes were identified within each category to aid the researcher in creating meaning and developing an understanding of the data (Terry et al., 2017). Thus, the subsections below provide a report on the research findings, as well as contextualisation and interpretation of the data.

4.2. Brand Identity

Keller (2001) explains that the key to building brand identity is through the creation of salience, which consists of depth and breadth of brand awareness, further forming the foundation when developing brand equity. With this, depth of awareness refers to how easily a customer can recall or recognise a brand, whereas breadth focuses on various consumption situations that come to customer's minds (Keller, 2001). Therefore, questions surrounding awareness and consumption situations were asked to gather information on participant’s salience of Absa’s chatbot services, in order to answer research question two. Through interview questions based on brand identity, key themes such as chatbot awareness and consumption situations were identified.

4.2.1. Theme 1: Chatbot Awareness

All participants identified that they were aware of Absa’s chatbot services, where majority of participants claimed that they independently became aware of Absa’s chatbot services through their interaction with Absa’s mobile app. In contrast, one participant claimed they were made aware through a customer representative.

Category: Brand Identity			
Theme	**Frequency** – *of participants who aware of chatbots.*	**Total Frequency** – *of recognition or recollection of Absa’s chatbots.*	**Verbatim Quotes**
Chatbot Awareness	4	11	“I am aware of, of one of the services that they provide on the app.” “…once I eventually got through to a customer representative, it was quite a simple question that I needed um, some feedback on and um, she just said to me sorry, you know, about the wait, but did you know that we have the chatbot, um… The availability of a chatbot. So um that's when I became aware of it…”

Figure 1: Chatbot Awareness

4.2.2. Theme 2: Consumption Situation

A majority of participants stated they would utilise Absa’s chatbots for services such as inquiries about interest rates, opening savings accounts and home loans, as well as a tool to view bank statements and make transactions. One participant stated that they would not use Absa's chatbots, however this participant explained later that it would be beneficial for people who were new to the app, who were not tech savvy, and who were unfamiliar with online banking.

Category: Brand Identity			
Theme	**Frequency** – *of participants who were able to recall and identify a consumption situation.*	**Total Frequency** - *of times the participants identified a consumption situation.*	**Verbatim Quotes**
Consumption situations	4	7	"So, I guess again, if I'm going to open another savings I'll probably use it for that as well and maybe, maybe a few other things." "So for bank statements and things, definitely, I'm going it definitely use it more for"

Figure 2: Consumption Situations

4.2.3. Interpretation of Brand Identity

Throughout the analysed data, it is apparent that 100% of the participants were aware of Absa's online service chatbots. The explanation of this result is the stipulated population parameters required all participants to have utilised at least one of Absa's chatbot services. Although all participants were aware of chatbots, participants displayed various levels of awareness, where most participants portrayed a higher level of awareness. This can be seen through the participants recognition or recollection of various aspects of

Absa’s online service chatbots. For instance, participant one identified the name of Absa’s chatbot through the statement “*I think it's called uh, Abby from Absa*”. Furthermore, participant four revealed that they were aware of Absa’s chatbot services via the app and website “*So it was essentially uh, a customer service that I needed from the uh, from the app and then a customer sales inquiry from the website*”. Lastly, participant three had recalled and recognised Absa’s chatbots five times throughout their interview. Therefore, the data indicated that most of the participants had a higher awareness compared to that of participant two, who recalled and recognised Absa’s chatbots twice throughout their interview.

Furthermore, as mentioned previously, Keller (2001) elaborates on the importance of the breadth of brand awareness, as this aspect increases the opportunity for customers to consume a brand’s product or service. It was apparent that three out of the four participants (75%) recalled and identified various situations where they would potentially utilise Absa’s chatbot services. Participant two stated that they would not make use of chatbots, because they felt it would be more efficient to directly navigate and utilise the app. However, when specific questions were asked regarding consumption situations, participant two diverted to recollecting and recognising situations in which other customers could potentially consume Absa’s chatbots.

4.3. Brand Meaning

The second category within Keller’s (2001) customer-based brand equity model is brand meaning, comprising of two main sub-categories being brand imagery and brand performance. According to Keller (2012), brand imagery refers to customers’ social and psychological needs, whereas brand performance entails customers’ functional needs and experiences with the brand. Both brand imagery and brand performance play a significant part in creating positive and favourable brand associations and perceptions, therefore essential in building brand equity (Keller, 2001). Thus, questions and key themes relating to this category were essential in answering the third research question.

4.3.1. Social and Psychological Needs

Half the participants stated that they utilised Absa's chatbot services purely out of curiosity. In contrast, the remaining participants utilised Absa's chatbot services for inquiry purposes. Additionally, all of the participants strongly felt that there was a difference between talking with a human and a chatbot. Majority of participants further indicated that they felt the chatbot were lacking emotion and humanistic qualities.

Category: Brand meaning			
Theme	**Frequency** – *of participants who elaborated on aspects in relation to social and psychological aspects.*	**Total Frequency** – *of times participants spoke about the social and psychological aspects of Absa's chatbots.*	**Verbatim Quotes**
Social and psychological needs	4	22	"I have, I have played around with it quite a little, uh just to see what kind of services it offered." "But uh yeah, you lose that human interaction and then I guess the chat, the chatbot never really knows how you're feeling, like they um, could be closing your bank account and you're talking to a bot and you can't really convey your emotions."

Figure 3: Social and Psychological Needs

4.3.2. Chatbot Performance

Majority of participants felt humans were able to answer more specific questions, whereas chatbot's were for more generalised questions. Additionally, a majority of participants felt Absa's chatbot did not have as many skills or capabilities as a human. Half of the participants implied that Absa's chatbots were lacking empathy. The remaining participants also mentioned that the implementation of chatbots showed that Absa cares about their customers. One participant also displayed a positive perception towards Absa's chatbots, explaining that chatbots offered a level of efficiency that humans are unable to offer.

All participants felt Absa's chatbots influenced their overall service quality, where efficiency and accessibility were highlighted by half the participants. In addition, one participant stated that chatbots could help reduce airtime costs, with another explaining its possible helpfulness in navigating through the app. Majority of the participants were satisfied by the service that Absa's chatbots provided, as it met their service requirements. One participant explained that their service requirements were met when looking for general answers, in contrast to detailed questions.

Majority of the participants claimed that they had a positive experience when utilising Absa's chatbot services through efficiency, ease of use, accessibility, and relevant responses. One participant stated that they had a neutral experience with Absa's chatbots, with another highlighting its reliability regarding accessibility.

Category: Brand meaning			
Theme	**Frequency –** *of participants who elaborated on aspects in relation to chatbots performance.*	**Total Frequency –** *of times participants spoke about aspects of chatbots performance.*	**Verbatim Quotes**
Chatbot Performance	4	73	"Obviously, the efficiency, the fact that it's instant, you don't need to wait to speak to somebody." "reliability of customer service, yes, because that is a feature that is, um is there available for you, 24/7."

Figure 4: Chatbot Performance

4.3.3. Interpretation of Brand Meaning

Elements which fall under brand imagery are namely purchase and usage situation, further referring to the considerations under which a customer uses or purchases a product or service (Keller, 2001). Throughout the analysed data, half of the participants implied that they utilised Absa's chatbot services purely out of curiosity. This result possibly indicates that participants were seeking to fulfil psychological needs, as they had no specific banking purpose. Instead, they were rather curious as to what the chatbot was, the services chatbots offered, and how to use it "*Um I just wanted to see what it would be like um, because it's a new feature, so I just wanted to try it out*". Additionally, majority of participants felt Absa's chatbot were lacking emotion and humanistic qualities "*so there is no emotion with talking to this chatbot*". Therefore, data indicated that there were more negative perceptions regarding the imagery of Absa's chatbots, as 75% of participants indicated their social needs weren't met, in contrast only half of participants positively indicated that their psychological needs were met.

Furthermore, when comparing Absa's chatbots to humans, a majority of participants favoured humans as they felt they were able to answer more specific questions. Additionally, half of participants implied that Absa's chatbots lacked empathy "*I guess the chat, the chatbot never really knows how you're feeling, like they um, could be closing your bank account and you're talking to a bot and you can't really convey your emotions*". An explanation of this could be due to chatbots providing automated responses, therefore lacking emotive and empathetic conversational text. However, all the participants portrayed a positive and favourable response when asked if they felt Absa's chatbots influenced their service quality, whilst talking about their experience.

4.4. Brand Response

Brand response refers to the way customers think and feel about a brand, therefore can be split into brand judgements and feelings (Keller, 2001). Brand judgements comprises of customer opinions influenced by various imagery and performance aspects. Brand feelings refer to the emotional responses that customers have towards a brand (Keller, 2001). Thus, to answer part of research question four, it is essential to interpret relevant data regarding judgements and feelings that customers have on Absa's chatbots.

4.4.1. Judgements of Chatbots

All participants felt Absa's chatbots influenced their overall service quality, as all participants explained the ways in which they believe chatbots influence Absa's service quality "*You go straight to, to Absa's Abby and you ask questions and she'll respond in less than a second, which is, which is really good. So, the service quality, I think it has improved immensely*". Half of the participants explained that Absa's chatbots improved the efficiency of their services, whereas one participant felt it improved the service accessibility.

Additionally, half the participants felt Absa's chatbots had no influence on the brands credibility. However, one participant felt Absa's chatbots contributed to the overall trustworthiness of the brand. Furthermore, a majority of participants implied that they would consider using Absa's chatbots again. Half of the participants stated that they felt chatbots contributed to making the brand stand out, due to various benefits, including Absa being one of the only banks integrating chatbots to the extent that they have.

The remaining participants felt Absa's integration of chatbots did not contribute to making the brand stand out, as one participant explained that there are many other brands who have already implemented chatbots. However, one participant explained that they felt chatbots contributed towards creating positive brand perceptions. Additionally, majority

Category: Brand Resonance			
Theme	**Frequency** – *of participants who had judgements towards Absa's chatbots.*	**Total Frequency** – *of times participants spoke about aspects of chatbot judgements.*	**Verbatim Quotes**
Judgements of Chatbots	4	30	"So, in terms of accessibility and being able to get questions answered, you know, at whatever hour you require the service, that's a great customer service ability that they have." "it's a good standout feature" "I think it makes them uh, unique and um, having like something new and upcoming, not a lot of the other banks

Figure 5: Judgements of Chatbots

of participants elaborated on various aspects associated to superiority and uniqueness of Absa's chatbot.

4.4.2. Feelings provoked

Majority of participants implied that they had no predominant feelings when using Absa's chatbots, where one felt a level of safety, and another felt humorous through testing various responses. One participant explained that they felt the responses were automated. Lastly, another participant explained that they felt happy whilst using Absa's chatbot services. Furthermore, all four participants displayed various levels of likability towards Absa's chatbot services with a total frequency of 20.

Category: Brand Resonance			
Theme	**Frequency** – *of participants who experienced feelings when utilising Absa's chatbot.*	**Total Frequency** – *of times participants spoke about their feelings when utilising Absa's chatbot.*	**Verbatim Quotes**
Feelings Provoked	4	27	"it was just more funny than anything like uh, seeing the responses that you get." "I would probably say it felt, it felt secure."

Figure 6: Feelings Provoked

4.4.3. Interpretation of Brand Responses

The responses a customer has towards a brand, ultimately influences their behaviour, therefore is critical that these responses are positive and favourable (Keller, 2001).

Through analysing the data, it was apparent that participants predominantly had positive perceptions towards Absa’s chatbots, thus evoking favourable responses. All participants had a positive response regarding the quality of Absa’s chatbots, however felt it was limiting. This result could be due to the benefits of chatbots mentioned by participants.

Additionally, half of the participants felt the implementation of chatbots had no influence on Absa’s credibility. According to participant four, this result was because they based credibility on the brands reliability and their history with the brand. However, according to Keller (2001) credibility comprises of aspects such as perceived expertise, trustworthiness and likability. These aspects are indicated throughout the data, where participant one elaborated on the expertise of chatbots “*I mean chatbots, its innovative. It's new. It's um it's on the cuff stuff. It's brand new*”. Participant two stated that they felt chatbots contributed to the brands trustworthiness “*I think it helps people to, to trust these chatbots*”. Finally, all four participants displayed likability towards Absa’s chatbots. Thus, when analysing the data, it is apparent that all participants displayed favourable responses with regards to credibility.

Furthermore, most participants elaborated on how the integration of Absa’s chatbots contributed towards the superiority and uniqueness of the brand. It can be interpreted that this result was due to the unawareness of alternative banks who have implemented chatbots, therefore perceiving Absa’s chatbots as unique and superior. Contrastingly, one participant felt that chatbots did not contribute to making the brand stand out, potentially due to the participant comparing Absa to other South African brands in various sectors, rather than to other banks.

Finally, even though majority of participants implied to have no significant or standout feelings when utilising Absa’s chatbot, all revealed at least one feeling experienced. A participant stated that they felt a sense of security, which was due to distrust with other people. Another explained that the chatbot felt automated and repetitive. This result could be possible due to the participant focusing on feelings about the chatbot rather than emotional responses of the participant, due to misunderstanding the interview question.

4.5. Brand Resonance

Brand resonance is the pinnacle point of Keller's (2001) customer-based brand equity model and focuses on the depth of the relationship a customer has with a brand. Additionally, this level consists of the intensity of loyalty as well as the activity that customers have with the brand.

4.5.1. Brand loyalty

Half the participants explained that Absa's integration of chatbots has had an influence on their loyalty with the brand, with the remaining participants stating no influence on their loyalty.

Category: Brand Resonance		
Theme	**Frequency**	**Verbatim Quotes**
Brand Loyalty	4	"So I would 100% say that its influenced my loyalty. Why would you leave a bank that's ah that's being that's so innovative and they trying to improve their customer care customer loyalty…" "I mean, like I'm still going to be with the bank, whether it has that chatbot or not." "I think promote more loyalty on my side towards staying" "Uh, no. I don't think so"

Figure 7: Brand Loyalty

4.5.2. Interpretation of Brand Resonance

Considering all participant's responses, regarding the influence of Absa's chatbots on their loyalty with the brand, it was evident that the results were equal. Half of participants felt chatbots had no influence on their loyalty, whereas the remaining felt chatbots had an influence on their loyalty. Subsequently, participant one stated that Absa's integration of chatbots has influenced their loyalty, due to Absa's innovation "*it's definitely influenced my, my loyalty and definitely for the better*". Participant three also claimed that the integration of Absa's chatbots had an influence on their loyalty, due to Absa's chatbots creating a better experience for the participant. Further elaborating on how Absa's chatbot could help save costs "*I think it will promote more loyalty on my side towards staying, so yeah*".

In contrast, participant two stated “*I'm still going to be with the bank, whether it has that chatbot or not*”. Additionally, participant four explained their loyalty is determined by the brands overall consistency with interest rates, how convenient the brand is and the various services they are willing to offer. Therefore, it is apparent that there is an equal split between the participant’s perception on whether or not the integration of Absa’s chatbots has influenced their loyalty with the brand.

4.6. Validity and reliability / trustworthiness

Throughout research it is important to ensure that a research study is valid and reliable. Validity and reliability are often rejected by qualitative researchers as these measures are mainly used within quantitative studies (Maree, 2019). Therefore, Maree (2019) explains how trustworthiness is the primary measure throughout qualitative studies. Despite the rejection of validity, Maree (2019) states that qualitative researchers can measure validity through transparency of the researcher’s research process. Thus, validity can be seen and measured throughout the studies research methodology (refer to chapter 3).

Furthermore, trustworthiness in qualitative research is considered to be essential as it further determines the validity of a research study (Maree, 2019). Maree (2019) elaborates that trustworthiness should consist of four criteria being: credibility, transferability, dependability and confirmability. Credibility for this specific study will be established through the adoption of an appropriate research methodology (refer to chapter 3), which is underpinned by Keller’s (2001) customer-based brand equity model.

Due to the fact that qualitative research rejects generalisation, transferability is therefore implemented. Transferability, specifically for the study at hand, will be ensured through making use of typical participants in the context of the research study, as well as providing a clear understanding of the phenomenon being studied (Maree, 2019). This will enable the researcher to determine the ability to transfer the findings to a similar setting, and receive the same results. According to Maree (2019), dependability is strengthened through the implementation of the research design, as well as documentation of any changes made to the research design and methodology throughout the data collection process. Therefore, dependability for this specific study will be ensured through sufficiently implementing the research design presented in section 3.4, and further ensuing to document and rationalise any additional changes that are made.

Lastly, confirmability refers to the extent of neutrality of the researcher and assures that the research findings are developed based entirely on the participants, rather than the researchers bias (Maree, 2019). According to Maree (2019), confirmability can be ensured through the use of an audit trail, which enables an observer to trace all steps of the research conducted.

4.7. Summary

Throughout chapter four, the key findings uncovered throughout the data collection and analysation process, were presented. These findings were presented under each category and further organised according to the various themes identified in section 3.7. In addition, interpretation of the research findings was considered essential in creating and developing meaning and context to the research findings. Thus, interpretation of the findings under each category was discussed and unpacked. Finally, validity, reliability and trustworthiness in context of the study was unpacked.

Chapter 5: Conclusion

5.1. Introduction

Following the previous chapter, which presented the relevant findings and interpretation of the data, chapter five focuses on providing a holistic conclusion through answering the research questions outlined in section 1.3.1. In addition, this chapter outlines various implications, provides recommendations to further research relating to the study, and elaborates on the ethical considerations implemented throughout.

5.2. Concluding answers to the research questions

As outlined in section 1.3.1, the studies research questions are structured in such a way that there is one primary question, and three secondary questions which all aim to contribute in answering the primary question. Therefore, the three secondary questions will be addressed and answered first, in order to provide the relevant context needed to answer the primary research question.

Research Question 2: To what degree has Absa's integration of chatbots influenced customer perceptions with regards to brand identity, against Keller's (2001) customer-based brand equity model?

The data analysed with regards to brand identity aimed to answer research question two. According to Keller (2001), key criteria to achieve brand identity is both depth and breadth of awareness, which consists of recollection and recognition, as well as consumption situations of a brand. Therefore, recollection and recognition of Absa's chatbots, as well as consumption situations which came to customers minds was critical in answering research question two.

Throughout data analyzation, it was apparent that all participants were aware of Absa's chatbot services; however, each displayed a different level of awareness. In addition, three out of the four participants indicated various consumption situations which came to mind regarding Absa's chatbots. Nevertheless, the participant who indicated that they would not utilise Absa's chatbots, still identified consumption situations that came to mind for other Absa bankers. Overall, a majority of participants displayed a high depth and breadth of awareness regarding Absa's chatbots, first through identifying a sufficient amount of recollection and recognition "*I am, I am aware of, of one of the services that they provide on the app*". Secondly, participants identified a sufficient amount of breath of awareness through elaborating on various consumption situations which came to mind "*I guess again, if I'm going to open another savings account, I'll probably use it for that as well and maybe, maybe a few other things*".

Thus, it is apparent that customer perceptions of Absa's chatbot services, with regards to brand identity has been sufficiently formed through meeting Keller's (2001) requirements regarding the key criteria for brand identity.

Research question 3: To what extent has Absa's integration of chatbots influenced customer perceptions with regards to brand meaning, against Keller's (2001) customer-based brand equity model?

Throughout the interviews, questions regarding brand imagery and performance to determine brand meaning, were essential in answering research question three. With this, Keller (2001) elaborates that the successful development of various aspects within brand imagery and performance, ultimately leads to the creation of positive brand responses. Throughout data interpretation, participants displayed various negative perceptions when comparing chatbots to humans. Despite this, when holistically analysing the data with regards to brand meaning, it was clear that there were more positive than negative perceptions regarding Absa's chatbots. Of all responses (95), fifty-seven (60%) were positive, thus indicating slightly more positive than negative perceptions towards Absa's chatbots regarding brand meaning.

Furthermore, Keller (2001) established key criteria for brand meaning, namely strength, favourability, and uniqueness. According to the interpreted data, it can be concluded that a majority of customers have positive perceptions towards Absa's chatbots, regarding favourability and uniqueness "*I think it makes them uh, unique and um, having like something new and upcoming, not a lot of the other banks have this feature*". However, participants indicated a higher level of dissatisfaction regarding the imagery of chatbots "*it feels like they don't like care*", "*I guess the chat, the chatbot never really know how you're feeling, like they um could be closing your bank account and you're talking to a bot and you can't really convey your emotions*". Therefore, it is evident that the strength of the meaning of Absa's chatbots could improve.

Even though the response of participants displayed a slightly higher positive rate regarding brand meaning, the rate was not significant compared to the negative responses. Therefore, it can be concluded that there is not a sufficient amount of positive and favourable customer perceptions of Absa's chatbots with regards to brand meaning. Consequently, this is due to a substantial amount of negative customer perceptions surrounding Absa's chatbots brand imagery.

Research question 4: How has the integration of chatbots influenced customer perceptions with regards to Absa's brand response and resonance, against Keller's (2001) customer-based brand equity model?

To effectively answer research question four, both interpretation of brand response and resonance is required. Keller (2001) elaborates that the aim for the third category is to achieve positive and favourable brand responses, as this ultimately influences customer behaviour. Therefore, positive brand judgements and feelings are critical when developing brand responses. Throughout data interpretation, it was apparent that most participants generally displayed positive responses. With this, it is evident that Absa’s chatbots received a predominant number of favourable responses, thus concluding that Absa’s chatbot has met the key criteria regarding brand response.

Furthermore, Keller (2001) emphasises that brand resonance is the pinnacle point in achieving brand equity, which comprises of both intensity of loyalty and customer activity. With this, only half of the participants stated that Absa’s chatbots influenced their loyalty to the brand. Therefore, customers perceptions of Absa’s chatbots regarding brand resonance is predominantly positive, however the perceived relationship customers have with the brand has not yet been fully established

Research question 1: How has Absa’s integration of online service chatbots influenced customer perceptions with regards to customer-based brand equity?

Through providing an answer to each of the secondary research questions, conclusions surrounding the primary research question can be made. With this, it is evident that Absa’s integration of online service chatbots has overall developed favourable and positive perceptions amongst customers. However, there are a few aspects according to Keller’s (2001) customer-based brand equity model which haven’t yet been fully achieved. Thus, concluding that Absa’s chatbots has not yet reached absolute brand equity according to their customer perceptions.

5.3. Anticipated implications of findings for future practices

Davis (2021) elaborates that the anticipated contributions essentially outline the way in which the researcher anticipates whether or not the research study will make a contribution, or add value. Therefore, various anticipated contributions and implications of the research finding have been outlined throughout this section. Thus, as evident in section 1.2, the study essentially adds to the body of knowledge, as there is little to no research studies on the influence of chatbots on customer perceptions with regards to customer-based brand equity.

Furthermore, the findings of the study could potentially contribute towards developing a deeper understanding of the overall influence chatbots have on customer perceptions, and consequently brand equity. Additionally, the findings could further add value to Absa's brand managers, through gaining a better understanding of how the integration of chatbot services specifically influences their customer perceptions, with regards to customer-based brand equity. Finally, the findings could be interpreted and applied on broader scale by other South African banks that have/are considering implementing chatbot services within their online platform.

5.4. Conclusions

The purpose of the research study was to investigate how Absa's integration of chatbots, within their online banking services, has influenced customer perceptions with regards to brand equity. Through the research study presented, it is evident that the researcher has uncovered various customer perceptions regarding Absa's online chatbot services, in relation to Keller's (2001) customer-based brand equity model. In addition, even though there were more favourable and positive responses, there were evidently aspects of Keller's (2001) customer-based brand equity model which weren't fully met, according to the perceptions of Absa's customers. Thus, it can be concluded that Absa's chatbots have not yet reached absolute brand equity.

With this, further research in relation to this specific study could be conducted and expanded on. Throughout the study, it is identified that less focus was place on brand resonance, therefore it is recommended that further research could be conducted on customer perceptions of Absa's chatbot service with regards to brand resonance. Additionally, recommendation to further investigate the influence on customer perceptions of the integration chatbots within other South African brands have with regards to Keller’s (2001) customer-based brand equity model. Through further investigation, the phenomenon could be strengthened and thus provide better and more solid conclusions, in relation to the study at hand.

5.5. Ethical considerations

Ethical principles within research was considered essential as they ensure that the welfare and safety of all participants within a research study are kept in the researcher’s best interests (Maree, 2019). Thus, to ensure that participant’s welfare and safety was kept in best interests, ethical principles have been followed and adhered to throughout the research study (Maree, 2019). With this, prior to conducting the research, the researcher obtained ethical clearance from the institute (refer to appendix A).

Furthermore, all participants were asked to provide informed consent, which was acquired through the use of a consent form developed based on a consent template provided by Vega (refer to appendix B). Furthermore, within the consent forms participants identified that they were voluntarily participating in the interview and were further informed that they had the right to withdraw at any time. Furthermore, confidentiality of all interviews and information gathered was established, through ensuring that it was and will not be shared to any outside persons or organisations, who are not directly involved in the research study. Furthermore, ensuring anonymity of all participants from outside parties, through naming participants “Participant 1, 2, 3 and 4”.

In addition, ensuring participant’s wellbeing and safety was critical, thus due to the pandemic, Covid-19 protocols were adhered to at all times throughout all interviews conducted. Consequently, all interviews took place online using platforms such as Zoom and Microsoft Teams. Lastly, the researcher needed to ensure and adhere to all standardised procedures and protocols (Maree, 2019). Therefore, participants were informed that all interviews were recorded, all data gathered was kept safe, and all unused data has been discarded.

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Appendices:

A: Ethical Clearance Form

Date: 17 August 2021

Student name: Chané Witchell Student number: [redacted]
Campus: Vega Bordeaux

Re: Approval of RESE8419 Proposal and Ethics Clearance

HONOURS ETHICAL CLEARANCE LETTER

Your research proposal and the ethical implications of your proposed research topic were reviewed by your supervisor and the campus research panel, a subcommittee of The Independent Institute of Education's Research and Postgraduate Studies Committee.

Your research proposal posed no significant ethical concerns, and your supporting documents and instruments are in order to proceed. We hereby provide you with permission to proceed with your research.

In the event of you deciding to change your research methodology in any way, kindly consult your supervisor to ensure all ethical considerations are adhered to and pose no risk to any participant or partyinvolved. A revised ethical clearance letter will be issued.

We wish you all the best with your research!

GENERAL CONDITIONS TO BE FULFILLED IN RELATION TO RESEARCH

Permission is granted to proceed with the above study subject to the conditions listed below being met and may be withdrawn should any of these conditions be flouted.

Please note: The panel has not considered the merits, accuracy or ethical soundness of the research. The only merits examined are the use of The IIE as a sample.

Permission is granted subject to the following conditions:

1. The researcher(s) will need to obtain informed consent in writing from all of the participants in his/ her sample if the study is not anonymous.
2. The researcher(s) may only use the data collected for research purposes and in no other way.
3. Photographs of human subjects may only be taken if relevant to the research, informedconsent was obtained, and even with informed consent, the photographs may not be published on any online platforms.
4. The researcher is responsible for supplying and utilising his/her own research resources,such as stationery, photocopies, transport, faxes and telephones and should not dependon the goodwill of the institutions and/or the offices visited for supplying such resources.
5. No names or identifying information of participants may be used within the research and the research must be voluntary.
6. Please make it clear that the information will not be used punitively in any way and participants may in no way be counselled/advised based on this.

Supervisors names: Dr. Helena van Wyk and Peet

EngelbrechtSignature:

Campus Postgraduate Coordinator (CPC) name: Dr. Helena van Wyk

[redacted]

Signature

B: Informed Consent Form (Example)

CONSENT FORM

Explanatory information sheet and consent form for participants
To whom it may concern, My name is Chané Witchell and I am a student at Vega. I am currently conducting research under the supervision of Peet Engelbrecht about how Absa's integration of online service chatbots has influenced customer's perceptions with regards to customer-based brand equity. I hope that this research will enhance our understanding of the research topic at hand, will assist in collecting relevant data and will provide insightful information on the research study being conducted. I would like to invite you to participate in my study. In order to explain to you what your participation in my study will involve, I have formulated questions that I will try to fully answer so that you can make an informed decision about whether or not to participate. If you have any additional questions that you feel are not addressed or explained in this information sheet, please do not hesitate to ask me for more information. Once you have read and understood all the information contained in this sheet and are willing to participate, please complete and sign the consent form below.
What will I be doing if I participate in your study?

I would like to invite you to participate in this research because I would like to understand how Absa's integration of chatbots has influenced your perceptions with regards to Absa's brand equity. If you decide to participate in this research, I would like to conduct an interview with you where you will be asked a number of questions based on the research study.

You can decide whether or not to participate in this research. If you decide to participate, you can choose to withdraw at any time or to decide not to answer particular interview questions.

Are there any risks/ or discomforts involved in participating in this study?

Whether or not you decide to participate in this research, there will be no negative impact on you. There are no direct risks or benefits to you if you participate in this study. You might, however, indirectly find that it is helpful to talk about your perceptions and experiences with Absa's online service chatbots. If you find at any stage that you are not comfortable with the line of questioning, you may withdraw or refrain from participating.

Do I have to participate in the study?

- Your inclusion in this study is completely voluntary;
- If you do not wish to participate in this study, you have every right not to do so;
- Even if you agree to participate in this study, you may withdraw at any time without having to provide an explanation for your decision.

Will my identity be protected?

I promise to protect your identity. I will not use your name in any research summaries to come out of this research and I will also make sure that any other details are disguised so that nobody will be able to identify you. I would like to ask your permission to record the interviews, but only my supervisor, I and possibly a professional transcriber (who will sign a confidentiality agreement) will have access to these recordings. Nobody else, including anybody at Vega, will have access to your interview information. I would like to use quotes

when I discuss the findings of the research, but I will not use any recognisable information in these quotes that can be linked to you.
What will happen to the information that participants provide?
Once I have finished all interviews, I will write summaries to be included in my research report, which is a requirement to complete my Honours in Strategic Brand Communications. You may ask me to send you a summary of the research if you are interested in the final outcome of the study.
What happens if I have more questions about the study?
Please feel free to contact me or my supervisor should you have any questions or concerns about this research, or if there is anything you need to know before you decide whether or not to participate. You should not agree to participate unless you are completely comfortable with the procedures followed. My contact details are as follows: Chané Witchell [redacted] [redacted] The contact details of my supervisor are as follows: Peet Engelbrecht

[redacted]

[redacted]

Participant or respondent consent

I, ___________________[redacted]_________________________, agree to participate in the research conducted by Chané Witchell how Absa's integration of online service chatbots has influenced customer's perceptions with regards to customer-based brand equity.

This research has been explained to me and I understand what participation in this research will involve. I understand that:

- I agree to be interviewed for this research.
- My confidentiality will be ensured. My name and personal details will be kept private.
- My participation in this research is voluntary and I have the right to withdraw from the research at any time. There will be no repercussions should I choose to withdraw from the research.
- I may choose not to answer any of the questions that are asked during the research interview.
- I may be quoted directly when the research is published, but my identity will be protected.

[redacted]	
Signature	Date 11/09/2021

C: Pre-test Interview Schedule

This appendix includes the initial interview schedule compiled, with the intent to gather information regarding the study at hand. This interview schedule was tested through a conducting test interview, which essentially contributed in indication of whether or not the interview would gather relevant and valuable information to answer the various research questions.

Introduction	
Introductory Remarks	**Example**
Introduction to the researcher, provide relevant information for the interviewee, and give a brief description of the study.	Good morning, my name is Chané Witchell; I am a student from Vega who is currently in the midst of completing my honours in Strategic Brand Communications. Thank you for participating in this research study. Your participation is truly valued. The research I am currently conducting is investigating the influence of chatbots on customer perceptions with regards to customer-based brand equity.
Establish the purpose of the researcher's study.	I am more specifically interested in how Absa's integration of online service chatbots has influenced their customer perceptions with regards to customer-based brand equity.

Establish how the information gathered will be used.	This interview will essentially assist in collecting data on how the integration of chatbots has influenced your perceptions with regards to Absa's customer-based brand equity.
Body	
Question Guide	**Example**
Set the stage for the interview through asking quick and easy questions which will build and establish the participant's credibility.	• How long have you been banking with Absa? • What made you choose to bank with Absa? • Are you aware of Absa's chatbot services? • Have you ever interacted or utilized Absa's chatbot services?
Key Questions Ensure to cover key themes through the use of Kellers (2001) Customer-Based Brand Equity Model. • Brand identity (salience) • Brand meaning (performance and imagery)	Brand identity: • What do you think of Absa's integration of online service chatbots? • Do you think Absa's integration of online service chatbots contributes to popularity of the brand? • Do you think Absa's integration of online service chatbots has created a positive or negative perception of the brand identity? Brand Meaning:

• Brand response (judgements and feelings) • Brand resonance (relationships)	• How would you describe Absa's personality if Absa were a person? Would you describe Absa's personality differently when keeping their chatbot services in mind? • Please describe your experience with Absa's chatbot services? Brand Response: • What are your personal feelings and opinions towards Absa as a brand as well as Absa's chatbot services? • In what way do you think the use of chatbots has influenced Absa's service quality? Brand resonance: • Would you consider moving to an alternative back who doesn't necessarily offer the same chatbot services as Absa? • How often do you make use of Absa's chatbot services?
Conclusion	
Closing Remarks	**Example**
Acknowledge that the interview is nearing the end.	We are nearing the end of the interview; do you have any additional comments or questions?

Provide a specific example of how the participant has contributed towards the research study.	Thank you for taking time out of your day to participate in this interview. Your answers and feedback have given me a deeper understanding of how Absa's chatbots have influenced your perceptions of the brand.
Thank participant for their time.	Thank you for participating, your input has been of utmost value.

D: Finalised Interview Schedule

After conducting the test interview using the initial interview schedule, it was apparent that the questions asked were not sufficient enough to gather valuable and relevant data. In addition, it was acknowledged that the initial interview schedule would not adequately contribute to answering the research questions. Therefore, it was essential to alter and refine the interview schedule. Subsequently, more in-depth questions were developed, sub-questions were included and finally small alterations to the structure and wording of the interview schedule were made. Thus, the finalised schedule implemented throughout all interviews is provided below.

Introduction	
Introductory Remarks	**Example**
Introduction to the researcher, provide relevant information for the	Good afternoon, my name is Chané Witchell; I am a student at Vega and I am currently completing my honours in Strategic Brand Communications.

interviewee, and give a brief description of the study.	So just to give you some context, the research I am currently conducting is investigating the influence of chatbots on customer perceptions with regards to customer-based brand equity.
Establish the purpose of the researcher's study.	I am more specifically interested in how Absa's integration of online service chatbots has influenced your perception with regards to customer-based brand equity.
Establish how the information gathered will be used.	And essentially this interview will assist me in collecting the relevant data I need and will hopefully provide me with insightful information which will help answer various research questions based on my research topic.
Body	
Question Guide	**Example**
Set the stage for the interview through asking quick and easy questions which will build and establish the participant's credibility.	• How long have you been banking with Absa? • What made you choose to bank with Absa? • Are you aware of Absa's chatbot services? • Have you ever interacted or utilized Absa's chatbot services?

Key Questions Ensure to cover key themes through the use of Keller's (2001) Customer-Based Brand Equity Model. • Brand identity (salience) • Brand meaning (performance and imagery) • Brand response (judgements and feelings) • Brand resonance (relationships)	**Brand identity** *Brand Salience:* • How did you become aware of Absa's online Chatbot services? RQ2 - *Which platform did you make use of their chatbots? RQ2* - *Have you used Absa's chatbots on any other platforms? RQ2* • What prompted you to make use of Absa's online service chatbots? RQ2 - *Would you use Absa's chatbot services again? RQ2* - *And for what purpose? RQ2* **Brand Meaning** *Brand Imagery:* • In your opinion do you think Absa's chatbots make their brand stand out in anyway? RQ3 - *What about their chatbots makes Absa stand out? RQ3* • In your experience is there a difference between talking to a human and talking with a chatbot? RQ3 - *What is the difference? RQ3* *Brand Performance:* • How would you describe your experience with Absa's online service chatbots? RQ3 • Was Absa's chatbot services helpful in assisting you with your service requirements? RQ3

<table>
<tr><td></td><td>Brand Response
Brand Judgements:
In what way do you think chatbots has influenced Absa’s service quality? RQ4
In what way do you think chatbots has influenced Absa’s credibility? RQ4
Brand Feelings:
What are your personal feelings towards Absa’s chatbot services? RQ4
Brand resonance
Brand relationships:
Has your experience with Absa’s online service chatbots influenced your loyalty with the brand? RQ4</td></tr>
<tr><th colspan="2">Conclusion</th></tr>
<tr><th>Closing Remarks</th><th>Example</th></tr>
<tr><td>Acknowledge that the interview is nearing the end.</td><td>We are almost done with the interview, but before we finish, I would just like to ask if you have any additional comments or questions?</td></tr>
<tr><td>Provide a specific example of how the participant has</td><td>Your feedback has given me a deeper understanding of how Absa’s integration of chatbots has influenced your perceptions of the brand.</td></tr>
</table>

contributed towards the research study.	
Thank participant for their time.	Thank you for taking time out of your day to participate in this interview.

D: Transcribe of the interview schedule (Example)

Participant 3

Interviewer: Hi

Participant 3: Hi, can you hear me?

Interviewer: Yes, I can.

Participant 3: Okay cool, howzit Chane?

Interviewer: How are you?

Participant 3: Good thanks. How are you?

Interviewer: I'm good thank you. So just ah, I just want to say thank you so much for um, for agreeing to take part in this interview. Um I'm going to… I'm going to get straight into it. Um so I just want to give you some context around what research I am um currently conducting. Um so I'm currently conducting an um investigation of the influence that um chatbots have on customer perceptions with regards to customer-based brand equity. Um I'm more specifically interested in how, um you know, Absa's integration of online services chatbot has influenced, you know, your perception. Um and essentially, what I'm trying to get out of this interview is just, um collecting relevant data which I need, um which will hopefully provide me with some sort of insights into, um you know, answering my research topic.

Participant 3: Okay, cool. Yeah, that sounds good.

Interviewer: Ok, so um, how long have you been ah banking with Absa?

Participant 3: Um, three. I'm just thinking how long? Um, yeah, three, three years, three years and a bit. Three and a half years.

Interviewer: Ok, cool. And um, what made you choose to bank with Absa?

Participant 3: Um, well, employment [Laughing]… Um so it made sense like they, they offer you a couple of benefits through their interest rates and all of those things. But um yeah, so I guess that was the main reason um I was, I was planning on switching over to another bank, but um Absa’s, there's never really any queues at Absa branch, so, so there is like there's a few benefits, like there's always different benefits, and uh yeah.

Interviewer: Okay, cool. And um are you aware of Absa’s chatbot services?

Participant 3: I am, I am.

Interviewer: Okay, cool. And have you ever um interacted or use their chatbots?

Participant 3: So, since the app updated, I did see they, they displayed the new features that were available, and uh so I went through to the chatbot and I saw it works like a bit like taking this kind of service. I have I have played around with it quite a little, uh just to see what kind of services it offered. So yeah, uh I have used it.

Interviewer: Okay, cool. And um which uh which platform did you make use of chatbots? Was it just that the app?

Participant 3: Yeah, just the app um, I'm not sure if they had like an integrated WhatsApp feature or something like that, but I just used the app, the banking app.

Interviewer: Okay, cool. And um was there um a reason why you know you made use of Absa's online chatbots? Or was it purely just to see how?

Participant 3: So, look. I'm not sure if it's different on different people's phones, but um I saw, like the four icons at the bottom and then three of them I was familiar with and then I saw this chatbot thing, so it grabbed my attention to it. Just, like it said "start talking" so, so yeah, I just typed messages and uh and played around with just a little bit.

Interviewer: Okay, cool. And, and would you, would you use Absa's chatbot services again?

Participant 3: So from what I've seen, it's. It's. It's efficient to direct you to certain things like uh, like if you, like if you type in bank statements or like lost card or um certain instructions, like uh where do I go for my will that that kind of like, I tried that that question, but it was it was a little bit more tricky. Like, it didn't really direct me there. So that was like something that uh I didn't know if I was asking the question wrong because it's like automated responses. Yeah, but ah so for bank statements and things, definitely, I'm going it definitely use it more for… I'm not sure, I've never used it to pay anyone. I'm not sure if you can. Um yeah, yeah but um like other, other things like that, sure, I'll definitely make use of it.

Interviewer: Okay, cool. And um in your opinion, do you think Absa's chatbots um make their brand, you know, the whole brand stand out in any way?

Participant 3: Oh that's a... Ok look, I am not too aware of how other banks uh what, what other banks have in terms of similar services, um whether they offer for like for ease of communication… Easy communication and easy use, I'm not sure, I'm not sure what other banks offer. But look, it's really cool uh, it's a cool feature that the app has. Yeah, I'm not sure if have you used it?

Interviewer: I haven't. I unfortunately don't bank with, with Absa.

Participant 3: Oh, I see. Ok, cool. So, I'm not sure if there is like a feature where you can actually talk into the phone. I'm not sure, but, but yeah. But so, with the messaging, that's that is pretty cool like it's a step in the right direction. Yeah, because I guess people want answers and you can't really wait on the phone if you're going to call the Absa hotlines and stuff. Uh so, yeah, it's quite nice.

Interviewer: Ok, cool. And um, so what specifically, just, just to be a little bit more...

Participant 3: I don't to answer that question fully… Does it, does it make Absa's brand uh a lot stronger in the public perception? I would say maybe. No, I would say it makes it. It makes it seem like a good idea that like they're promoting new ideas and trying new things. Yeah, I guess that uh shows that they care about what customers think or was one to bank or, yeah, things like that. So yeah, I guess it promotes a good uh public uh perception.

Interviewer: Okay. Okay. And then what um… What specifically do you think you know about what, you know, what about the chatbots um, do you think makes them stand out? Is there is there anything specific um that comes to mind or? Yeah.

Participant 3: Look, so um when, when you when you type in certain keywords, it it instantly uh brings up these like cool pop ups and uh little legs to take you to certain pages, and so that is pretty awesome, like it gives you uh those immediate um passages into those, like into different areas, like statements, or your, your cards, uh all sorts of things. So it's I would say that's, that's, that's it's a good standout feature because I've used like uh chatbots well bots before, like for… Um for news and for other things um, with like coding and stuff, so I mean, this is pretty cool, like it shows like it links really well and it functions really nicely, so yeah, I guess that's it's a pretty cool uh thing that they have.

Interviewer: Okay, cool. And um in your experience, is there a difference between speaking to a human and um chatting with a chatbot?

Participant 3: Oh, yeah, most definitely um. Look, so there is no emotion with talking to this chatbot, but you can say hello like five times and it won’t respond but it would [laughing], but uh but uh there, there like, it, it loses that human touch because like what I tried doing was I tried just sending messages like, “how are you?” And like, you know, like “oh no, please don't go”, “I just want to talk”, just to see if they automated something along those lines, but they didn’t, so it's like, it's like that… they when you do things like that, you realize that well, there's no human, obviously. But then you realize that it is more of a robotic response than a human response so there is a difference um however, chatting to a bot might make people less upset because I guess uh like, I'm not sure what the end goal is with this chatbot if it's to really replace a call centre or something along those lines. But uh yeah, you lose that human interaction and then I guess the chat, the chat bot never really know how you're feeling, like they um could be closing your bank account and you're talking to a bot and you can't really convey your emotions. But yeah, so I guess it's there's, there's a big difference for me.

Interviewer: Yeah.

Participant 3: And I guess when technology evolves, maybe not, like there might be uh not that much difference in the future.

Interviewer: Okay. And um how would you describe your experience with Absa’s online service chatbots?

Participant 3: So, so far, so good. Um look, I haven't really used it for much hay um. I only noticed that the update came through on the 4th of August or something like that. So, um

I mean, as I as I uh, was, as I'm now more aware of it, I guess I will make use of it more like uh, I like to try new things to see like what these new things have to offer, and then if it doesn't work out for me, then I'll just do the normal banking. But yeah, it's worth it. It's worth having a go at using this chatbot more.

Interviewer: Okay, cool. And um would you say that, you know, while using it, it's met your expectations?

Participant 3: Yeah, sure. So, like look um, I think there was like, I was playing around with ad beneficiaries and I saw something about like buy airtime and stuff. So yeah like, I think this is going to make things much more efficient if I can just purchase airtime via this messaging service uh rather than pulling out my well going out and finding my phone number, clicking Vodacom, all of that stuff um and then choosing data or airtime. So yeah, I think this can make things a whole lot better.

Interviewer: Okay, cool. And um in what? In what way do you think chatbots has um influenced Absa, you know, service quality?

Participant 3: Oh, so I guess now that means a leading moving towards like an automation or more like automation. Um so that's pretty cool. Um I think I think it's going to um, so now your first point of contact could just be the app and then if you have a real situation then you speak to an actual person. So, I guess it's like trying to make the whole process more efficient, by like not filling up their, their call lines with like people asking just weird stuff about um new products and things that you can now actually find on the chatbot. So yeah, so I guess things like that, it's definitely going to make the whole process more efficient uh from what I would uh like to see, what I believe.

Interviewer: Okay, cool. And um in what way do you think chatbots has influenced Absa’s credibility? Or do you think that, um you know, chatbots, yeah, do you think chatbots has had any influence on, you know, Absa’s overall credibility?

Participant 3: Hmm. Look, I'm not going to say too much about Absa's perception or how credible people think Absa is. Uh but uh speaking to new features and, you know, trying new things, I'm sure it's going to have a good positive impact, like you know, going to this extent of releasing a new banking app version and uh and bringing out this chatbot, I think it's going to, yeah, I think it's going to just make things better, but I can't really say right now I'd have to have to take a few months. Sorry.

Interviewer: Okay, cool. No problem. And um what… Were there any, you know, personal or emotional feelings that you experienced um towards Absa's chatbot services while you were using them?

Participant 3: Um. No, no, it, it was just more funny than anything like uh seeing the responses that you get. Look, I like to just I like to play around with these, these bots. So yeah, I was just, yeah, I was just typing random messages and then seeing what came through. So, it was it was it was cool in that light, um. I wouldn't say I got frustrated with using it, it was pretty easy to know when the bot was not going to respond to a certain question or not going to respond in the right way, and then you just redirect, I guess. And what's nice is you just you just you just sort of back out of the conversation and you can come back in and start fresh. So yeah, it's just uh that's a good feature.

Interviewer: Okay, cool. And um would you say that you know your experience with Absa's online service chatbots has influenced your loyalty to the brand in any way?

Participant 3: Um… Yeah, yeah, yeah. Um look uh, I mean, I wouldn't take a home loan out on a chatbot, [laughing] but definitely, definitely consider using their, their, their online banking more like, let's say, I used to actually… Well, I do buy lottery tickets from the shops so I might as well just use the… Um so it's influencing like how I would spend my day, how I spend time um, especially now that it's going to save me time by doing some tasks using the like the other functions on the app so I can just use the chatbots. So yeah, I guess it's going to influence how I use the app. So yeah, it would... It'll make it a better experience for me and uh I think promote more loyalty on my side towards staying, so yeah.

Interviewer: Okay, cool. Okay, cool. So, we are basically done with the interview, but um I just wanted to ask, you know, are there any additional comments or questions that you may have?

Participant 3: Hm yeah, if if ever there was a ah an opportunity to get it to feel more like a human, would that be something that they look to look to do, like get the conversation flow to be more humanely rather than, you know, like they. They. They prompt key keywords on the bottom of the… Well, when you when you accept what it says, it just says write the words “bank statement”, whatever, buy airtime, all of this stuff. If you wanted to have, if you wanted to make it more like homely, couldn't it be like chatbot a name ah instead of calling it chatbot? I don't know. Maybe just something like a robotic name, and then people can address it by his name then it would, it would either ask how you doing? Or if, if you didn't address it by its name, then you'll know that maybe you’re in a rush that you can probably just start prompting your commands that you want to do. So maybe giving it a bit more of human touch like we spoke about earlier, might be a good feature. Ah but other than that, yeah, let's see, let's see how well it performs and kind of uh what kind of growth happens.

Interviewer: Okay, cool. Um so, yeah, thank you so much for all of your feedback. It's honestly given me, you know, a good idea of how, you know, Absa’s integration of chatbots has influenced your perception. Um so yeah, thank you so much um I really appreciate you taking time out of your day. And um yeah.

Participant 3: Thank you.

E: Final Research Report Summary Document Template

2020

TITLE: *An investigation of how Absa's integration of online service chatbots has influenced customer's perceptions with regards to customer-based brand equity.*

Research Purpose/ Objective	Primary Research Question	Research Rationale	Seminal Authors/ Sources	Literature Review – Conceptual Framework	Paradigm	Approach	Data Collection Method(s)	Ethics	Key Findings	Recommen-dations
To investigate how Absa's integration of chatbots within their online banking services has influenced customer perceptions with regards to customer-based brand equity, using Keller's (2001) customer-based brand equity model.	*How has Absa's integration of online service chatbots influenced customer perceptions with regards to customer-based brand equity?*	*More organizations are integrating chatbots within their online services. Additionally, brands are constantly seeking to build a strong brand. With this integration of online service chatbots, the influence they have on customer perceptions is deemed important as it directly influences a brands ability to achieve brand equity.*	*- Keller, Apéria, and Georgson, 2012.* *- Rossmann, Zimmermann & Hertweck, 2020* *- Okuda & Shoda, 2018* *- Simmons, 2019*	**Theme 1: Chatbots** Rossmann, A. Zimmermann, A. and Hertweck, D. 2020. The Impact of Chatbots on Customer Service Performance. & Okuda, T. and Shoda, S. 2018. AI-based chatbot service for financial industry. **Theme 2: Customer-based brand equity** Keller, KL. Apéria, T. and Georgson, M. 2012. Strategic Brand Management. & Keller, K.L. 2001. Building customer-based brand equity: A blueprint for creating strong brands. **Theme 3: Customer Perceptions** Simmons, Z. 2019. What is Customer Perception	**Paradigm** *Interpretivism* **Epistemology** *This study aims to uncover knowledge based on the meaning that people give to brand performance. Therefore knowledge will be acquired through individual's interpretation of Absa's customer-based brand equity through their personal experiences with chatbots.* **Ontology** *The ontological position acknowledges that there is a possibility that participants within the study could have multiple interpretations of Absa's integration of online service chatbots. Furthermore, acknowledging that findings cannot be generalised.* **Meta-theory** *Meta-theory position is the study, investigation or exploration of the theory itself. Therefore, Keller's (2001) customer-based brand equity model is utilized throughout.* **Axiology** *The study ensures to value the participants interpretations of Absa's customer-based brand equity with regards to their personal experiences with online service chatbots.*	Qualitative Approach **Population** **Population Parameters** *Absa bank's customers who live in South Africa and have utilized their online service chatbots.?*	*Field research will be the method chosen where in-depth semi-structured interviews will be conducted.*	***- Informed Consent:*** *Consent from participants was acquired through the use of a sufficient consent form.* ***- Confidentiality and anonymity:*** *Information gathered was kept confidential and all names and personal information was anonymised to all outside parties.* ***- Wellbeing and safety:*** *Adhere to all COVID-19 protocols.*	***Brand Identity*** *Participants displayed sufficient breath and depth of awareness, thus brand identity regarding chatbots is achieved.* ***Brand Meaning*** *Participants showed positive perceptions regarding uniqueness and superiority, however lacked in meeting brand imagery criteria.* ***Brand resonance*** *Half of participants implied chatbots influenced brand loyalty, however this wasn't significant enough to suffice brand resonance.*	*Less focus was place on brand resonance, therefore it is recommended that further research could be conducted on customer perceptions of Absa's chatbot service with regards to brand resonance. Furthermore, recommendation to investigate the influence on customer perceptions of the integration chatbots within other South African brands with regards to Keller's (2001) customer-based brand equity model.*

Research Problem	Secondary Questions/ Hypotheses/ Objectives	Key Concepts	Key Theories			Sampling	Data Analysis Method(s)	Limitations	Key Contribution	
To understand the influence that chatbots have on customer perceptions, with regards to brand equity. Failure to gain an understanding of this could potentially result in the development of customer dissatisfaction, further hindering the ability for brands to achieve brand equity.	*- To what degree has Absa's integration of chatbots influenced customer perceptions with regards to brand identity, against Keller's (2001) customer-based brand equity model?* *To what extent has Absa's integration of chatbots influenced customer perceptions with regards to brand meaning, against Keller's (2001) customer-based brand equity model?* *How has the integration of chatbots influenced customer perceptions with regards to Absa's brand response and resonance, against Keller's (2001) customer-based brand equity model?*	*- Online Service Chatbots* *- Customer perceptions* *- Customer-based brand equity*	*Keller's (2001) customer-based brand equity model*			- Non-probability sampling. - Snowball sampling technique. - Sample size is four participants.	**Unit of Analysis** *Individuals* **Data Analysis Method(s)** *Interviews where recorded, transcribed and then analysed using thematic content analysis.*	*- Time limitations to gather data.* *- Accessibility to participants.* *- Participants ability to offer a referral.*	*The study adds to the body of knowledge, as there is little to no research studies on the influence of chatbots on customer perceptions with regards to customer-based brand equity.*	