CHAPTER – I

INTRODUCTION

Brand is a magical word that controls the business world today. This highly spoken of business concept has taken various forms from days immemorial. A Latin phrase ‘Caveat emptor’- let the buyer beware was one of the British common laws. This doctrine means that in any commercial situation it is the responsibility of the buyer to ensure that the product they buy is of good quality and working properly. In 1300 ‘Hallmarks’ – an official quality symbol was stamped on gold and silver. In the early societies the skin of farm animals were burnt and an iron mark was made to show the ownership. In many societies criminals were branded to show that they should not be trusted. In Africa tribes were branded to identify themselves with their groups. This basic principle of identification slowly emerged into commercial business. Soap was one of the first branded commercial products. The first brands simply put a name on a product and it identified the product. In the process of branding, after 1970 marketers attempted to associate certain ideas with their products. Thus the applications of brand identity and brand loyalty slowly emerged (www.longman.com).

After 1980s, companies started realising the power of brands. Brand equity and brand assets have become important concepts of the day. Now, branding has become an indispensable aspect of any business. It has to be articulated in the strategic policies of companies in creating ‘differences’ and gain a competitive edge. “Brands are at the heart of the marketing
business strategy” (Doyle 1998). A brand is the sum of tangible and intangible associations. Brands are associated with identification, guarantee, mark of integrity, reputation, trust, expectations, etc. The process of creating these associations is branding.

Proliferation of competitors and products has created immense pressure on marketers. Products and services are easily replaceable or duplicated. Abundant products available in the market have simplified the buying decisions of the consumer. Added to this, the marketing concept that asserts ‘the customer is the king’ has gained importance over the selling concept. If managed properly, brands can create difference and relevance. According to Kotler et al (1999), “perhaps the most distinctive skill of professional marketers is their ability to create, maintain, protect, reinforce and enhance brands.” Companies have been building various branding strategies to stand on the competitive arena. Today, the marketing battle is a battle of brands. The only way to own markets is to own market dominant brands (Aaker 1991).

1.1 TYPES OF BRANDING:

Kapferer (2003) has identified six basic branding strategies as given below.

- **Product Branding:** Firms that are ready to take risks in new markets have adapted this strategy to their innovative needs. A particular name is assigned to one and only product with one exclusive positioning. Procter
& Gamble follows product branding. Ariel and Tide are examples of product branding from this successful company.

- **Line Branding:** Company offers one coherent product under a single name and then proposes many complementary products. An example would be, Shulton offering Old spice shaving cream, after-shave lotion in different variants.

- **Range Branding:** The brands bestow a single brand name and promote vide a single promise a range of products all belonging to the same area of competence. Eg: Johnson & Johnson covers different baby care products.

- **Umbrella Branding:** The same brand supports several products in different markets. Sony, Philips, Onida, Whirlpool, LG, Samsung, Palmolive are all successful companies adopting umbrella branding.

- **Source Branding:** This is similar to the umbrella brand strategy but the products are directly named. Nestle puts its name on Maggi noodles, Munch, Milky bar, Kit-Kat, Nescafe, etc. Here the corporate brand endorses the quality of the products and acts as a guarantor. But the corporate name takes a slightly inferior position and it is the individual brand names which are more prominent and become successful brands. However, the brand extension of the source brand is limited to the parent brand’s field of activity.
• **Endorsement Branding:** The endorsing brand approves a wide variety of products grouped under product brands, line brands or range brands. Endorsing brand is responsible for the guarantee. The products are autonomous and they have only the endorsing brand in common. Glaxo, General Motors, TATA are few corporates which endorse their name or logos on the endorsed brands.

Corporate firms engage in one of the above strategies or sometimes follow mixed branding strategies. Companies which adopted product branding for years have started pronouncing their corporate name loudly as in the case of Procter & Gamble and Hindustan Unilever.

Co-branding is another strategy followed by some companies. The companies entering into co-branding are mutually benefited. Strength of one company is utilised by the other company and vice-versa. Coca-Cola and Parle joined together after the re-entry of Coca-Cola in India. The global company utilised the distribution network of Parle in India.

Retail companies develop their own brands in the internal market. The branding strategies formulated by these companies are based on the basic strategies discussed earlier. Pantaloon, Lifestyle, Spencers, Reliance are a few retail companies to be named.

At present even perishable commodities like fruits, vegetables and other food items are branded. This has paved way to commodity branding.
Thus the dynamic branding concepts have assumed various dimensions over these years. After 1980s, yet another industry has attained great significance. It was the service industry. Until then, the companies were bothered only about their ‘products’. Even finance companies or banks were not considered as separate industries. Companies began to concentrate on this new industry which remained dormant all these years.

1.2 SERVICE INDUSTRY:

The branding strategies followed by service industry were more or less similar to the strategies of the product companies. There was no legal difference between product or service brands. Car rental, computer services, communication, finance, insurance, medical help, leisure activities, hotel business, education, beauty parlours, saloon, transportation, etc. were various intangible service types that were attempted to be branded.

Product brands added intangible values like quality, price, warrantee, guarantee and other special features and differentiated themselves from their competitors. But the service brands themselves were and continue to be intangible. They could differentiate themselves only by augmenting tangibility to their services offered. Along with the 4Ps of marketing namely the Product, Place, Promotion, Price, the service industries had to concentrate on three more Ps – Physical Environment, Process and People. The Services have four “special” characteristic features as indicated below:
• **Intangibility:** There is no shape, colour or taste for services. They can only be experienced after completion. This intangible factor has to be overcome by service brands. Service brands incorporate tangibility into their services to balance the intangible feature of the services. Companies try to differentiate themselves through their servicescape or service environment. Eg: Airline companies try to differentiate their services by providing various comforts to the customers during their travel.

• **Perishability:** Services cannot be stored. They are produced and delivered at the same time. So the companies follow suitable strategies in pricing and promotions. They strive to differentiate through their service delivery process. Eg: A resort can earn a revenue for a particular day only when the rooms are booked on that day. Vacant rooms cannot bring any revenue on that day. Lost revenue is lost. It cannot be carried over or stored as it is done with products.

• **Inseparability:** Seventh P, ‘People’ is the important factor of any service industry. Unlike products, service delivery process takes place in the presence of the customer. Both the service employee and the customer are part of the service delivery process. Hence the time spent by the customer and the interaction during the process plays a vital role in customer satisfaction. Eg: A cosmetic surgery can be performed only if both the doctor and the patient are present in the operation theatre.
• **Heterogeneity**: This is another important feature of service delivery process. There is variability in the service provided by different companies of the same service industry. Service provided by the same company at different time or different locations also may vary. Service companies have to train their employees to reduce this variability at least to a certain extent. Eg: Service provided by a restaurant may be different during ordinary time and peak hours.

A few service brands like Marriott’s, Meridien, Visa, Harvard, etc. have made a huge impact. However some service sectors are just entering the branding age. They are slowly understanding the necessity of branding. It is interesting to watch the evolution of branding in these industries as it reveals all the requisites of branding an intangible service. Banking industry is one such example.

1.3 **BANKING INDUSTRY:**

Branding in banking industry is still in the nascent stage. If bank customers were to be asked to name the bank brands they knew, they would not know or understand what to answer. They would only know the name of the banks, but not bank brands. For the public they are simply corporate names linked to a specific place and they do not consider these names as brands associated with a specific service.

Name contraction indicates that brand formation is being initiated in banking industry. Banque Nationale de Paris has become BNP. Such
abbreviations have had an impact. But it reduces the branding concept to just printing and communication. Banks try to create a visible relationship in the form of specific ‘bank products’. But these are also easy – to- imitate. They are just the brand’s external manifestations. Banks and insurance companies have understood the key to what makes them different: “the relationships that develop between a customer and a banker under the auspices of the brand” (Kapferer 2003). As service brands cannot be easily illustrated they resort to the usage of slogans. But mere slogans claiming to be caring for the customers, etc. is not enough. The people who actually deliver the services should understand the commitment of the brand. The variability in service is the challenge which should be overcome by the banks. In the branding process, positioning is an important aspect of either a product brand or a service brand.

1.4  EMOTIONS IN BRANDING:

Positioning is done in the minds of the customers. Consistent brand promises and performance create strong brands. These promises get rooted in the human minds of the consumers. Customers look out for brands which meet their aspirations, goals and dreams. They prefer to get involved with the brand based on emotions and faith. Emotional bases can create strong bonds between the customers and the brands.

Traditional branding concepts have been focusing on building brand awareness. But, the emotional dimension brings in a personalised relationship into the process. If a product communicates mechanically, it
will remain only as a product. If the same communication involves the customer emotionally the product will become a brand. *A brand has to create trust.* This connects the customer intimately with the brand. Quality is essential for any brand. But when the brand becomes preferred, long-term relationship is established. Awareness alone cannot create successful brands. Brands have to be inspirational. Brand should not be just an identity. It should become a personality. A brand should create a feeling. A strong brand has to understand the needs and aspirations of the customers. A brand has to bring credibility and connect powerfully with people on personal and holistic levels. Brands must have social responsibility.

According to theAdvertisers (1996), a brand is

- An unwritten contract of intrinsic value
- An expectation of performance
- A covenant of goodness with its users
- Predictable
- An unwritten warranty
- A mark of integrity
- A presentation of credentials
- A mark of trust and reduced risk
- A reputation
- A collection of memories
- Can – be – must be – more than the sum of all these parts.
Companies have started realising that customers can be emotionally connected with the brands. This application of emotions in branding has led to the concept of Emotional Branding, which has emerged in the late 1990s.

In the words of Gobe (2001), “Emotional Branding is the conduit by which people connect subliminally with companies and their products in an emotionally profound way”. He further adds that building the right emotion is the important investment that can be made in a brand. It is the promise that is made to the customers, giving them permission to enjoy the world of brand.

A few global brands which have connected themselves emotionally include Nike, Nokia, Apple, Morton salt, Coca-Cola, Evian, Levi, Volvo, BMW, Mercedes, Ford, etc. Each brand has in one way or the other created a strong association emotionally with the customers.

Application of emotions in branding has not been limited to product brands alone. Service brands have also connected themselves emotionally with the customers. When a customer has a positive experience in an inspiring service environment; when a customer is acknowledged by name personally; is offered an unexpected cup of coffee –an emotional bond is definitely created.

Service brands like AT&T, Marriot Hotels, Virgin Airways, Yahoo, Google, IBM, Disney, Starbucks, Amazon.com, McDonald’s, Wal-mart, etc. have created trust and faith on the customers. They have become
unforgettable brand personalities. The application of Emotional Branding has been well understood by successful global companies. India is a country of diversities in culture, language, religion and geographical divisions. Building effective brand strategies and being successful in the Indian market is really a challenging endeavour for companies, as they would have to contend with the diversity.

Nokia for example, has been successful in India. It has introduced user friendly mobiles exclusively for the Indian markets. A case in point is mobile phone with a torch has been highly popular with the truck drivers especially. It has been ranked as the fourth best brand of the year 2007 by an Economic times survey 2007.

1.5 INDIAN SCENARIO:

In the Indian scenario, a number of companies have built very strong national brands with high brand equity within the Indian market.

TATA corporate is loved, respected and admired as a brand for never compromising on their ethics and values irrespective of success or failure. The successful pioneering efforts of TATA in the innovation of NANO, the world’s cheapest car has revealed the marvelous automobile engineering expertise of the Indian engineers to the world.

TATA tea and TATA salt have entered the kitchens of most of the Indian household. There is a sense of nationalism, reliability and true value
for money for all the categories. Tata Tea and Tata salt have been ranked as the tenth and twelfth best brands respectively of the year 2007 according to an Economic Times survey.

Even though Colgate is a multinational brand it has been a reliable brand in India for years and has deep reach in rural parts of the country. It has been reported to be the most trusted brand for the fourth consecutive year and it has been ranked as first best brand of the year 2007. According to an Economic times survey, Colgate has the ability to understand the Indian consumer and is innovative in terms of the product and marketing mix.

Vicks is another brand which earned the trust of India. It is a brand which is readily bought over the counter. ‘Mothers love’ is the USP of the brand. It has been ranked as the second best brand of the year 2007 according to the Economic Times survey.

Titan is a brand which is considered as a life-style brand connecting to all segments of the market. The jingle of Titan and the emotional sentiment attached to its advertisements have added value to the brand.

Hamam soap’s portrayal of its pure ingredients with the child and mother imagery has built a trust with the consumers. It has given personality and charisma for the brand.

Lux is the most trusted personal care brand which connects with the beauty of women. Lux has always used film celebrities in its advertisements
and created an image of beauty enhancing soap. As a brand it has been ranked third for the year 2007 by an Economic Times survey 2007.

Lifebuoy is a very old brand and it has been successful even in the rural parts of India. It has been positioning itself as a soap of health and hygiene. It is considered good family toilet soap. It has been ranked as the seventh best brand of the year 2007 according to the Economic Times survey.

Pepsodent tooth paste has positioned itself as germ fighter and has been ranked as the eighth best brand of the year 2007.

Pond’s is a premiere face care brand which has won the trust of millions of women. It has complete range of face care products. It has been ranked as the ninth best brand of the year 2007 according to the Economic Times survey 2007.

The rapidly growing companies in India, without exception, all seem to be those that have identified strong market needs and provided in the necessary products. Reliance, Nirma, Infosys, Bharathi, ITC, and CavinKare are all market managing companies. They are all able to see beyond their existing brands. They are able to see where their brand management ends and market management takes over (Murari, 2005).
Reliance is the nation’s largest private base. It has a vision of connecting every walk of life of the common Indian. Economic and branded affordability is the path to success of this company.

Nirma was the brand to enter the detergent powder market against the FMCG giant HLL and was an instant success.

Bharathi is a company which has entered into communication networking. Bharathi Airtel is a successful brand in India.

ITC has also stepped into all varieties of business. Starting from cigarettes the company is successful in the biscuit industry, apparels, food industry and now into IT also. Sunfeast biscuits, John Players, Ashirvad are a few popular brands of ITC.

Cavincare revolutionised the shampoo market through the concept of the sachette which was new to the country until then. Now it has brand extensions on almost all the personal care products and is a strong competitor to HLL. It has good penetration into the rural market too.

Dettol is the preferred brand for housewives when they think of hygiene. The Dettol advertisement mentions that it is the role of the housewife to monitor health aspects. This adds to the self-worth of housewives. The emotional appeal is brought in by showing the healthy school-going boy (who is unlikely to fall ill frequently thanks to the usage of
Dettol). It has been ranked sixth best brand of the year 2007 according to the Economic Times survey.

Saffola Gold too shows the housewife as the "protector" of her husband (an offshoot of a segment which believes in a healthy lifestyle with an overtone of emotion). Parachute brand emphasized the aspect of purity and substantiated it with its effective packaging and logo.

Reynolds is a good example of how the brand won the confidence of consumers in a category that was a commodity once. Ball pens were largely sold in the unorganized sector and were of poor quality. Reynolds charged a premium but offered a pen that had a sleek design and offered a smooth writing experience.

Kohinoor basmati rice offered product attributes of a superior consumption experience.

Himalaya is a strong brand in terms of consumers' perception of its product attributes (Rameshkumar 2005).

The change in Prestige's philosophy from viewing itself as much more than a pressure cooker or a kitchen appliances maker to a smart kitchen solutions provider has made a sea of difference to the company and its fortunes. TTK Prestige on research found out that shortage of retail outlets and proper service was a drawback for the marketing of pressure cookers. The company took a stand in converting a problem into an opportunity. It
established authorized retail outlets with service facility and could penetrate even the rural parts of southern and western India (Sridhar 2006).

During 1999 BPL was the No.1 Company in India in consumer electronics. The entry of Korean giants like LG and Samsung made the company to go out of the race. The company was considered to be a laggard in technology. Now the company is on its come back trail as Sanyo- BPL with the latest technology and hopes to be successful. The positive fact is that BPL is still seen as a trusted brand with a very good service back-up. "Fortunately for us, we don't have to build the brand," says Rajiv Rastogi, Sanyo-BPL's head of brand management (Giriprakash 2006).

Cadburys ran into a controversy a few years ago, where some of the company's chocolates were reportedly found to be infested with worms. Following this, Cadbury went into overdrive to inform consumers how improper storage may result in such things happening. Further, the company improved the packaging of its chocolates and also focused on altering the way they were stored across the retail outlets. Even the company's advertising at the time sought to assure consumers that with the new packaging, its products are totally safe. At that time, unlike the soft drink majors, the company did not go into denial mode. It recognized the problem and addressed it in a transparent manner. Resultantly, Cadbury was able to recover from the controversy in a short span of time (Koushik 2006).

Horlicks is the leader in the beverages market. It is a successful heritage brand and one of the well respected brands of the country. Now
Horlicks is in the path of repositioning its products and its latest campaign talks about the improvement in the concentration power of children after consuming Horlicks. The advertisement interestingly talks about chasing the exams fear. Horlicks is also a complete family health drink.

Britannia which is a market leader in biscuits spends considerable time in understanding consumers better, not merely as consumers but as people themselves. They try to understand consumers from a non-biscuit point of view and have brought in variants in biscuits (Giriprakash and Kannan 2006). ‘Eat Healthy, Think Better’ is the well-known slogan of the brand. It has been ranked as the fifth best brand of the year 2007 according to the Economic Times survey.

When a brand associates with characters loved by consumers it brings out an emotional attachment between the consumer and the brands. HLL has decided to invest heavily in media for its largest-selling soap brand Lifebuoy with the association with the movie Krrish. Explaining the reasons behind choosing Lifebuoy, an HLL official has said, "We chose Lifebuoy over the other brands since the brand is all about protection, and Krrish's character is all about protecting the world from enemies" (Chatterjee 2006).

Similarly HPCL has also associated its Power brand, with the same film Krrish. Its baseline 'If you have power, it shows', is being used in the film which shows Hritik Roshan, the hero with supernatural powers as he fights his enemies (Chatterjee 2006).
The Amaron PitStops, the retail outlets of Amaraja batteries reaches out to its customers to give them a complete experience of the brand through its ambience, modern technology and attention to the customers' needs. Service through these exclusive outlets is one of Amaron’s strengths. They also serve as authorized collection centres for used batteries. This initiative helps to control environmental hazard caused by unauthorized backyard smelting and shows the brand’s social responsibility. Breaking tradition, Amaron has identified all automotive retail outlets as potential points of selling of their batteries (Ravikumar 2006).

Asian Paints have created a huge emotional response through its creative and narrative advertisements. It has created an image as every household’s preferred colour. It has made attractive and quality painting affordable through its innovative logistics.

Raymond is a premiere brand which is most respected and trusted. It means a way of life – the complete man. It has been etched deep into Indian minds.

Customer retention is important in this competitive arena. To achieve this, companies must maintain a good relationship with the customers. Service means selling. Relationship means acknowledgement. Companies which have developed this strategy to retain their customers are successful. Maruti Udyog is an Indian company which is successful. Maruti was the No.1, most valued brand for its customer service according to the 4Ps Business and Marketing - Cover story (2006).
Bajaj is an Indian company which has a signature of nationality in all its advertisements. It has core brand values of innovation and perfection.

Godrej is another Indian company which has touched the life of almost every Indian. It is yet another trusted brand.

Big companies like ITC have corporate social responsibility exhibited in its vision “Working for you, working for India.”

Birla is a value based corporate Indian company caring for the citizens of the country. It ploughs back its profits for the welfare driven initiatives to improve the lives of the under-privileged.

Surf Excel’s save water campaign was socially responsible. It reminded the importance of water conservation. It is a multinational considered truly Indian.

Kingfisher, Maricco, Infosys focus themselves as Employee brands. HCL brought out the GUTTS in communication (Chandrakekhar 2006).

Service sectors have also performed well in India. A few service brands which are successful have been given below.
1.5.1 SERVICE SECTOR:

Taj group of hotels are one of the first Indian hotel groups for more than 100 years known for matchless service and unmatched hospitality. Jyoti Narang, Chief Operating Officer, Taj Business Hotels, has said that in terms of hospitality and comforts, Taj Business Hotels definitely score over many international chains worldwide. The Taj Business Hotels are better value for money than many other business hotel groups. He further adds, “Our product is affordable and is at the same time contemporary with an Indian overtone” (Shashidhar 2005).

Taj Holidays a sub-brand of the Taj groups is all set to strengthen brand property around ‘experiences’. While launching the Taj Holidays brand, Jamshed Daboo, Chief Operating Officer, Taj Leisure Hotels, said, “We look forward to meeting the needs of every traveller, irrespective of their age and preference and offer them an opportunity to rediscover the Taj experience every time they plan their leisure holidays” (Chatterjee 2005).

Jet Airways is another example, known for genuinely world class services.

L & T is an Indian company which has a human face. It has developed teams for disaster. The consumer focused approach and its quest for quality has made the name L & T a respectable one.
LIC has been ranked the first best service brand of the year 2007 by the Economic Times. It is known for its excellent customer services. It has an extensive distribution channel and has a good relationship with its policy holders.

Airtel has a music track which has the potential to be a “brand property”. The music has created the emotional presence. It is the second most valued brand as a compact customer focus has always managed to strike an emotional chord with its patrons (4Ps Business and Marketing - Cover story 2006). Airtel has been ranked second among top ten service brands according to the Economic Times 2007 survey.

Reliance India mobile has been ranked as the fourth best service brand of the year by the Economic Times survey 2007. It has made mobile connections affordable to even the lower segment of the market.

BSNL is the mammoth public sector communication network that has provided wide network and connectivity at affordable prices. It has been ranked as the fifth best service brand of the year by the Economic Times 2007 survey.

Tata Indicom is yet another service brand from TATA, which has created a bench mark in trust and credibility. It has been ranked as the sixth best service brand of the year according to the Economic Times survey 2007.
Indian Oil Corporation is another public sector organisation which has a magnificent retail image. When we think of oil, we immediately recall IOC. It has been ranked the seventh best service brand of year 2007 by the Economic Times survey 2007.

Reliance Petroleum has been ranked the tenth best service brand of the year 2007 by the Economic Times survey.

State Bank of India is known for its wide range of services and banking network. It is considered Trustworthy, reliable and credible. It has been ranked third service brand of the year 2007 by Economic Times survey.

HDFC is a bank with a mission - ‘World class Indian Bank’. It has made financial options for home loans easy. It has made the customers comfortable and gained their trust. Their slogan is ‘With you Right Through.’

ICICI bank is best known for its prompt customer service. Networking and the modernised facilities of the bank has made internet banking, telebanking, etc. easy. Convenient banking hours of 8a.m. to 8p.m has also made banking operations comfortable. It has been ranked as the eighth best service brand of the year by the Economic Times survey 2007.

Bank of India is working on the concept of ‘Relationship beyond Banking.’ The bank has tried to strike an emotional chord through its print
and television advertisements. Bank of India has been ranked as the ninth best service brand of the year 2007 according to Economic Times survey.

UTI bank has become Axis bank. Bank of Baroda has taken up rebranding initiatives. Canara bank also has changed its logo. All these reforming initiatives of the public sector banks are mainly to keep them relevant to the emerging youthful audience of India. But the banks are expected to maintain or further improve their legacy of services and their contribution to the Indian economy.

India itself is being branded. ‘Incredible India’ – advertisements from Travel & Tourism department of India tries to enlighten the special features of different parts of the country.

1.6 PURPOSE OF THE PRESENT STUDY:

Indian companies have started including the emotional appeal as an important ingredient in their marketing strategies. As discussed earlier branding a product is comparatively easy. Evaluation of these brands by the customers is also not much difficult. But when it comes to service sectors the evaluation is quite difficult. The service companies are well-aware that their service delivery and process will create an emotional impact on the customers. Consistent brand promises delivered through good quality service would lead to customer satisfaction. Consistent satisfaction would lead to an emotional attachment. The presence of emotions in every service industry has been identified in various research articles. But the extent of emotions
has not been so far measured. There has been researches on the concepts of service quality or service performance. There is little research on service encounters of the customers. But there is no research statistically proving the link between satisfaction of quality of service provided and the service encounter satisfaction. The role of emotions in creating a brand has also not been statistically studied. The present study tries to build a model in studying the role of emotional attachment in building a brand – an emotional brand. It also tries to establish a relationship between quality of service and service encounter satisfaction. This initiative has been done with specific reference to the banking industry. The banking industry has been selected because the banks are undergoing re-positioning strategies as a part of their branding exercise which is just emerging. This would open up new avenues for further research on emotional branding which is still at a nascent stage in India.

1.7 OVERVIEW OF THE REMAINING CHAPTERS

Chapter 2 reviews literature relevant to the subject matter of this study. The theoretical framework and research on Branding are traced. An outline of the emerging concept of Emotional Branding is provided. Research works related to Service industry, Banking industry and Brand Loyalty are discussed. Focus of the present research is explained and finally the research questions to be addressed by the present study are enumerated.

Chapter 3 discusses the conceptual model developed in this study; lists the hypotheses to be tested. The sources of data are described and the
research instruments adopted are explained. The pilot study and data collection procedure are discussed. The statistical methods used for data analysis are explained.

Chapter 4 provides the research results of factor analysis examining the factor structure of the independent and mediator variables. The research results of functional analysis relating to the hypotheses are presented.

Chapter 5 discusses the findings of the functional analysis and interprets them.

Chapter 6 summarises the findings and evaluates it from the theoretical, pragmatic and methodological points of view. The limitations of the study and scope for future research are indicated.