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PERCEPTION OF THE OFFICE OF THE TAX OMBUD IN SOUTH AFRICA:

CONSUMER BASED BRAND EQUITY APPROACH

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A research report submitted to the Faculty of Commerce, Law and Management, University of the Witwatersrand, in partial fulfilment of the requirements for ***the degree of Masters in Management in the field of Strategic Marketing***

Johannesburg, 2019

ABSTRACT

The area of the Ombud in South Africa has not received much attention and the issue of brand equity has not been prominent or widely covered in the finance, tax and accounting industry. The Office of the Tax Ombud, as a tax brand, has a role to play in the finances of individual taxpayers and business entities. The Tax Ombud in South Africa is fairly new and has only been in existence for five years. An awareness and understanding of the existence of the Office of the Tax Ombud plays an important role in assisting to enhance the knowledge of consumers in understanding their rights and obligations, and also has the potential to improve effective tax compliance. It is therefore important that marketing managers in the Office of the Tax Ombud make their customers familiar with its offering (brand awareness) in order to create and maintain brand associations that are strong, favourable and unique when compared to other brands with offerings in the same category (brand image) (O'Cass & Grace, 2004). The purpose of this study was to focus on the consumer/taxpayer perspective of consumer-based brand equity of the Ombud brand, where the four dimensions of Aaker's (1991) model, namely brand awareness, brand association, brand loyalty and perceived quality for the Office of the Tax Ombud, were explored. It will contribute to filling the gap in brand equity associated with service industries (Krishnan & Hartline, 2001); as most of the available literature has been based on tangible brands (Brahmbhatt & Shah, 2017). To date, service brands have not been accorded sufficient research attention (O'Cass & Grace, 2004). This was earlier argued by Krishnan and Hartline (2001), who stated that what is known about brand equity for services brands is based on theoretical or anecdotal evidence, which suggests that a basic understanding of the nature of brand equity for services has yet to emerge. The study intends to make a contribution towards the context of service brand equity, and tax brand equity in particular, where literature is limited. The research hypotheses explored the perception of the Office of the Tax Ombud in relation to Aaker's (1991) model of consumer-based brand equity (CBBE) dimensions, namely, brand awareness, brand association, brand loyalty and perceived quality.

A sample of 531 respondents was used to evaluate the consumer-based approach. The research methodology for the study was built on previous research on brand equity conceptualisation that was used on the same determined dimensions of the Aaker (1991a), or Keller's (1993b), theoretical models. The quantitative study was conducted and information was gathered through a cross sectional survey. The self-administered questionnaire was electronically distributed to respondents through an email which had a link. The survey was sent to 10 165 participants of community panel members from the Consulta agency which has a community database that allows the general consumer a safe, but true, platform to contribute to the total offering package of day-to-day consumer products and services, by voicing their opinion and participating in surveys and research activities. In addition, the questionnaire was randomly distributed to tax professionals through their recognised controlling bodies. The survey was completed by 531 respondents. The questionnaire consisted of independent variables (brand awareness, brand association, brand loyalty and perceived quality) and a dependent variable (brand equity) which were adopted from the previous work of Aaker's (1991) model of brand equity. The following hypotheses were used and conclusions reached: *Hypothesis 1: Greater awareness of the Office of the Tax Ombud will have a positive and significant impact on brand equity.* According to the results of the study, there is no statistically significant relationship between the brand awareness and the brand equity. The results indicate that brand awareness does not drive brand equity and therefore does not support hypothesis 1. Therefore, it is recommended that the Office of the Tax Ombud should use designed targeted marketing and communication activities to promote a high level of brand awareness and a positive brand image that will enhance brand choice, as well as brand loyalty and positively influence brand association, perceived quality and brand equity, (Alexandra & Cerchia, 2018). In addition, extensive research can be done to measure brand awareness due to its importance for assisting marketing managers to reinforce consistent marketing activities to maintain its brand continuity, Keller (2003).

Hypothesis 2: The brand association of the Office of the Tax Ombud with fairness will have positive and significant impact on brand equity.

The results displayed a positive and significant relationship between the brand association and brand equity. The results indicate that brand association drives brand equity and therefore supports *hypothesis 2*. Accordingly, when consumers associate the Office of the Tax Ombud with fairness based on their experience and the attittude of its employees, higher brand equity will be promoted (Yoo, Donthu, & Lee, 2000). It is therefore important that brand managers focus on targeted promotional marketing strategies that enhance brand association which will have a large impact on brand equity. *Hypothesis 3: The brand loyalty of the Office of the Tax Ombud, which is associated with fairness, will have positive and significant impact on brand equity.*The relationship between brand loyalty and brand equity was found to be positively strong and significant. The results indicate that brand loyalty drives brand equity and therefore supports *Hypothesis 3*. Therefore, brand loyalty should be a priority when the Office of the Tax Ombud implements marketing strategies that will allow consumers to use its services and *promote its brand equity. Hypothesis4: Perceived quality of the Office of the Tax Ombud will have a positive and significant impact on brand equity.* The results showed that perceived quality is an important dimension of brand equity as it displayed a strong, perfect positive relationship. Perceived quality is seen as an important aspect of building strong service brands (Balaji, 2011) and is also strongest when compared to other dimensions. Furthermore, the significance of perceived quality is viewed as important by respondents which can be attributed to the loyal consumers who are familiar with the brand, and have experienced the quality service of the Office of the Tax Ombud; hence they view it as high. This confirms Aaker's (1991) suggestion that perceived quality has a strong influence on brand loyalty and confirms its competitive advantage in improving quality of service as a key strategic issue for organisations within the service sector (Esmaeilpour, Mohamadi, & Rajabi, 2011). It is therefore important that the Office of the Tax Ombud continues to focus on brand strategies that enhance customer experience and activities that promote its quality of service since it has the strongest impact on brand equity. The results of the study suggest that consumer based brand equity plays an important role in the service environment where the branding and marketing managers can continuously use the results to solicit feedback from consumers to promote its services. The Office of the Tax Ombud, being a beckon of hope for taxpayers who don't trust the tax administration

system and have been treated unfairly by South African Revenue Services, can implement marketing activities that build and strengthen its brand and promote its services, and continues to be the office which is a bastion of fairness and honesty. In conclusion, the findings indicated that among the brand equity determinants, the most influential was to be perceived quality and it has the strongest relationship, which is positive and statistically significant. This was closely followed by brand loyalty and then brand association. These determinants had a positive impact on brand equity and were significant predictors of brand equity. On the other hand, brand awareness was not significant in predicting brand equity. This can be due to the fact that consumers might be aware, but have not had cause to use the services of the Office of the Tax Ombud. In addition, the results further displayed that consumer based brand equity can be used in the service industry for institutions like the Office of the Tax Ombud, as a tool to assist in formulating marketing and communications activities that can build its brand equity. Future research could look at brand equity in the service environment with more emphasis on quality and brand equity within the ombud sector as their services are expected to make a difference in consumers' perceptions of the organisation. Such research could also be used to gauge how consumers perceive the service environment, provide more insightful information on how best ombuds can use brand equity to promote awareness, association, loyalty, and perceived quality, and therefore drive a proper consumer-based brand approach model. It is proposed that a qualitative survey be undertaken to gain more insight into some of the findings.

DECLARATION

I, Pearl Seopela, declare that this research report is my own work except as indicated in the references and acknowledgements. It is submitted in partial fulfilment of the requirements for the degree of Master of Management in Strategic Management at the University of the Witwatersrand, Johannesburg. It has not been submitted before for any degree or examination at this or any other university.

Pearl Seopela

Signed at ……

On the …….. day of …… 2019

DEDICATION

I dedicate this Masters to my family, my mother Winnie Shongwe, my late Father Samson Zulu Shongwe, and my late brother Sylvester Herman Shongwe. In addition, to my lovely two brothers Trevor and Pride Shongwe; I would not have had courage without them being by my side. I thank God for all the strength He gave me throughout my studies.

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TABLE OF CONTENTS

ABSTRACT II

DECLARATION VI

DEDICATION VII

ACKNOWLEDGEMENTS VIII

LIST OF TABLES XIV

LIST OF FIGURES XV

1. INTRODUCTION 1

1.1 PURPOSE OF THE STUDY 1

1.2 CONTEXT OF THE STUDY 3

1.2.1 SOUTH AFRICAN CONTEXT 4
1.2.2 BACKGROUND AND HISTORY OF THE TAX OMBUD 5

1.3 PROBLEM STATEMENT 6

1.3.1 MAIN PROBLEM 8
1.3.2 SUB-PROBLEM 1 9
1.3.3 SUB-PROBLEM 2 9
1.3.4 SUB-PROBLEM 3 9
1.3.5 SUB-PROBLEM 4 9

1.4. SIGNIFICANCE OF THE STUDY 9

1.5 DELIMITATIONS OF THE STUDY 10

1.6 DEFINITION OF TERMS 11

1.7 ASSUMPTIONS 12

2. LITERATURE REVIEW 13

2.1 INTRODUCTION 13

2.2 BACKGROUND DISCUSSION 13

2.3 BRANDS 14

2.3.1 BRANDING 15
2.3.2 TAX OMBUD AS A SERVICE BRAND 18

2.4 BRAND EQUITY 19
2.4.1 PERSPECTIVES ON BRAND EQUITY 26
2.5. BRAND AWARENESS 27
2.6. BRAND LOYALTY 29
2.7 BRAND ASSOCIATION 30
2.7.1 ATTRIBUTES 31
2.7.2 BENEFITS 31
2.7.3 ATTITUDES 32
2.8 PERCEIVED QUALITY 32
2.9 CONCEPTUAL MODEL AND HYPOTHESIS DEVELOPMENT 33
2.9.1 BRAND AWARENESS AND BRAND EQUITY 33
2.9.2 BRAND ASSOCIATIONS AND BRAND EQUITY 33
2.9.3 BRAND LOYALTY AND BRAND EQUITY 34
2.9.4 PERCEIVED QUALITY AND BRAND EQUITY 34
THE CONCEPTUAL MODEL PROPOSED IS DEPICTED BELOW IN FIGURE 2.4. 35
2.10 CONCLUSION OF LITERATURE REVIEW 35

3. RESEARCH METHODOLOGY 37

3.1 RESEARCH METHODOLOGY 37
3.2 RESEARCH DESIGN 38
3.3 POPULATION AND SAMPLE 39
3.3.1 POPULATION 39
3.3.2 SAMPLE AND SAMPLING METHOD 40
3.4 THE RESEARCH INSTRUMENT 40
3.5 PROCEDURE FOR DATA COLLECTION 44
3.6 DATA ANALYSIS 44
3.7 LIMITATIONS OF THE STUDY 45
3.8 VALIDITY AND RELIABILITY OF RESEARCH DESIGN 45
3.8.1 EXTERNAL VALIDITY 45
3.8.2 INTERNAL VALIDITY 46
3.8.3 RELIABILITY 46

4. PRESENTATION OF RESULTS 47

4.1 INTRODUCTION 47
4.2 DEMOGRAPHIC PROFILE OF RESPONDENTS 47
4.2.1 GENDER 47

4.2.2 Ethnicity 48
4.2.3 Highest level of Qualification 48
4.2.4 Age 49
4.2.5 Employment status 50
4.2.6 Capacity 51
4.2.7 Professional bodies 51
4.2.8 Industry 53
4.2.9 Province 55
4.2.10 Monthly Income 56
4.2.11 Communication channels 57
4.3 Brand awareness and Brand Equity 59
4.3.1 Descriptive statistics of brand awareness 59
4.4 Brand association 61
The information below examines the impact of brand association. 61
4.4.1 Descriptive statistics of Brand association 61
4.4.2 Descriptive statistics of Brand loyalty 62
4.4.3 Descriptive statistics of perceived quality 63
4.4.4 Descriptive statistics of Brand equity 65
4.4.5 Reliability test 66
4.4.6 Descriptive statistics of brand equity determinants 67
4.4.8 Regression 69
4.4.9 Coefficients 70
4.5. Summary of the results 70
5. DISCUSSION OF THE RESULTS 72
5.1 Introduction 72
5.2 Brand awareness (BA) and brand equity (BE) 72
5.2.1 Hypothesis 1: The greater awareness of the Office of the Tax Ombud will have a positive and significant impact on brand equity. 72
5.2.2 Conclusion 73
5.3 Brand association 73
5.3.1 Hypothesis 2: The brand association of the Office of the Tax Ombud with fairness will have positive and significant impact on brand equity. 73
5.3.2 Conclusion 74
5.4 Brand loyalty 74
5.4.1. Hypothesis 3: The brand loyalty of the Office of the Tax Ombud with fairness will have positive and significant impact on brand equity. 74
5.4.2 Conclusion 74
5.5 Perceived quality 75
5.5.1 Hypothesis 4: Perceived quality of the Office of the Tax Ombud will have a positive and significant impact on brand equity. 75
5.5.2 Conclusion 75
5. 6 Overall brand equity 75
5.7 Conclusion 76

6. CONCLUSIONS, IMPLICATIONS AND RECOMMENDATIONS77

6.1 INTRODUCTION 77

6.2 CONCLUSIONS OF THE STUDY 77

6.3 IMPLICATIONS AND RECOMMENDATIONS 78

6.4 SUGGESTIONS FOR FURTHER RESEARCH 80

BIBLIOGRAPHY.....81

APPENDIX A: ACTUAL RESEARCH INSTRUMENT.....91

APPENDIX B: CONSISTENCY MATRIX 102

LIST OF TABLES

Table 2.1: Concept of CBBE –Conceptual Studies……..... 24

Table 4.1 Gender…….....50

Table 4.2 Ethnicity…….....51

Table 4.3 Highest level of Qualification …… 51

Table 4.4 Age……..... …..52

Table 4.5 Employment Status……..... …..53

Table 4.6 Capacity……..... ……..54

Table 4.7 Professional Bodies…… ..... ….55

Table 4.8 Industry …… ..... ……57

Table 4.9 Province ……..... …….58

Table 4.10 Monthly Income……..... …… 59

Table 4.11 Communication Channels…… ..... ……60

Table 4.12 Online Social Media Platforms……..... ….61

Table 4.13 Participants Awareness about the Office of the Tax Ombud… ..... …..62

Table 4.14 Descriptive Statistics of brand awareness and brand equity…….....….63

Table 4.15 Descriptive Statistics of brand association and brand equity…….64

Table 4.16 Descriptive statistics of brand loyalty and brand equity……..66

Table 4.17 Descriptive statistics of perceived quality ..... …67

Table 4.18 Descriptive statistics of brand equity 68

Table 4.19 Reliability Test ..... …69

Table 4.20 Correlation between brand equity and its determinants …… ..... ….. 72

Table 4.21 Model summary…… ..... …..72

Table 4.22 Coeffients…… ..... …73

LIST OF FIGURES

Figure 2.1:Consumer-BasedBrand Equity Pyramid …… .....……21

Figure 2.2 A Conceptual Model of Brand Equity …….....……28

Figure 2.3 A tri-dimensional approached to brand loyalty…….....…….33

Figure 2.4 Conceptual Model of Brand Equity…… .....……38

1. INTRODUCTION

1.1 Purpose of the study

Creating a distinctive brand promise promotes a long-term relationship between consumers and an organisation; it provides a competitive advantage and a valuable consumer experience (Fayrene & Lee, 2011; Tanveer & Lodhi, 2016). Accordingly, Otubanjo (2018) cites that brand promise is consumers' expectations based on the prescribed level of quality an organisation demonstrates during the marketing and communication campaign. In addition Otubanjo (2018) further suggests that brand promise creates a strong relationship between consumers and other stakholders. In order for a brand to have a high equity level it must provide value to its consumers (Tanu, Ahmed, & Latif, 2018). This is because a highly competitive environment and the development of a global market have led to increasing demands for marketers and organisations to ensure that they build their brand equity to gain a competitive advantage (Tanveer & Lodhi, 2016). As a result, it is critical for companies to offer an excellent service providing a competitive advantage, which will ensure a brand's success (Fayrene & Lee, 2011). In a tough economic climate with fierce competition, companies are struggling to drive home brand differentiation, to promote their services successfully. Therefore, for brands to be effectively positioned, consumers must perceive the company's consumer experience as of a high quality. Interestingly, Sallam (2016) supports the view that when companies promote their brands and develop them according to consumer demands, they achieve a strong advantage of this type. Similarly, when companies try to build a successful brand in the minds of consumers, the latter are positive towards companies when it comes to their choice of purchase (Sallam, 2016). In this context, brands are a reflection of the consumers' experiences of the organisation (Lin, Huang, & Lin, 2015). Taking increased globalisation, competition, new technology and high levels of human and consumer rights on the African continent into account, consumers are more empowered, informed and connected to various brands than ever before; therefore, building a strong brand has never been more important. These days consumers are more informed and demand transparency, accountability and fairness from the

companies they engage with for products and services. Sallam (2016), who holds the view that when consumers own positive aspects of a company and its product, e.g. brand image and corporate branding, consumers usually form brand equity themselves and this leads them to make a choice from the products and services of the company, supports this assertion.

In order for brands to create association, loyalty, and awareness with their consumers, and be seen as offering quality service, they must focus on a consumer-led approach and create a distinctive experience, which will create positive feedback. In order for service organisations to differentiate, their offerings they need to deliver a higher quality experience than their competitors (Kotler & Armstrong, 2013; Aaker, 1996). Importantly, M'zungu, Merrilees and Miller (2010) hold the view that a brand, which is distinctive from others, has a competitive advantage, which is built through organisational capabilities, skills and knowledge, and needs a service experience which requires a consumer-centric approach. To distinguish services or products from competitors, an organisation, whether new or old, requires insight into how consumers respond to its product or service (Aaker, 1991). Simply put, a business should know its consumer before trying to pitch its product or service.

The reality of the 21st century is that a number of organisations are faced with competition; consequently, in order to be different and position their brands, they have to measure their brand equity. In essence, this forces companies to manage their brands and ensure that they are sustainable. In a globally competitive marketplace, consumers are exposed to variety when it comes to making buying decisions (Sasirekha & Sathish, , 2017). The success of a brand is driven by its business efforts to promote a brand through marketing (Tanu, Ahmed, & Latif, 2018). This point is buttressed by Krishnan and Hartline (2001) who suggest that some researchers argue that branding is more critical for services than for goods. Onkvisit and Shaw (1989) in Krishnan and Hartline (2001) contend that branding is critical in services because many services are seen as commodities by consumers.

In the light of the above, the need for this research is due to limited research on brand equity in a service environment as the focus was more on goods (Nath & Bawa, 2012). This study investigates consumers' perceptions of the Office of the Tax

Ombud. The concept of an Ombud is fairly new in South Africa, while this particular Office was only established five years ago, and research on how consumers perceive this brand has never been conducted Tax Ombud Strategic Plan, (2017/2022). The Office of the Tax Ombud, as a tax brand, has a role to play in the finances of individual taxpayers and business entities. In order for this Office to be viewed as a much-needed service by consumers, it has to understand and have insight into how it is perceived by consumers in relation to awareness, association, loyalty and perceived quality. The Office must create consumer awareness and make taxpayers familiar with its offering (brand awareness) in order to create and maintain brand associations that are strong, favourable and unique when compared to other brands with offerings in the same category (brand image) (O'Cass & Grace, 2004). In a nutshell, consumers need to perceive the Tax Ombud as the “go to” service when they believe a mistake has been made with their taxes, rather than visiting tax consultants and others falling within the tax environment. Therefore the purpose of this study is to focus on the consumer-based brand equity of the Ombud brand where the four dimensions of Aaker’s (1991) model, namely brand awareness, brand association; brand loyalty and perceived quality for the Office of the Tax Ombud, are explored. The results of the study will assist to design strategies that will enable the Office of the Tax Ombud to understand how consumers perceive the brand and thereby develop a successful brand strategy. This study will focus on important insights into understanding the Office of the Tax Ombud CBBE with a focus on brand equity. The conceptual framework, which has been adopted, will measure consumer CBBE using Aaker’s (1991) model of four dimensions of brand equity namely: brand awareness, perceived quality, brand loyalty and brand association. The study will use similar measuring methods to those adopted by scholars such as Yoo and Donthu (2001) where the dimensions of proprietary assets were not used to measure CBBE.

1.2 Context of the study

The theory of the study is based on the work of authoritative authors such as Aaker (1991, 1996) and Keller (1993) who have covered the concept of brand equity and consumer-based brand equity (CBBE) interchangeably. CBBE is said to be most

prominent in marketing literature (Keller, 1993) due to its importance in monitoring competitor brands. In explaining the brand equity concept, researchers have identified two primary perspectives relating to it. One from the **consumer-based perceptions** and the other from **financial outcomes**, (Fayrene & Lee, 2011;Severi & Ling, 2013, Tanveer & Lodhi, 2016, Kumar, 2017; Brahmbhatt & Shah, 2017).These perspectives are referred by Fayrene and Lee (2011), as the differences in consumer responses to marketing activities and Consumer-Based Brand Equity (CBBE) which is viewed as the valuation of the consumer's perception.Following these approaches, this study will focus on a Consumer-Based Brand Equity (CBBE) approach from a consumer perception of brand equity. The study will follow Aaker's (1991) model which incorporates dimensions of CBBE which are perceived quality, brand awareness, brand association, and brand loyalty to evaluate the strength of brand equity.However, the study will exclude other propriety brand assets (patents, trademarks) as it is impractical to evaluate them since they do not relate to consumers (Lee, Chen, & Guy, 2014).

1.2.1 South African Context

The service industry within the South African context is considered a driver of economic growth, it is important that services to consumers should be distinct with a high level of consumer experience. South Africa is currently going through a particularly difficult period politically and economically, a worrying mixture when combined with widespread claims of corruption and state capture that put an extra burden on state funds and the finances of businesses and individuals in particular. South African Revenue Service (SARS) Annual Performance Plan (2017/18) suggests that taxpayers has attitude towards compliance due to influence on how they perceive the use of tax. The plan cites that there are concerns about corruption in the public sector and poor service delivery remain an issue. On the other hand, the South African government is faced with the challenge of political interference within government service organisations, which affects the services offered to taxpayers and their perceived lack of service delivery. According to ITweb website, www.itweb.co.za South Africa is rated as the worst when it comes to consumer service, especially in government agencies. While brands strive to be trusted and

globally competitive, companies and governments still encounter the challenge of gaining the trust of consumers. The lack of trust is also cited in the latest global Edelman Trust Barometer (2017) which suggests that trust, among the general population, in institutions of business, government, NGOs, and media has declined. In such an environment, it is critical that brands are trusted and deliver on promises to their consumers.

Against the above background, tax collection plays an important role in promoting economic stability and sustainable infrastructure. Tax collection reinforces the intentions of the South African tax system, which are to promote equality and to provide funding for Government's efforts to alleviate poverty and promote growth. Individuals, who fall within the tax brackets, as well as businesses, have the responsibility of complying with their tax obligations. Likewise, SARS is tasked with the responsibility to collect tax and ensure that it treats taxpayers fairly.

To promote fairness within the tax environment the Office of the Tax Ombud was introduced in 2013 by the then Minister of Finance, Pravin Gordhan. This Office facilitates access to justice in South Africa and contributes to a culture of respect for the tax system and taxpayers' rights (Tax Ombud Annual Report, 2015/16). When taxpayers feel that the tax system is fair and just, with effective mechanisms such as the said Office, to guard against abuse and corruption, they are more likely to meet their tax obligations, as the Tax Ombud Annual Report (2015) observes. This is reinforced by Batrancea, Nichita, and Batrancea (2012, p.202) who remark, "when questioned about taxation, the majority of [taxpayers] mention fairness as one of the most important issues and a high perception of fairness yields to a high level of compliance".

1.2.2 Background and history of the Tax Ombud

The term "Ombudsman" is derived from a Swedish term meaning "legal representative" and is defined as an official appointed to investigate individuals'

complaints against maladministration, of public authorities in particular (Katzke, 2012). The concept of a Tax Ombud in South Africa was first proposed by the Third Interim Report of the Katz Commission in 1997 which recommended that while the role of the Public Protector as ultimate watchdog over taxpayers' and other rights should be recognised and encouraged, the underlying foundation of trust between taxpayers and authorities would be better served by the more direct mediatory role of a tax ombudsman or adjudicator who would be impartial and independent (Tax Ombud, 2014/15). The South African Tax Administration Act was drawn largely from the Canadian and UK models (Tax Ombud, 2014/15). The Office of the Tax Ombud was established in October 2013. According to the Tax Ombud Annual Report (2015/16), the role of this Ombud is to assist taxpayers who have been unable to resolve a service, procedural or administrative complaint through the normal complaint management channels of the South African Revenue Service (SARS). The Ombud further contributes to the improvement of the country's tax administration system by ensuring there is a balance between SARS's powers and taxpayers' rights (Tax Ombud, 2016-2020). The Office facilitates access to justice in South Africa and contributes to a culture of respect for the tax system and taxpayers' rights.

1.3 Problem statement

Both local and international brands are faced with an increasingly complex challenge as they try to promote their brand equity while striving to maintain the consumer experience. This therefore gives marketers insightful information that allows them to meet the needs of the consumer especially in a service brand where they market intangible assets. Service organisations build strong brands through brand distinctiveness. Kotler and Armstrong (2013, p.238) suggest that a "powerful brand enjoys a high level of consumer brand awareness and loyalty". In this regard, it is important to note that while the issue of consumer brand equity has been examined in previous studies, there is still a gap in research into the service industry and entities like the Office of the Tax Ombud in particular. The study will focus on the Tax Ombud as a new organisation which still needs to understand brand equity from the consumer or taxpayer's perspective and how the latter responds to the Tax Ombud's brand, which promotes fairness when dealing with tax complaints. Gaining

taxpayers' trust and respect is important for building the brand of the Office so that it is widely recognised and highly regarded. However, for effective marketing strategies to be put in place the voice of the taxpayer (consumer) must be heard and their perceptions addressed.

The South African government is faced with poor public perceptions of service delivery as demonstrated by various surveys and media reports, together with widespread corruption which has been exposed by the media and which has resulted in numerous investigations, commissions and trials. In this respect SARS, the government entity tasked with collecting taxes which finance the government, is currently crippled by negative brand reporting.

After the 1994 elections, the first in which all South Africans could participate regardless of colour, great inroads were made in lifting the image of tax collecting and educating the public about the need for effective tax collection, so as to realise the dreams of the democratic government to eradicate inequality and bring services to all. Effective administration systems were put in place and SARS gained a reputation for being an effective, well-run government agency with professional staff. Tax collection exceeded expectations and people were paying their dues. According to SARS (2015/16) report, a survey showed that people trusted SARS and believed the agency acted without fear or favour.

However, in 2016 collection took a turn for the worse when infighting, political interference, allegations of corruption and the departure of qualified staff hit the headlines. Clashes between SARS top management and the Finance Ministry were aired in public, and the Auditor General pointed fingers at the mismanagement of funds. The public's positive perception of SARS altered, and revenue started to decline. Poor service to taxpayers increased, as reflected in the Tax Ombud Annual Report (2016/17) which states that more than 15 000 taxpayers complained about SARS' service. In addition, according to SARS (2015/16) report, it has been faced with a yearly decline of 5% in compliance from individual taxpayers since 2012. In 2013, the Office of the Tax Ombud was established to give taxpayers a recourse when they felt they were being treated unjustly or were receiving poor service from SARS. This unsatisfactory service was reported on in the Tax Ombud's Annual

Report (2016/17). The Tax Ombud, retired Judge Bernard Ngoepe, has also issued public statements on some of the taxpayers' concerns regarding SARS' inefficiency or unfair treatment when they deal with their taxes.

If taxpayers were aware of the existence of the Tax Ombud (the brand), they would be able to recognise the worth of its service and make use of them. The Tax Ombud brand is five years old and according to the Tax Ombud Annual Report (2016/17), has attended to 15 000 complaints about SARS. Given the opportunity to raise awareness of its existence and through reaching out to the public, taxpayers can utilise this Office in settling disputes with SARS (Keller, 2012). Berry (2000) and O'Cass & Grace (2004) similarly suggest that brand equity comprises of two components, brand awareness and brand image. They argue that the primary source of brand awareness is the company's brand which is presented in the company's controlled communications. Branding "plays a special role in service companies because strong brands increase consumer's trust of the invisible purchase", **(**Berry, 2000, p.128). The Office of the Tax Ombud as a service brand therefore has an opportunity to connect with consumers (Dua, Chahal, & Sharma, 2013), and is indeed required to. Consequently, this research aims to establish the perception of the Office of the Tax Ombud in South Africa using the consumer-based brand equity approach. In this regard, the dimensions of consumer-based brand equity, namely brand awareness, brand loyalty, association and perceived quality according to Aaker, (1991) will be studied**.** This will assist the Office of the Tax Ombud in drawing up marketing strategies to position the brand to be successful after gaining insight from their consumers.

1.3.1 Main problem

The problem is that there is a low brand awareness and understanding among consumers about the services offered by the Office of the Tax Ombud.

1.3.2 Sub-problem 1

To determine ways to promote brand awareness of the Office of the Tax Ombud

1.3.3 Sub-problem 2

To determine how the Office of the Tax Ombud can discover brand associations.

1.3.4 Sub-problem 3

To establish ways the Office of the Tax Ombud can increase brand loyalty.

1.3.5 Sub-problem 4

To establish how the Office of the Tax Ombud can develop an image of high quality interaction with consumers.

1.4. Significance of the study

In today's competitive environment researchers' have a view that a brand plays an important role in business and regard the brand as an asset of a firm (Esmaeilpour, Mohamadi, & Rajabi, 2011). The importance of brands is important in Businesses which sell products and those which only provide services to the consumer. Both Businesses who sell products and provide services to consumers have a challenge to ensure that their tangible and intangible and pershable products are known, associated with great brands, the quality is good , and that consumers will remain loyal. In this regard it is important for all types of Businesses to create their brand equity (Aaker, 1996). The focus of the study is on service organisations. There is a gap in the brand equity associated with service industries (Krishnan & Hartline, 2001) and most of the available literature has been based on tangible brands.To date, service brands have not been accorded sufficient research attention (O'Cass & Grace, 2004). This was earlier argued by Krishnan and Hartline (2001) who declare that what is known about brand equity for services brands is based on theoretical or anecdotal evidence, which suggests that a basic understanding of the nature of

brand equity for services has yet to emerge. Building successful brands through managing brand equity in a service environment promotes a competative advantage especially when an organisation's strategic intent is based on improving the quality of services (Esmaeilpour, Mohamadi, & Rajabi, 2011).

Due to the importance of consumer-based brand equity, the contribution and study of the practice of service brands, specifically government brands such as the Office of the Tax Ombud, is necessary. The study has an important role in contributing to the Office of the Tax Ombud as a service brand in the tax and finance environment and to assist the Office with gaining insight into its brand. The area of the Ombud in South Africa has not received much attention and this study will assist in enhancing the knowledge of consumers in understanding their services. An improved understanding of the existence of this Office will assist consumers in knowing their rights and obligations, and improve effective tax compliance. In the Ombud arena and in tax matters in general, branding has not been prominent or widely covered. The study intends to make a contribution towards the context of service brand equity, and tax brand equity in particular, where literature is limited. The Tax Ombud therefore needs the focus of a study on brand equity to be from the consumer/taxpayers' perspective, determining how they respond to a brand that promotes fairness when dealing with tax complaints. In light of the above, the study will investigate the theory concerning consumer-based brand equity with specific reference to brand equity, and measure how consumers respond to the service brand. Aaker's (1991) model of brand equity and its four dimensions will be studied.

1.5 Delimitations of the study

A representative sample is very important because it gives credibility to the validity of the study. The sample size under study is 531, which is much too small as a number in comparison to the individual taxpayer population in South Africa.

1.6 Definition of terms

The terms used in the study are brand, brand equity, brand awareness, brand loyalty, perceived brand quality, brand association and perception. The foundation of the study is that of Aaker's (1991) model of brand equity and its four dimensions, which are described in detail below.

- ***Brand*** is defined as "a name, term, sign, symbol, or design, or combination of them which is intended to identify the goods and services of one seller or group of sellers and to differentiate them from those of competitors" (Kotler, 1991,p.442). Perhaps more stimulatingly, Dua, Chahal, and Sharma (2013), Kotler and Keller (2012), and Kotler and Keller (2016) suggest that a brand is a promise which an organisation makes to its consumers.
- ***Brand equity*** is a term which, according to academia, emerged in the 1980s; and the definition most widely accepted in literature states that brand equity is the "added value endowed by the brand to the product'' from the value provided (Shafi & Madhavaiah, 2014) by a "product or service to a firm or to customers" (Farquhar, 1989, p.47).
- ***Brand awareness*** is referred to as the ability of a consumer to recognise or recall a brand under different situations (Aaker, 1991).
- ***Brand loyalty,*** according to Aaker (1991), refers to when consumers will switch to another brand if such changes as price or features are made to the brand.
- ***Brand association*** is defined as anything "linked in memory to a brand" (Aaker, 1991, p.109).
- ***Perceived quality*** is defined as the consumer's judgement about a product's overall excellence or superiority, which is different from an objective quality assessment (Fayrene & Lee, 2011).

1.7 Assumptions

The following assumptions may influence the outcome of the research:

- Respondents might respond negatively to brand loyalty. They may not feel they have had a satisfactory experience when using the Office of the Tax Ombud because, when they lodged their complaints, they were rejected due to a lack of knowledge and understanding of the Office's mandate. Consumers would prefer not to comply with the SARS complaint process before approaching the Office, which is currently the case.
- A respondent might associate the brand of the Office of the Tax Ombud with SARS due to misinterpretation of the mandate.
- The respondents might be biased against the brand quality of the Tax Ombud due to frustrations over delays in their refunds from SARS.
- The respondents' feedback might not be representative of all taxpayers and tax practitioners in South Africa.

2. LITERATURE REVIEW

2.1 Introduction

This section will focus on areas that are significant to the identified study of Consumer-Based Brand Equity (CBBE). The background discussion of brands is explained in detail, followed by a practical review of the meaning of brand, the role of branding, brand equity, service brands, Aaker's (1991) four dimensions of brand equity, brand awareness, brand loyalty, brand association and perceived quality, which are the variables being studied**.** This study is mindful of the importance of brands to the suitability and success of the organisations, which is informed by understanding how consumers respond to a brand. This insight could assist in strategically positioning the Tax Ombud brand which has only recently been established.

2.2 Background Discussion

Developing countries such as South Africa offer a challenge since brand management is not well understood despite the valuable literature which is available (Abad & Hossein, 2013). In addition, the importance of a strong brand plays a role in the minds of consumers as they could easily "be influenced by strong unaided brand awareness inside a product or service category" (Kimpakorn & Tocquer, 2010). The world today is populated by modern, sophisticated and contemporary consumers who are more stylish, brand conscious and driven by comfort than previous generations (Davcik, da Silva, & Hair, 2015; Brahmbhatt & Shah, 2017). With this in mind it is important for marketers to differentiate their brand and make it stand out, to gain a competitive advantage both in the consumer goods and service industries (Kimpakorn & Tocquer, 2010). Arguably, according to Davcik, da Silva, and Hair, (2015) there are still solutions to be discovered with regards to factors involved in the building of brands because the information on marketing practice in the literature is limited. In contrast, according to Vukasovic, (2015), it is suggested that the unique characteristics of the service sector and the

dominance of experience and credence in it, cause marketing in this sector to be challenging. In essence, researching the role of the brand in this sector will assist consumers in responding to the service that is delivered to alleviate negative consumer experience and credibility issues. In addition, brands determine the marketing efforts that drive public relations and sales management, which make it a potent strategic element within the service environment (Wani, 2018).

The study will discuss the empirical review of brand equity in the service environment of the Tax Ombud with respect to its effect on the perceptions of the consumers. The primary objective for this section is to discuss the latter's point of view regarding Consumer-Based Brand Equity and its four dimensions, namely, brand awareness, brand association, brand loyalty and perceived quality adopted from Aaker's (1991) model. In concluding, the key learnings acquired in the literature reviewed are summarised.

2.3 Brands

The origin of the brand concept has many facets and has attracted numerous explanations; however, it is generally assumed that it was devised to denote ownership and product quality (Klaus & Maklan, 2007). The name "brand" originated in the sixth century where it was used by distillers who manufactured whisky for brand identification when barrels had to be shipped, as Farquhar (1989) notes. Thereafter in the eighteenth century, the "brand" concept evolved when the names and pictures of animals, places of origin and famous people were replaced by many producers' names (Farquhar, 1989). In the 2000's, scholars such as Kotler (2000) defined a brand as a product offering from a known source. This was followed by Klaus and Maklan, (2007) who pointed out that the origins of brands are found in their being used by ranchers to identify ownership of their cattle, and also by American gun makers who employed branding to assure purchasers of the safety of their products. While it is suggested by most scholars that brands are important in organisational assets, creating a strong brand requires management buy-in. Keller (2003) posits that most organisations realise that their most valuable assets have their brand name associated with their product and service. Thereafter Keller (2012)

defined a brand as symbolic, emotional or tangible based on what the specific brand represents. Notable researchers such as Kotler and Keller, (2012); Dua, Chahal, and Sharma, (2013); and Kotler and Keller, (2016) suggest that a brand is a promise which an organisation makes to its consumers; a definition mostly used by marketers. However, Jones and Bonevac (2013) disagree that a brand offers a promise though it does provide consumers with satisfication. Arguably, the definition of a brand has been difficult for both academia and the business fraternity, which thus poses a concern for marketing professionals since a clear definition of its meaning has not been confirmed (Jones & Bonevac, 2013). Interestingly, the American Marketing Association's (2014) definition of "brand" was mostly accepted by marketing scholars: as "a name, term, sign, symbol, or design, or combination of them which is intended to identify the goods and services of one seller or group of sellers and to differentiate them from those of competitors". The naming strengthened the association of the brand with a product which producers wanted their consumers to remember and distinguish from competitors' products and services; (Brahmbhatt & Shah, 2017). The popularity of a brand is based on consumers' perspectives due to their association with it, and/ or their feelings regarding how they relate to it. Hence, a brand's perception is based on consumers' opinions and thus its connotations will differ, based on their experience. According to Priya, Anbarasu, and Xavier, (2017) a "brand is not a brand until it develops an emotional connection with you". In conclusion, the Office of the Tax Ombud, because it is in its infant stage, having turned five in October 2018, has an opportunity to build its brand to be strong , connect with consumers and have an ability to be distinguished from other services offered by government and Ombuds in general.

2.3.1 Branding

The concept of branding has been extensively used by organisations, especially marketers, to promote their services and products. Branding provides marketers with the ability to be creative, innovative and to gain knowledge with experience, and promotes a competitive advantage for business products from its competitors (Tanu, Ahmed, & Latif, 2018). Branding assists and provides consumers with an ability to

remember information about the products and services and make decision making and other processes easier for the firm, as Keller (2003) indicates.

As intimated, despite all efforts, an agreement by scholars and business on how brands and branding should be developed in today's environment has not been reached (Keller, 2009). Brands are said to be crucial within the organisation, affecting its service, image and behaviour (Jones & Bonevac, 2013). These authors add that a brand has an impact on the future of the organisation and can easily be misunderstood by consumers, thereby losing its credibility. It is important for organisations to note that brands bring value to them by promoting their success in terms of a competitive advantage. The value of a brand to an organisation offers the following benefits, according to Hoeffler and Keller (2003) in Keller (2009):

- Improved perceptions of product performance
- Greater consumer loyalty
- Less vulnerability to competitive marketing actions and marketing crisis
- Larger margins
- More elastic consumer response to price decreases and inelastic consumer response to price increases
- Greater trade or intermediary cooperation and support
- Increased marketing communication effectiveness
- Additional licencing and brand extension opportunities.

Management of consumer expectations and perceptions is critical as they can disassociate a brand and can create a negative attitude towards a brand. Accordingly a brand may "have positive (negative) customer based brand equity when consumers react more (less) favourable to the product and the way it is marketed when it it is identified compared when it is not" (Shafi & Madhavaiah, 2014, p.34). A positive brand promotes competitive advantage to companies owing to the benefits of consumer brand acceptance (Shafi & Madhavaiah, 2014). In this regard brands play a role in increasing revenue for businesses in a highly competitive environment, faced with challenges to be different from competitors in order to increase their market share and sustain their business (Brahmbhatt & Shah, 2017).

In addition, the use of brands is widespread and very few individuals are not brand conscious (Davcik, da Silva, & Hair, 2015). In building strong brands that will resonate in the consumers' minds the following have been identified: **brand identity**, **brand meaning**, **brand response** and **brand relationship** which are structured through six building blocks with consumers by Keller (2003) as per the brand pyramid (see Figure 2.1). The importance of creating such a pyramid is that it promotes the understanding of the origin of the brand. The components are classified as follows according to Keller (2003):

- **Brand identity –** In order to achieve the right identity it is important to establish a brand salience with consumers where they find it easy to resonate with it. The importance of creating awareness in the minds of consumers is to enable them to make a choice during such a service as the purchasing of a product. The Office of the Tax Ombud, as a brand from which consumers seek service, has an opportunity to ensure that when consumers seek a channel for redress if frustrated by SARS, its services come quickly to mind. The breath and in-depth awareness of the brand is therefore crucial in the minds of consumers if they are in an environment that will require such services.
- **Brand meaning –** is the epitome of giving a brand its image and characteristics that will resonate in the consumers' minds, while brand performance is linked to product or service expectations from a consumer's point of view. This is further explained as being how consumers imagine the brand socially and psychologically; this implies the manner in which it is conceptualised by a consumer rather than what its services in fact are. More importantly, brand imagery is regarded as the physiological image of the brand, its values, personality, and history and how it is experienced by consumers. The dimensions of the brand image are mentioned as follows:

    - Strength: is identified to compare the strength of the brand's association(s) in the minds of consumers.
    - Favourability: is measured according to the brand's association to consumers.
    - Uniqueness: brand's distinctiveness in terms of its association(s).

In the light of the above, the brand strength plays a role in creating a strong association with consumers.

- **Brand response –** The brand response is referred to as consumers' responses to brand marketing activity, their thoughts and feelings as they relate to the brand. Brand response further solicits consumers' opinions and how they judge the brand, their feelings in relation to the brand and its association with their relationship.
- **Brand relationships –** focus on how consumers identify with the brand, their feelings and how they resonate with it. The consumer's attitude, loyalty and knowledge to the brand is intensified. The activity of the brand is regarded as the frequency of consumers' usage of the brand and engagement; not necessarily, how they consume and purchase it.

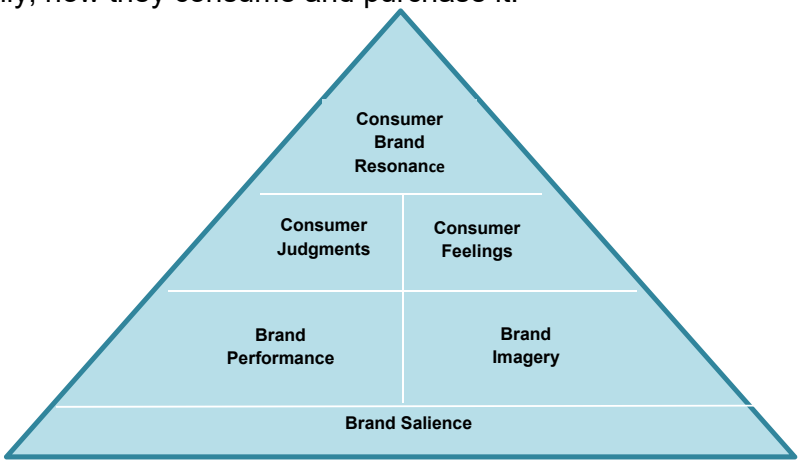

Figure 2. 1: Consumer-based brand equity pyramid (Keller, 2003a)

2.3.2 Tax Ombud as a service brand

The Office of the Tax Ombud as a service brand plays a pivotal role in the eyes of consumers. As a brand this Office assists taxpayers who have complaints against SARS to gain access and acquire understanding of their rights as taxpayers and of the services offered. The Ombud further plays an important role in promoting the taxpayers' rights and the country's fair tax adminstration system. In addition Kotler and Keller (2009, p.288) point out that marketing and branding theories offer a functional connection between the marketing of services and the awareness of the brand amongst consumers. Since the Office of the Tax Ombud was recently

established, it is thus afforded an opportunity to make its service offerings distinct; in this regard it could create an engaging, lasting consumer experience (Biedenbach & Marell, 2010). The role of a distinctive service experience is also played by employees and consumers to enhance brand equity (Biedenbach & Marell, 2010). The need to focus on brands in a service environment has resulted from an outcry by certain academics as not much attention has been paid to brands in the services sector (Abad & Hossein, 2013; Mukherjee& Shivani, 2016), and there is a debate on the type of branding strategy that should be followed for services brands. When it comes to the service environment, brand plays an important role because the consumer uses it as an indication to assume the existence of certain product attributes such as quality. Brands build a company's reputation for being efficient, consistent, and offering a quality service (Simoes & Dibb, 2001). The importance of brand equity in this arena will vary depending on whether the service is dominated by search, experience or credence attributes (Krishnan & Hartline, 2001). Authors like (Bharadwaj *et al*, 2003) cited in (Krishnan & Hartline, 2001) proposed that brand equity is more important for services dominated by experience and credence attributes. Therefore, it is necessary that a recent service brand, such as the Office of the Tax Ombud, should make consumers aware of its service and consumer experience during the engagement, because when it grows and taxpayers are more aware of it, this will play a significant role in consumer decision making in oversaturated markets (Baalbaki & Guzman, 2016). As suggested by Balaji (2011), when brands engage consumers they can promote long-term relationships with them.

2.4 Brand Equity

Brand equity promotes a distinctive advantage for the organisation, notes Keller (2003). Some scholars have argued that the concept of brand equity emerged in the 1980's (Wani, 2018) and is viewed as an important tool that influences consumer purchasing and promotes competitive advantage in the field of marketing practice (Christodoulides & De Chernatony, 2009; Shafi & Madhavaiah, 2014; Sallam, 2016; Latha, 2016; Tanveer & Lodhi, 2016; Yildiz & Kinden, 2017). The definition of brand equity has been used widely by acadamics; in the 80s a widely accepted definition

was that of Farquhar, (1989; p.24) which states that “added value endowed by the brand to the product and services with consumers”. This is followed by theoretical discussions of brand equity which emerged in the early and mid-1990’s. The most trusted definition of brand equity was proposed by Aaker (1991; p.15), “as a set of assets and liabilities linked to a brand, its name and symbol, that adds to or subtracts from the value provided by a product or a service to a firm and/ or to that firm’s consumers. Lassar, Mittal and Sharma (1995) suggested that brand equity emanates from consumers’ confidence in the brand when compared to the offerings of competitors. As the definition evolved in the 2000’s Berry (2000) defined brand equity as the **differential effect** of brand awareness and meaning, combined with the response of consumers to the marketing of the brand. Keller (2003) defines “brand equity as the **differential effect** that brand knowledge has on consumer response to the marketing of the brand”. This is because the power of a brand is determined by what consumers learn about it when it is marketed over a period of time.

Marketing of strong brands benefits from added advantages as summarised by Keller (2003) below:

- improved perceptions of product performance
- greater loyalty
- less vulnerability to competitive marketing actions
- less vulnerability to marketing crises
- larger margins
- more inelastic consumer response to price increases
- more elastic consumer response to price decreases
- greater trade cooperation and support
- increased marketing communication effectiveness
- possible licensing opportunities
- additional brand extension opportunities.

It also includes the consumer’s emotional experience when they encounter the brand, stemming from what they have felt, seen, or heard about it. The definition of

brand equity can be approached from the perspectives of investors, manufacturers, retailers or consumers. Retailers and manufacturers are usually concerned with the cash flow and strategic implications of brand equity, while investors concern themselves with value in terms of finances to treat it as an asset and include it in the firm's balance sheet (Keller, 1993). The importance and understanding of consumers insight and firms brand equity is important for brand management (Rajasekar & Nalina, 2008). Accordingly, Shafi and Madhavaiah, (2014) suggest that brand equity evaluations emanate from the consumer's perspective and determine consumer-based brand equity. Emerging authors such as Tanveer and Lodhi (2016) view brand equity as an intangible asset that promotes and builds the brand and its consumers. The popularity of brand equity as a tangible asset gained interest from managers and marketers due to its significant role within certain companies (Farjam & Hongyi, 2015) as well as its important role in promoting consumer knowledge (Tanveer & Lodhi, 2016). According to Tanveer and Lodhi, (2016) they perceive brand equity as one of the sources that assist consumers to be familiar with the brand. Brand equity is regarded as crucial within business and academia due to marketing activities that play a role in promoting its strenghth (Brahmbhatt& Shah, 2017). Baalbaki and Guzman (2016) argued that there has been no agreement on the meaning of brand equity; this is a challenge as various definitions of brand equity exist (Ionnou & Rusu, 2012; Brahmbhatt & Shah, 2017). However, wider developments took place; and accordingly, Brahmbhatt and Shah, (2017) conceptualised the **evolution of brand equity** concept from various authors, in terms of the chronological order and approaches to defining components/ determinates/ dimensions of brand equity (see table 2.1 below).

Table 2.1 Concept of CBBE –Conceptual Studies

Study	Description of the Concept	Components of
Leuthesser (1988)	The set of associations and behaviors on the part of the brand's consumers, channel members, and parent corporation that permits the brand to earn greater volume or greater margins than it would without the brand name.	Brand meaning

Farquhar (1989)	Added value with which a brand endows a product.	Brand evaluations Brand attitudes Brand Image
Aaker (1991)	Set of assets and liabilities linked to a brand, its name and symbol that add to or subtract from the value provided by a product or a service to a firm and/ or to that firm's consumers.	Brand awareness, perceived quality Brand associations, brand loyalty, Other propriety assets (patents, trademarks)
Srivastava and Schoker (1991)	Brand equity of a product affects long term cash flow and future profits.	Brand strength Brand value
Keller (1993)	The differential effect of brand knowledge on consumer response to the marketing of the brand.	Brand awareness (recall and recognition) Brand image(attributes, benefits , Attitudes)
Cobb *et al* . (1995)	The brand with greater advertising budget yields substantially higher levels of brand equity. In return, the brand with the higher equity generates significantly greater preference and purchase intentions.	Brand awareness, perceived quality Brand associations, Advertising Awareness
Lassar *et al.* (1995)	Enhancement of perceived utility and desirability which a brand name confers on a product.	Performance value, social image, Trustworthiness commitment.

Sharp (1995)	All of a firm's intangible assets, which are distinct from internal intangible assets and skills.	Brand awareness Brand image Consumer relationships
Aaker (1996)	The definition is the same as that of Aaker's (1991) definition. Only, here Aaker (1991) includes a market–based perspective (market behavior of the brand.	Brand awareness, perceived quality Brand associations and differentiators , brand loyalty, market behavior of brand
Berry (2000)	Brand equity is the differential effect of brand awareness and meaning on the consumer's response to marketing of the brand.	Brand awareness Brand meaning
Vasquez et al. (2002)	The overall utility that the consumer associates with the use and consumption of the brand, including associations expressing both functional and symbolic utilities.	Product Functional Utility product Symbolic Utility Brand functional Utility Brand
Gil (2007)	Brand loyalty is much closer to the concept overall brand equity than brand awareness associations and perceived quality.	Brand awareness, Perceived quality Brand associations Brand loyalty
Atilgan et al. (2009)	Emergence of brand trust as a new dimension instead of brand awareness complies well with recent literature on global branding.	Brand awareness, Perceived quality Brand associations Brand loyalty Brand Trust

Burmann et al. (2009)	This research explores the sources of brand equity from both internal and external perspectives at the behavioral and financial level in order to achieve a more accurate and sustainable brand equity measurement approach.	Brand Benefit Clarity Perceived Quality Brand Uniqueness Brand Sympathy Brand Trust Brand Awareness
Mishara and Datta (2011)	Important dimensions of brand assets such as brand name, awareness and personality are treated as antecedents of CBBE and some others like brand preference and purchase intention are considered as consequences.	Brand Name Brand Communications Brand Associations Brand Personality Brand awareness Brand Image Perceived Brand Quality and Brand Loyalty
Wang and Finn (2013)	Brand emotion is a new dimension which is added here to expand the coverage of the CBBE domain from solely cognitive and non-cognitive, spontaneous emotional reactions to brands.	Past Brand Loyalty Current Brand Awareness, Current Brand Association Current Perceived Quality Current Perceived Value for the Cost
(Sallam, 2016)	The study investigates the effect of corporate branding and brand image on brand equity, and to investigate the effect of brand equity on consumer's choice and the results found that corporate branding was found to have a positive impact on brand equity while the results explored that brand image had no effect on brand equity.	brand image, corporate branding, brand equity, consumer choice

(Kumar, 2017)	Brand Loyalty is the most significant factor in course for the development of CBBE.	Brand awareness, Perceived quality Brand associations Brand loyalty.
(Wani, 2018)	The research explored that not all brand equity dimensions as per Aaker's 1991 model are responsible for higher brand equity.	Brand awareness, Perceived quality Brand associations Brand loyalty.

Source: Brahmbhatt&Shah (2017) (modified)

As regards the above the definitions and concepts that have been accepted widely are those of Farquar (1989), Aaker (1991-1996), Keller (1993) and Srivastava and Shocker (1991).

In this regard, to assist in understanding an organisation's brand equity, a conceptual model is presented in **figure 2.2** below. Aaker's (1991) model of brand equity is one of those most commonly employed and will be used in the study.

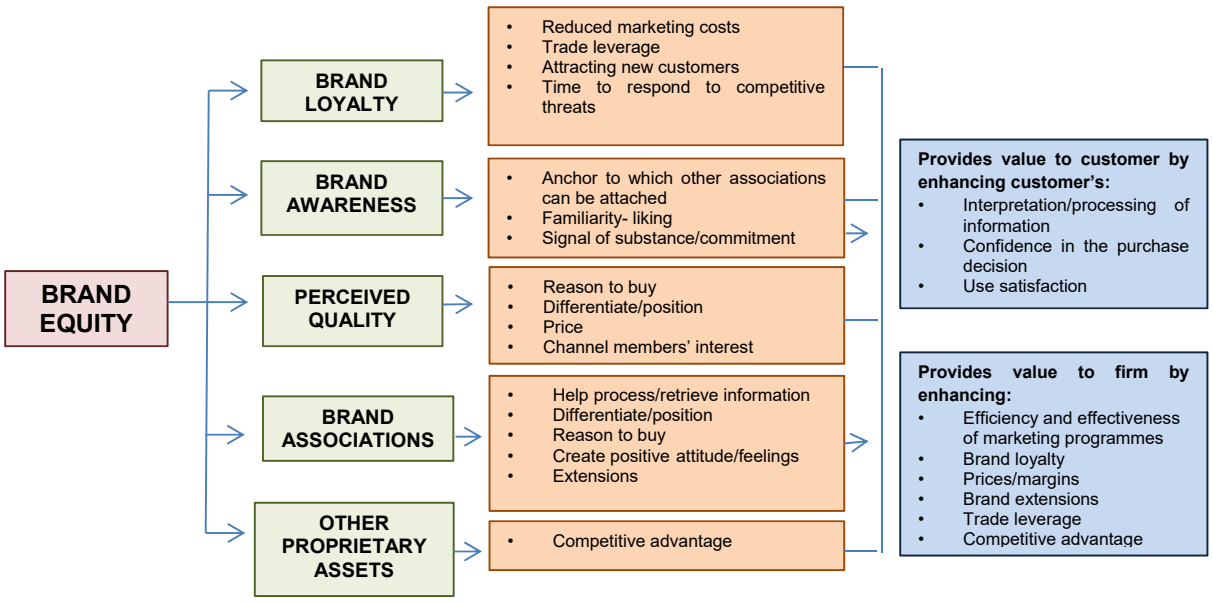

Figure 2.2: Conceptual model of brand equity (Aaker; 1991)

2.4.1 Perspectives on brand equity

Marketing scholars have studied brand equity from different perspectives. Studies stem from notable scholars (Balaji, 2011; Fayrene & Lee, 2011; Baalbaki , 2012; Hakala, Svensson, & Vincze, 2012; Baalbaki & Guzman, 2016 and Kumar, 2017). Four perspectives identified in the study are obtained from (Baalbaki & Guzman, 2016).

The **first is the *cognitive psychology perspective*** defined by (Baalbaki and Guzman, 2016) as consumers' brand knowledge, associations and response to the marketing mix of the brand; he draws from Aaker (1991); Keller (1993) and Kotler and Keller (2012). This effect is based on the fact that consumers react positively to a brand based on their favourable association with its marketing activities, but less so when the brand is less favoured due to associations with its marketing (Hakala, Svensson, & Vincze, 2012; Baalbaki and Guzman, 2016) view the consumer perspective as worth to a brand due to its associations for them. Wang and Finn (2014) perceive brand equity as psychological in nature since it evaluates consumers' responses to brand awareness and loyalty. According to Shafi and Madhavaiah, (2014) they evaluate brand equity from the consumer perspective as the determining factor of consumer-based brand equity .The American Marketing Association views this perspective as consumer's attitude towards the brand, being favourable as a result of use.

The second is the *information economics perspective* and defines brand equity as as the increased brand effectiveness of a product (Wernerfelt, 1988; Erdem & Swait, 1998 cited in Baalbaki & Guzman, 2016).

The third is the *financial markets perspective* and is defined by Baalbaki and Guzman, (2016) as the financial performance of the organisation, its market value and tangible assets; brands merely focus on equity. This is supported by major authors such as Simon and Sullivan (1993) in Baalbaki and Guzman (2016) who hold the view that a financial perspective brand assists to measure a firm's financial market value. Severi and Ling (2013) perceive brand equity as a company's valuable assets. In addition Farjam and Hongyi, (2015) suggest it is an enabler for managers

to improve a brand's success and differentiate company services from competitors. In conclusion, Farjam and Hongyi, (2015) agree that financial perspective plays an important role within firms though it does not make it easier for markerters to be fully conversant with brand equity.

Fourthly, *employee based brand equity* is cited as important for employees within the organisation in building strong brands, since service is a contributor to the employees' brand building brand experience, as cited by King and Grace, (2009) in Baalbaki and Guzman, (2016).

In the light of the above, the study will focus on the consumer-based brand perspective which plays an important role in understanding consumers' brand knowledge, associations and response to the brand**.** Consumer-based brand equity plays an improtant role and places consumers as a focal point (Wani, 2018) The study will look at Aaker's (1991) model as presented in **figure 2.2.** The said perspective, according to Aaker, (1996), consists of five key dimensions: brand awareness, perceived quality, brand loyalty and brand association. This study excludes proprietary brand assets.

2.5. Brand Awareness

According to Sasirekha and Sathish, (2017) brand awareness is one of the most central elements of consumer-based brand equity. It plays an important role in connecting consumers with the brand. Accordingly, brand awareness is cited as the consumers' ability to recognise or recall a brand (Aaker, 1991). This is followed by another definition by Aaker (1996, p.10) who defines brand awareness as the "strength of a brand's presence in the consumers' minds". Washburn and Plank, (2012) pointed out that consumers must first be aware of the brand in order to be associated with it. The Office of the Tax Ombud as a new organisation has to become known through creating awareness amongst consumers. In order to measure brand awareness, researchers must measure brand recognition and recall (Keller, 1993; Aaker, 1996). According to Aaker (1991a, p.63-66), "brand awareness creates value in the mind of the consumer in four ways":

- **Anchor to which other associations can be attached** which is suggested as a scenario where brand recognition becomes the first step in the communication task. Consumers make a purchase decision based on knowledge about the brand.
- **Familiarity** is said to be used to drive the buying decision and occurs when a consumer is exposed to a brand and is familiar with it.
- **Signal of substance/ commitment** which is attributed to the presence of a signal where the name of the brand is recognised through various communications such as advertising, being in business for a long period, widespread presence and success in such a way that it is utilised.
- **Brand to be considered** denotes the situation when a product is considered during the buying process.

In the light of the above, brand awareness is essential in building brand equity; according to Aaker (1991), it contributes to brand equity and creation in four main ways: Firstly, it creates a brand node in the consumer's memory. Secondly, it provides a sense of brand popularity in the consumer's mind. Thirdly, it acts as a signal of trust in the brand. Lastly, it gives enough reasons for the consumer to consider the brand in his [her] consideration set. Later, Aaker (1996) identified brand awareness as an important component of brand equity; he referred to it as the brand salience that existed in consumers' memories. Recall, recognition, brand dominance, top-of-mind, brand opinion and brand knowledge comprised of differences in the level of brand awareness. For well-known brands, recall and top-of-mind are more sensitive and meaningful. Brand knowledge and brand opinion can be used in part to enhance the measurement of brand recall. Thereafter, emerging authors perceived a strong brand presence in consumers' minds as crucial in building sustainable brand equity (Balaji, 2011). The importance of consumer awareness of the brand was also cited by Washburn and Plank, (2012) who pointed out that consumers must first be aware of the brand in order to develop a set of associations. Therefore, the first step in building brand equity is building brand awareness. This implies consumers must be exposed to a brand and its offerings because of the latter (Baalbaki, 2012). Latha, (2016, p.49) later defined brand awareness as a "consumer's ability to associate a brand with its product

category". Brand awareness is related to when consumers have a memory of a brand as reflected in their ability to identify the brand under different conditions (Shafi & Madhavaiah, 2014). Therefore, it comprises of consumers' ability to recognise the brand, when they see a picture of the logo, for example (Baalbaki & Guzman, 2016). In this regard, it is concluded that brand awareness plays a role when consumers makes a buying decision (Alexandra & Cerchia, 2018).

2.6. Brand Loyalty

Brand loyalty is important as it contributes to firm's competitive advantage (Kabiraj & Shanmugan, 2011). According to Aaker (1991); and Biedenbach and Marell, (2010), brand loyalty is defined as the attachment of the consumer to the brand. Three different levels of brand loyalty are explained by Worthington, Russel-Bernnet, and Hartel, (2010) and illustrated below as a tri-dimensional approach of brand loyalty in **figure 2.3:**

Behavioural loyalty is linked to consumers' brand preference or commitment. It occurs during consumer behaviour as noted in the number of repeated purchases or commitment to rebuy the brand as a primary choice. Accordingly, (Kabiraj & Shanmugan, 2011) also support the fact that brand loyalty occurs when consumers conscious and unconscious decice on repurchasing a brand.

Cognitive loyalty is driven by loyalty based on information on price and features (Worthington, Russel-Bernnet, & Hartel, 2010). It occurs when a brand comes up first in a consumers' mind, when the need to make a purchase decision arises that is the consumers' first choice. Such loyalty is closely linked to the highest level of awareness (top-of-mind), where the matter of interest also is the brand, in a given category, which the consumers recall first. Thus, a brand should be able to become the respondents' first choice (cognitive loyalty) and therefore be purchased repeatedly.

Emotional loyalty is defined as the degree of positive feelings emanating when a consumer's positive feelings arise during repurchasing a brand the next time around. Consumer loyalty contributes to the growth of brand equity as consumers are able to

recommend the brand to new customer's thus promoting awareness (Alexandra & Cerchia, 2018). Consumer's loyalty further creates benefits that could be economic or non-economic, due to the fact that acquiring new consumers might be costly compared to keeping current ones who generate more profits and have the ability to spread the word (Kaynak, Salman, & Tatoglu, 2008 and Kabiraj & Shanmugan, 2011). Brand loyalty is an important characteristic of brands with high equity (Atilgan et al., 2015; Aaker, 1991).

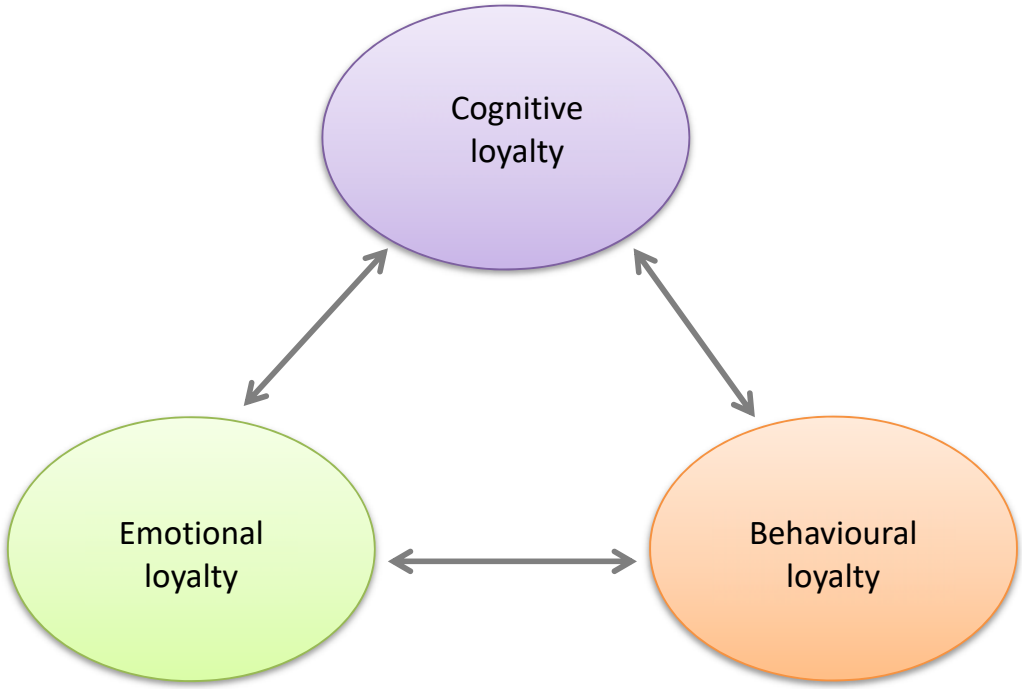

Figure 2.3 A tri-dimensional approaches to brand loyalty. Source: Worthington, Russel-Bernnet, & Hartel (2010)

2.7 Brand Association

A brand association is the most widely accepted aspect of brand equity. Brand associations are defined by Aaker (1991) as a link made with the consumer's memory of the brand, while similarly, Taylor, Hunter, and Lindberg, (2007); and Del Rio, Viazquez, & Iglesis, 2001) refer to brand image as the perception of the brand, as reflected by the brand association held in the consumer's memory. This is also supported by (Alexandra & Cerchia, 2018) who suggest that brand association

reflects the image of the brand which is connected to the name of the brand. The association of brands plays an important role in the sustainability of the brand's equity as this is linked with brand memory. Keller (1993, 1998) suggests classifying brand association into three catogories of attributes which are descriptive features that characterise a brand. For instance, on the consumer perspective, consumers view a brand in line with what it can do for them or the purchase's consumption, benefits and attitudes, where benefits are defined as the personal value consumers attach to brand attributes and brand attributes are consumers' evaluation of the brand (Del Rio, Viazquez, and Iglesis, 2001). The brand association is composed of thoughts, feelings, perception, images, experiences, beliefs and attitudes (Kotler & Keller, 2012; Tanveer & Lodhi, 2016). The social image also forms part of brand associations. This can be viewed as the consumer's perception of the esteem in which the consumer's social group holds the brand. It includes the attributions a consumer makes, and those which a consumer thinks others make, to the typical user of the brand. In close relation to social image, perceived value also plays a role as an aspect of brand association. Trustworthiness and country of origin are other important attributes that contribute to assessing the strength of a brand. Trustworthiness is the confidence a consumer places in the firm and the firm's communications, and as to whether the firm's actions would be in the consumer's interest. Three types of associations are identified, attributes, benefits and attitudes:

2.7.1 Attributes

According to Kaynak, Salman, and Tatoglu, (2008) attributes are descriptive features that are characterised by why they have caused the consumer to purchase or consume a brand. They are classified into product related and non product related. The former are defined as components utilised for providing and implementing service to consumers (Kaynak, Salman, & Tatoglu, 2008). Non product related service attributes are external contributors of products and services related to purchase or consumption. These are price, brand personality, user and user imagery, including feelings and experiences.

2.7.2 Benefits

According to Keller (2003b) benefits are personal values which consumers themselves attach to a service. This occurs when consumers evaluate the worth of a service or product to themselves (Kaynak, Salman, & Tatoglu, 2008). These benefits are categorised into functional, symbolic and experiential ones.

2.7.3 Attitudes

Attitudes are identified as intangible forms of brand association (Kaynak, Salman, & Tatoglu, 2008). They form part of the consumer's perception of a brand and depend on strength and favourability of a brand.

2.8 Perceived Quality

According to Aaker (1991), perceived quality is one of the components of brand equity but he does not clarify whether it refers to goods or services. Perceived quality resonates in the consumers' minds (Wani, 2018). It is the consumer's judgement about a product's overall excellence or superiority, which is different from an objective quality assessment (Biedenbach & Marell, 2010; Fayrene & Lee, 2011). According to (Shafi and Madhavaiah, 2014) service providers can differentiate brands through perceived quality and provide consumers with reasons to purchase. Perceived quality provides significance or value to the consumer by enhancing satisfaction. It is the ability of a product to offer the necessary level of satisfaction better than other alternatives.

As explained by Yoo, Donthu, and Lee, (2000), the quality of a product is a significant resource that enables the firm to achieve competitiveness. According to (Balaji, 2011) perceive quality contributes greatly to providing opportunity of premium prices. The consumer experience is achieved through the level of information about the brand which affects quality of perception (Wani, 2018).

2.9 Conceptual Model and Hypothesis Development

According to Balaji, (2011) despite various dimensions being identified, previous researchers have not reached a consensus regarding the interelationship among brand equity dimensions. The current study will determine the dimensions of consumer-based brand equity in relation to brand awareness, brand association, brand loyalty and perceived quality. As mentioned, the foundation of the study is modelled on Aaker's (1991a) and Keller's (1993b) conceptualised model of brand equity, which has been tested in previous research. The conceptualised framework of the study is depicted in **figure 2.4.**

2.9.1 Brand awareness and brand equity

The first step in building brand equity is building brand awareness. In order to measure brand awareness, one has to determine brand recognition and recall (Keller, 1993; Aaker, 1996). Brand awareness is "the ability of a potential buyer to recognise or recall that a brand is a member of a certain product category" (Aaker, 1991, p.61). This implies that when consumers are exposed to a brand and its offerings, these result in brand awareness, while Keller (1993) maintains that brand awareness affects consumer decision making by influencing the formation and strength of brand associations in the brand image. In the light of the above, a brand is recognised when the consumers confirm prior exposure to the brand when given the brand as a signal. Brand awareness is the consumers' ability to recall and recognise the brand with the ability to identify the brand name, logo, symbol in their memory (Keller, 2003). This leads to the following hypothesis:

H1: The greater awareness of the Office of the Tax Ombud will have a positive and significant impact on brand equity.

2.9.2 Brand associations and brand equity

According to Aaker (1991) brand association is defined as "anything linked in memory to a brand" *(*Aaker, 1991, p.109). In order for associations to have a positive effect on brand equity, they must be unique, strong and favourable (Keller, 2003). Associations represent a basis for purchase decisions for brand loyalty, and also

impart value to the firm and its consumers, Aaker (1991). Therefore, the following hypothesis is formulated:

H2: The brand association of Office of the Tax Ombud Office with fairness will have positive and significant impact on brand equity.

2.9.3 Brand loyalty and brand equity

Brand loyalty reflects how likely a consumer will be to switch to another brand, especially when that brand undergoes changes either in price or product features, as defined by Aaker (1991). Keller (2003) refers to brand loyalty as brand resonance, which explains the consumer relationship as the extent to which consumers feel they relate to that brand. When consumers are able to echo what they believe in a brand the loyalty is high and makes the brand experience memorable and favourable (Buil, Martinez, & de Chernatony, 2013). The definition of brand loyalty is similar to that found in other literature, which suggests the following hypothesis:

H3 Taxpayer loyalty to the Office of the Tax Ombud will have a positive and significant impact on brand equity.

2.9.4 Perceived quality and brand equity

Perceived quality is the consumer's "judgement about a product's overall excellence or superiority" which is different from objective quality and relates to the consumer's perception (Fayrene & Lee, 2011). On that note, Aaker (1991) suggests that a high perceived quality promotes buying intentions and reinforces a consumer's conviction about buying the brand; differentiates the brand from competition; and allows the firm to charge a premium price and then extend the brand. According to Aaker, (1991) perceived quality has a strong influence on brand loyalty. On this note, the following hypothesis is drawn from the brand equity literature.

H4 Quality services provided by the Office of the Tax Ombud will have a positive impact on brand equity

The conceptual model proposed is depicted below in figure 2.4.

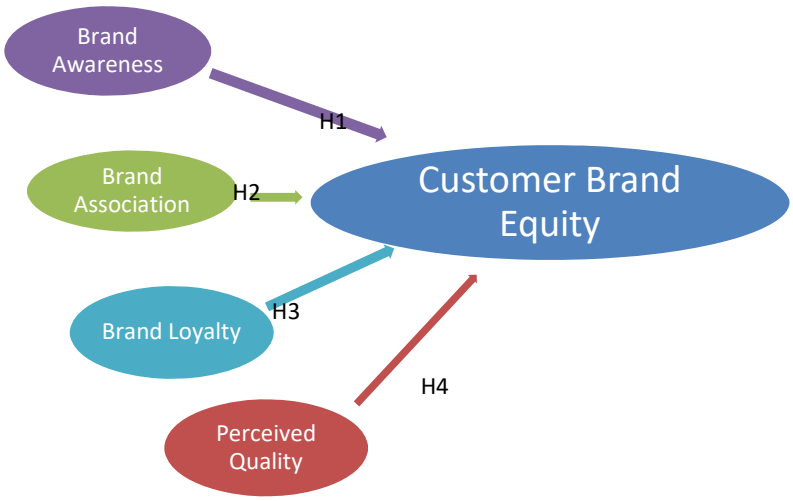

Figure 2.4: Proposed Conceptual Model (Source: adapted from Aaker (1991) model of brand equity)

2.10 Conclusion of Literature Review

In conclusion, the first four dimensions of CBBE are meaningful for the scope of the intended study. In using Aaker's (1991a) and Keller's (1993a) conceptualisation models, this study sets out to test a framework for the evaluation and measurement of CBBE and its effect on perceptions of the brand of the Office of the Tax Ombud. Most marketing literature cited Aaker's (1991a) and Keller's (1993a) conceptualisation model of brand equity with particular reference and focus was on consumer point of view (Seric, Gil-Saura, & Mikulic, 2017). The given dimensions are critical in the study to evaluate how the brand is going to be built in order for it to be strong, unique and positive in the eyes of consumers (Balaji, 2011).

In a service environment, it is essential that consumers be well informed about brands in order to make decisions. In order for consumers to know about the brand, there needs to be brand awareness, which creates a competitive advantage. Here we can borrow from the existing literature as strong brands, whether or not they are a service, deliver a competitive advantage, more brand loyalty and brand

association. For brands that are well known, consumer recall and top of mind are most important, while brand knowledge and opinion can assist in measuring brand recall. The literature review and the theory on brand equity reveal that the relationship between the brand equity dimensions of brand awareness, perceived quality, brand association and brand loyalty in a service context plays an important role in building strong service brands.

3. RESEARCH METHODOLOGY

The importance of Chapter 3 is to highlight the research framework used to design, gather and analyse data. Research methodology is described as the method of gathering and decoding information for the purpose of producing an objective that has a distinct outcome, (Saunders & Thornhill, 2007). While Neuman (2011, p.2) describes methodology as “an understanding of the social organisational context, philosophical assumptions, ethical principles, and political issues of the enterprise of social researches who use methods”. The section also contextualises the research approach, data analysis and the gap identified during the study. In conclusion, the sampling strategies, description of the research design and techniques used to analyse data are discussed along with the limitations of the study, and the validity and reliability of the methodology.

3.1 Research methodology

The research hypotheses explore the perception of the Office of the Tax Ombud in relation to Aaker’s (1991) model of consumer-based brand equity (CBBE) dimensions, namely, brand awareness, brand association, brand loyalty and perceived quality. In order to explore the hypotheses a research paradigm and method of scientific nature referred to as quantitative research was used with the aim of testing a positivist approach that would reflect the real and objective world of the study (Fox et al, 2007). The research was quantitative and defined as a numeric representation of observations to explain a specific phenomenon (Babbie, 2015). In addition, a quantitative approach is further defined to test objective theories by examining variables (Creswell, 2018). According to Yates and Leggett (2016) the quantitative research approach is appropriate for exploring relationships between and among variables, describing trends, attitudes, or opinions of a population, as well as testing the effects of a treatment or intervention. These variables were measured using an instrument based self-administered questionnaire to analyse collected data using statistical analysis procedures and hypothesis testing (Creswell, 2018).

The research methodology for the study was built on previous research on brand equity conceptualisation that was used on the same determined dimensions of the Aaker (1991a) or Keller (1993b) theoretical models.

The study followed a quantitative approach of the CBBE of the Office of the Tax Ombud**.** The approach adopted the gathering of information through a cross sectional survey which took the form of a quantitative research study. The survey approach used a self-completed structured questionnaire to collect data and to measure the reality of the research which has been adopted. Further, the structured questionnaire was initially tested with a small pilot study to ensure that the questionnaire was appropriate for answering the research questions.

3.2 Research Design

According to Bryman and Bell (2007), the research design explains a framework for the collection and analysis of data and includes the following:

- Expressing causal connections between variables;
- Generalising to larger groups of individuals than those actually forming part of the investigation;
- Understanding behaviour and the meaning of that behaviour in its specific social context; and
- Having a temporal appreciation of social phenomena and their interconnections.

Research designs are a “type of inquiry within qualitative, quantitative and mixed methods approaches that provide specific direction for procedures in a research study” (Creswell, 2018, p11). The study used a quantitative data approach. This approach uses a survey design, which provides quantitative, or description trends, attitudes or opinions of a population through exploring a sample of the population (Creswell, 2018). It includes the application of cross sectional and longitudinal studies where a self-completed structured questionnaire is used for data collection (Creswell, 2018). Survey designs play a role in answering questions that are descriptive, questions about the relationship between variables and questions in

relation to predictive relationships between variables over time (Creswell, 2018). The study also consists of independent variables (brand awareness, brand association, brand loyalty, perceived quality and perception) and a dependent variable (brand equity) which are adopted from the previous work of Aaker's (1991) model of brand equity.

Primary data collected on a self-completed questionnaire was used to measure attitudes and the information was analysed with a statistical program and hypothesis testing (Creswell, 2018). The study undertook primary data collection using a structured questionnare and secondary data collection from journals, published and unpublished commercial business reports, survey results, articles and books.

3.3 Population and sample

3.3.1 Population

Creswell (2007) refers to population as a group of individuals who possess specific characteristics from which a sample is drawn to determine parameters or characteristics. Another description of population is the universe of units from which a sample is selected (Bryman 2012; Creswell, 2018).

The targeted population in the study were South African registered and non-registered taxpayers in all provinces, males and females. The word taxpayer was used interchangeably with consumers. According to the Tax Administration Act 28 of 2011 section 151 (a) "taxpayer is a person who is or may be chargeable to tax or with a tax offence". The total sample size was 531 respondents. This sample consisted of individual men and women between the ages of 18 and 65 across all nine South African provinces.

The research adopted a random sampling, as it was not possible to acquire data from the whole population of taxpayers. The vast majority of taxpayers would, as individuals, meets the criteria used to describe individual consumers.

3.3.2 Sample and sampling method

Sample is defined as a segment of the population that is selected for investigation and which represents a subset of a population (Bryman & Bell, 2007). The sample frame of the population of the study constitued taxpayers who are registered with SARS and classified under personal income tax. Personal Income Tax (PIT) is South Africa's largest source of tax revenue and contributed 38.1% of total tax revenue collections in 2017/18. According to the SARS statistic report (2018) the number of individuals registered as taxpayers for Income Tax is 21.0 million as at 31 March 2018. These taxpayers predominantly reside in Gauteng followed by the Western Cape, Kwa-Zulu Natal, Mpumalanga, North West, Limpopo, Northern Cape, Free State, and Eastern Cape. Their ages range from 18 to above 65 years in age. The profile of accessible respondents is 10165 and the number that responded was 531.

3.4 The research instrument

The approach in the study that was used is a quantitative research questions and hypothesis to shape the study. The study utilised a self-administered questionnaire as is commonly used in quantitative research (Bryman & Bell, 2007). In addition, since the study is empirical, a questionnaire as an instrument was used (Sasirekha & Sathish, 2017).The survey instrument measured the four dimensions of Aaker's (1991) model of brand equity, which are brand awareness, brand loyalty, brand association and perceived quality. The measurement instrument proposed was adopted from previous work of various authors and modified accordingly to fit the research under study (Fagarasanu and Kumar, 2002). The brand awareness scale consisted of four items, which measure recall and recognition adopted from Yoo, Donthu, and Lee (2000). The brand association scale adopted from Yoo, Donthu, and Lee (2000), Villarejo and Sanchez Franco (2005), Hananto (2006) as cited in (Sharma, 2016), Chen, and Green (2009) which addressed organisation association and product association. The brand loyalty scale was adopted from Yoo et al (200), Jallivand (2011) and Hananto (2006).The scales of perceived quality were adopted from Yoo *et al.* (2000) and Villarejo and Franco (2005) in Sharma (2016).

The overall brand equity scale consisting of four items was borrowed from Yoo et al (2000), (Washburn & Plank, 2002), (Wani, 2018) and (Tanu, Ahmed, & Latif, 2018).

Structure of the questionnaire

The following is the structure of the questionnaire:

Section A and B contain demographic descriptive questions.

Section C, D, E, F, and **G** are about measurement relating to the constructs of Aaker's (1991) CBBE dimensions which are brand awareness, brand association, brand loyalty and perceived quality as depicted below:

SECTION C BRAND AWARENESS

Construct	Scale Items	Source
BAW1	I am fully aware of the **services** Office of the Office of the Tax Ombud.	Yoo et al (2000)
BAW2	I can **recognise** the Office of the Tax Ombud among other brands	Yoo et al (2000)
BAW3	**Some characteristics** of the Office of the Tax Ombud come to mind quickly.	Yoo et al (2000)
BAW4	I can quickly **recall the symbol or logo** of the Office of the Tax Ombud	Yoo et al (2000)

SECTION D BRAND ASSOCIATION

Construct	Scale Items	Source
BA1	Office of the Tax Ombud has a **strong presence in the tax administration environment .**	Yoo, Donthu, and Lee (2000) Villarejo-Ramos and Sanchez-Franco (2005)
BA2	I have a clear impression of the **type of people** who use the Office of the Tax Ombud.	Villarejo-Ramos and Sanchez-Franco (2005)
BA3	The Office of the Tax Ombud **delivers on its promise.**	Hananto (2006)
BA4	I **like** the Office of the Tax Ombud	Chen and Green (2009)
BA5	I **admire** the service of the Office of the Tax Ombud	Chen and Green (2009)

SECTION E BRAND LOYALTY

Construct	Scale Items	Source
BL1	Office of the Tax Ombud will be **first choice** when I want to lodge a complaint against SARS.	Yoo et al (2000)
BL2	I will **suggest the services** of the Office of the Tax Ombud to other taxpayers.	Jalilvand (2011)
BL3	I am c**ommitted** to use the service of the Office of the Tax Ombud	Hananto (2006)
BL4	I consider **myself loyal to** the service of the Office of the Tax Ombud	Yoo et al (2000) and Jalilvand (2011)
BL5	I **regularly use the service** of the Office of the Tax Ombud	Yoo et al (2000)

SECTION F PERCEIVED QUALITY

Construct	Scale Items	Source
PQ1	The Office of the Tax Ombud offers **high quality services.**	Pappu et al (2005)
PQ2	The Office of the Tax Ombud offers **reliable services**.	Pappu et al (2005) and Yoo et al (2000)
PQ3	The Office of the Tax Ombud has **experienced personnel**	Yoo et al (2000)
PQ4	The Office of the Tax Ombud is a brand characterised by its **continuous innovation.**	Villarejo-Ramos & Sanchez-Franco (2005)
PQ5	**Quality of service** offered by the Office of the Tax Ombud is consistent	Yoo et al (2000)
PQ6	The Office of the Tax Ombud **personnel is knowledgeable** about all areas of services offered.	Yoo et al (2000)
PQ7	The Office of the Tax Ombud is a **quality leader** within its category.	Villarejo-Ramos & Sanchez-Franco (2005)
PQ8	The service of the Office of the Tax Ombud is **effective.**	Yoo et al (2000)

SECTION G BRAND EQUITY

Construct	Scale item	Source
BE1	I would **prefer** to use the service of the Office of the Tax Ombud even if another tax agent offers the same services as the Tax Ombud.	Yoo et al (2000) (Wani, 2018) (Tanu, Ahmed, & Latif, 2018)
BE2	If there is **another brand as good** as the Office of the Tax Ombud I prefer to work with the Tax Ombud.	Yoo et al (2000) (Wani, 2018) (Washburn & Plank, 2002)
BE3	If another agency is **not offering different** services from the Office of the Tax Ombud in any way, it seems smarter to work with Office of the Tax Ombud.	(Washburn & Plank, 2002)
BE4	I consider the Office of the Tax Ombud to **be a bargain** because of the benefits.	(Tanu, Ahmed, & Latif, 2018)

In the self-completion structured questionnaire respondents answered questions by completing the questionnaire themselves. The respondents used an email with a link to return the completed questionnaire.

The Likert scale is a popular measure used for perceptions (Vogt, 1999). The measurement used was a 6 point Likert scale where respondents were asked to rate a particular statement by selecting one of the following responses e.g. “1” (strongly disagree) to “6” (strongly agree).

According to Bryman and Bell (2007), a self-completion structured questionnaire has the following advantages: they are cheaper to administer, quicker to administer, there is no interviewer variability, and respondents can complete the questionnaire in their own time. However, the disadvantage is that respondents cannot prompt if the question is unclear, the researcher cannot probe respondents to clarify or elaborate on an answer, the response rate can be lower and there is a greater risk of missing data (Bryman & Bell, 2007).

3.5 Procedure for data collection

The self-administered questionnaire was distributed via email to participants across the nine provinces of South Africa who were on the database which was accessible from the community data base of Consulta agency which allows the general consumer a platform to contribute to the total offering package of day-to-day consumer products and services, by voicing their opinion and participating in their surveys and research activities and in addition the questionnaire was randomly send to tax professionals. The questionnaire was derived from previous authors who researched CBBE however; they were modified to suit the study. Aaker's (1991) brand equity concept model was used in this study in particular using the dimensions of brand awareness, brand loyalty, brand association and perceived quality. The primary data used was based on the questionnaire.

3.6 Data analysis

This chapter sets out the data analysis and interpretation of the significant findings of the study, which was run from 1 January 2019 until 4th of February 2019 among South African taxpayers. The study was quantitative research, therefore the objective was to analyse relationships among quantitative variables. The study utilised both inferential and descriptive statistics, where the descriptive statistics tools used were central tendency measures and percentage values, whereas the inferential statistics tool used was regression analysis. The data was statistically analysed using the IBM Social Packages for Statistical Software (SPSS) v25. In this case a regression analysis was used as it refers to calculating the value of one variable on the basis of other variables (Keller & Warrack, 2000). In the study example regression was used to test the hypothesis which relates to the relationship between independent variables (brand awareness, brand association, brand loyalty, perceived quality) and a dependent variable (brand equity). Furthermore, a correlation test was applied to investigate the strength of the relationship between brand equity determinants and brand equity. Another analysis used in the study was the frequency table, which is referred to as "providing the number of people and the percentage belonging to each of the categories for the variable in question" (Bryman & Bell, 2007, p.357).

The respondents' profiles were measured using the frequency tables to display the respondents from different variables e.g. men versus women.

Lastly, a measure of central tendency was used as a tool to summarise in one figure a value that is typical for distribution to determine the average distribution (Bryman & Bell, 2007). In the case of the study the measurement played an important role in measuring the average respondendents for variable values .

3.7 Limitations of the study

A representative sample is very important because it gives credibility to the validity of the study. The number of 531 respondents for the sample was too small in comparison to the individual taxpayer population. The weakness is that the results were not representative to all South African registered and non-registered taxpayers. A replicative study needs to be conducted to gain more in depth of understanding of the challenges experienced by taxpayers.

3.8 Validity and reliability of research design

Validity is defined as the "issue of whether or not an indicator (or set of indicators) that is devised to gauge a concept" (Bryman & Bell, 2007, p165). In practical terms the measurement of validity that the researcher refers to in the study measured what the researcher intended to measure. The items used in the instruments were from previous studies; therefore, the instrument was tested to ensure applicability for the tax brand.

3.8.1 External validity

External validity is concerned with the question of whether the results of a study can be generalised beyond a specific research context (Bryman & Bell, 2007). The study did not meet the external validity criteria.

3.8.2 Internal validity

Internal validity refers to a property of the research which permits researchers to conclude that the effect upon the dependent variable is caused by the independent variable alone (Du Plooy, 1995). In the study conducted, internal validity relates to causality, therefore this was related to the study since the research was looking at analysing relationships between variables of CBBE dimensions i.e. brand awareness, brand loyalty, brand association, perceived brand and brand perception (Bryman & Bell, 2007).

3.8.3 Reliability

According to Neuman (2011, p188), reliability is defined as dependability or consistency, suggesting that the same thing is repeated under similar conditions. This is further supported by Bryman and Bell (2007) who state that reliability is concerned with the question of whether the results of a study are repeatable.The study which was quantitative met the reliability criteria since it repeated previous research of the CBBE construct conceptualisation of brand equity of Aaker (1991) and Keller (1993).

4. PRESENTATION OF RESULTS

4.1 Introduction

This chapter serves to present the results obtained from the data analysis. The data was captured in Excel and imported into SPSS v25 for analysis. The process of data analysis was initiated by data cleaning and maintaining data integrity. The analysis process followed all the objectives in a manner that answered the aim of the study.

A description of the respondents' demographic characteristics is presented. This is followed by brand equity determinants descriptive statistics. The correlation of the independent variables (determinants) and the brand equity are presented in tabular form. The regression analysis will demonstrate the impact of determinants on brand equity collectively.

4.2 Demographic profile of respondents

This section presents the demographic characteristics of the respondents who took part in this study. This unit was the basis for the follow up on statistical analysis, which is discussed below.

4.2.1 Gender

Table 4.1 below shows that the participants were made up of 65% (n=345) men and 35% (n=186) women.

Table 4.1: Gender

Gender	Frequency	Percent
Male	345	65.0
Female	186	35.0
Total	531	100.0

4.2.2 Ethnicity

According to table 4.2, the majority of the sample, 62.9% (334) are white, followed by Africans accounting for 19% of the sample, followed by Indian accounting for 5.3% (28), followed by those who indicated that they prefer not to say accounting for 4.5% (24), followed by Asian and Other accounting for 0.4% (2) each.

Table 4.2 Ethnicity

	Frequency	Percent	Cumulative Percent
African	101	19.0	19.0
Asian	2	0.4	19.4
Coloured	40	7.5	26.9
Indian	28	5.3	32.2
Other	2	0.4	32.6
Prefer not to Say	24	4.5	37.1
White	334	62.9	100.0
Total	531	100.0	

4.2.3 Highest level of Qualification

The study reveals that the majority of respondents are postgraduate, which is 28.6% (152), followed by respondents with a diploma on 26.6% (141), respondents with a degree 21.1% (112), those holding matric 20% (106) and lastly, 3.8% (20) of respondents indicated “none of the above”.

Table 4.3 Highest level of Qualification

	Frequency	Percent	Cumulative Percent

Matric	106	20.0	20.0
Diploma	141	26.6	46.5
Degree	112	21.1	67.6
Post Graduate	152	28.6	96.2
None of the above	20	3.8	100.0
Total	531	100.0	

4.2.4 Age

Table 4.4 below illustrates the age groups of the sample. The majority of the participants were in the age group “Between 56 and 65 years old” accounting for 50.1%(266), followed by the age group “Between 46 and 55 years old” at 19.2%(102), then the age group “Between 36 and 45 years old” at 16.8%(89), followed by “Between 26 and 35 years old” at 13.4%(71) and finally, the “Between 18 and 25 years old” group accounting for just 0.6% (3).

Table 4.4: Age

Age	Frequency	Percent
Between 18 and 25 years old	3	0.6
Between 26 and 35 years old	71	13.4
Between 36 and 45 years old	89	16.8
Between 46 and 55 years old	102	19.2
Between 56 and 65 years old	266	50.1
Total	531	100.0

4.2.5 Employment status

Table 4.5 informs the reader of the employment status of the respondents. The majority (54.8%) of the participants are employed full time, followed by 20.3% who own their business, are self-employed or are contractors, 15.4% list their status as “other”, 5.1% are employed part time and 4% are unemployed. Those employed part and full-time account for 59.9% of the participants. The percentage for those participants who are employed and who are business owners is 80.2%.

Table 4.5: Employment status

Employment status			
	Frequency	**Percent**	**Cumulative Percent**
Employed full time	291	54.8	54.8
Employed part time	27	5.1	59.9
Own business / self-employed / contractor	108	20.3	80.2
Student	2	0.4	80.6
Unemployed	21	4.0	84.6
Other	82	15.4	100.0
Total	531	100.0	

4.2.6 Capacity

Table 4.6 below illustrates specific findings on the capacity of the respondents. The results show that the majority, about 91% (482) of the participants, are taxpayers, 3.8% (20) are tax practitioners while 5.5% (29) are in other categories.

Table 4.6: Capacity

Capacity			
	Frequency	**Percent**	**Cumulative Percent**
Taxpayer	482	90.8	90.8
Other	29	5.5	96.2
Tax practitioner	20	3.8	100.0
Total	531	100.0	

4.2.7 Professional bodies

Professional bodies were another key area surveyed and Table 4.7 shows the results obtained after running descriptive statistics. The majority of the participants, about 64%, belong to professional bodies not included in the study, 19% belong to the IRB, while South African Institute of Chartered Accountants (SAICA) members account for 4.3%, Chartered Institute of Management Accountants (CIMA) members account for 0.4%, 0.4% of participants belong to the Institute of Accounting and Commerce (IAC), Associate of Chartered Certified Accountants (ACCA) members account for 2.6%, South African Institute of Tax (SAIT) members account for 2.4%, South African Institute of Professional Accountants (SAIPA) members account for 2.1%, members of the Law Society of South Africa account for 2.8%, Financial Professional Institute (FPI) members account for 1.7%, and Commercial Accounting (CSA) account for 0.4% of the participants.

Table 4.7: Professional bodies

Professional body			
	Frequency	**Percent**	**Cumulative Percent**
South African Institute of Chartered Accountants (SAICA)	23	4.3	4.3
Chartered Institute of Management Accountants (CIMA)	2	0.4	4.7
Institute of Accounting and Commerce (IAC)	2	0.4	5.1
Associate of Chartered Certified Accountants(ACCA)	14	2.6	7.7
Independent Regulatory Board for Auditors (IRBA)	103	19.4	27.1
None of the above	337	63.5	90.6
South African Institute of Tax (SAIT)	13	2.4	93.0
South African Institute of Professional Accountants (SAIPA)	11	2.1	95.1
Law Society of South Africa	15	2.8	97.9
Financial Professional Institute (FPI)	9	1.7	99.6
Commercial South Accounting (CSA)	2	0.4	100.0
Total	531	100.0	

4.2.8 Industry

Respondents representing Other manufacturing account for 5.8% of the sample, Other industries represent 20% of the respondents, Broadcasting is 0.8% of the participants, Retail makes up 3.8%, Telecommunication represents 1.9% of the respondents, Mining represents 2.8% of the respondents, Transportation and Warehousing makes up 3.2%, College, University, and Adult Education makes 2.6% of the respondents, Health Care and Social Assistance represent 5.8% of the respondents, Government and Public Administration make up 7% of the respondents, Hotel and Food Services account for 5.6% of the respondents, Religious accounts for 0.4% of the respondents, Other Education industry accounts for 1.1% of the respondents, Other Information industry accounts for 0.9% of the respondents, Arts, Entertainment, and Recreation accounts for 1.9% of the respondents, Computer and Electronics Manufacturing account for 0.4% of the respondents, Information Services and Data Processing accounts for 2.4% of the respondents, Military accounts for 1.1% of the respondents, Primary/Secondary (K-12) Education make up 1.1% of the sample, Publishing makes 0.6% of the participants, Tax services is 1.9% of the sample, Real Estate, Rental and Leasing makes 2.6% of the sample, Scientific or Technical Services account for 1.7% of the respondents, Software industry accounts for 0.6% of the respondents, Utilities accounts for 0.4% of the respondents, Wholesale accounts for 0.8% of the respondents, Tax practitioner accounts for 0.6% of the respondents, Audit and Finance accounts for 4.1% of the respondents, Agriculture, Forestry, Fishing and Hunting accounts for 4.1% of the respondents, Legal Services accounts for 2.4% and Finance accounts for 11.5% of the participants.

Table 4.8 Industry

Industry	Frequency	Percent	Cumulative Percent
Other Manufacturing	31	5.8	5.8
Other	106	20.0	25.8
Broadcasting	4	0.8	26.6
Retail	20	3.8	30.3
Telecommunications	10	1.9	32.2
Mining	15	2.8	35.0
Transportation and Warehousing	17	3.2	38.2
College, University, and Adult Education	14	2.6	40.9
Health Care and Social Assistance	31	5.8	46.7
Government and Public Administration	37	7.0	53.7
Hotel and Food Services	30	5.6	59.3
Religious	2	0.4	59.7
Other Education industry	6	1.1	60.8
Other Information industry	5	0.9	61.8
Arts, Entertainment, and Recreation	10	1.9	63.7
Computer and Electronics Manufacturing	2	0.4	64.0
Information Services and Data Processing	13	2.4	66.5
Military	6	1.1	67.6
Primary/Secondary (K-12) Education	6	1.1	68.7
Publishing	3	0.6	69.3
Tax services	10	1.9	71.2
Real Estate, Rental and Leasing	14	2.6	73.8
Scientific or Technical Services	9	1.7	75.5
Software	3	0.6	76.1
Utilities	2	0.4	76.5

Wholesale	4	0.8	77.2
Tax practitioner	3	0.6	77.8
Audit and Finance	22	4.1	81.9
Agriculture, Forestry, Fishing and Hunting	22	4.1	86.1
Legal Services	13	2.4	88.5
Finance and Insurance	61	11.5	100.0
Total	531	100.0	

4.2.9 Province

Table 4.9 indicates which province the participants are from. When it comes to provinces, 24 of the 531 (4.5%) participants came from the Eastern Cape, 4.5% are from Free state, 46.7% are from Gauteng, 13.2% are from Kwa-Zulu Natal, 5.5% are from Mpumalanga, 1.9% are from North West, 1.1% are from Northern Cape, 20.5% are from Western Cape and 2.1% indicated that they don't reside in South Africa.

Table 4.9 Province

Province			
	Frequency	**Percent**	**Cumulative Percent**
Eastern Cape	24	4.5	4.5
I do not reside in South Africa	11	2.1	6.6
Free State	24	4.5	11.1
Gauteng	248	46.7	57.8
Kwa-Zulu Natal	70	13.2	71.0
Mpumalanga	29	5.5	76.5
North West	10	1.9	78.3
Northern Cape	6	1.1	79.5
Western Cape	109	20.5	100.0
Total	531	100.0	

4.2.10 Monthly Income

Table 4.10 below shows the monthly income of participants. The majority of the participants, about 21% of the sample, are in the income range R25 001 to R40 000, followed by those in the income bracket R16 001 to R25 000 which makes up 18.3% of the sample, followed by those in the income bracket R40 001 to R60 000 accounting for 13.7% of the participants and then those in the income bracket R60 001 to R100 000 accounting for 11.9% of the participants. The percentage who preferred not to reveal their income was 8.7%. The lowest income bracket, accounting for 0.4% of the participants ranges between R1 001 to R2 500.

Table 4.10: Monthly Income

Income			
	Frequency	**Percent**	**Cumulative Percent**
R1 - R1 000	8	1.5	1.5
R1 001 - R2 500	2	0.4	29.0
R2 501 - R4 000	7	1.3	86.3
R4 001 - R6 000	10	1.9	3.4
R6 001 - R8 000	17	3.2	18.5
R8 001 - R11 000	31	5.8	24.3
R11 001 - R16 000	41	7.7	36.7
R16 001 - R25 000	97	18.3	63.7
R25 001 - R40 000	113	21.3	84.9
R40 001 - R60 000	73	13.7	100.0
R60001 - R100 000	63	11.9	15.3
R100 001 and more	23	4.3	28.6
Prefer not to say	46	8.7	45.4
Total	531	100.0	

4.2.11 Communication channels

Table 4.11 shows the communication channels used by the Office of the Tax Ombud when interacting with stakeholders. The majority of participants, about 23%, indicated that they had never heard of the Office of the Tax Ombud on any of the platforms provided, followed by 20.3% of the sample who indicated newspapers, 13% stated the internet, another 13% reported word of mouth, followed by 7.7% who indicated radio advertisements, 4.7% indicated the Office of Tax Ombud website, 4.1% indicated social media, 5.8% indicated other platforms, 3% stated SAIT and 0.6% indicated SAIPA and the other 0.6% indicated webinar. Only 0.8% identified events as one of the platforms used for communication with the Office of the Tax Ombud.

Table 4.11 Communication channels

Communication channel			
	Frequency	**Percent**	**Cumulative Percent**
Events	4	0.8	0.8
Social Media	22	4.1	4.9
The Office of Tax Ombud (OTO) website	25	4.7	9.6
Webinar	3	0.6	10.2
Word of mouth	74	13.9	24.1
I have never heard of it in any of these platforms	122	23.0	47.1
Internet	69	13.0	60.1
Newspapers	108	20.3	80.4
Other	31	5.8	86.3
Radio advertisements	41	7.7	94.0
SAICA	13	2.4	96.4
SAIPA	3	0.6	97.0
SAIT	16	3.0	100.0
Total	531	100.0	

4.2.12 Online/social media platform participants are likely to find information about the Office of the Tax Ombud on?

The table shows the online platforms used by participants, the majority 68.4% (363) use the website, 19.4% (103) use Facebook, 6.8% (36) account for those who use Twitter, 2.1% (11) account for those who use Instagram and 5.1% (27) account for other platforms.

Table 4.12 Online /Social Media platforms

Variable	Frequency	Percentage
Facebook	103	19.4%
Twitter	36	6.8%
Instagram	11	2.1%
Website	363	68.4%
Other	27	5.1%
None of the above	76	14.3%

4.2.13 Participants Awareness about the Office of the Tax Ombud

The table below gives the insight on participants who either have heard or made use of Office of the Tax Ombud or have never heard of the Office of the Tax Ombud. The majority 76% of the respondents are aware and/ or have made use of the Office of the Tax Ombud before while only 24% have never heard of the Office of the Tax Ombud. It should be noted that 1% did not indicate in any of the statement.

Table 4.13 Participants Awareness about the Office of the Tax Ombud

Variable	Frequency	Percentage
I have never heard of The Office of the Tax Ombud	129	24%
I am aware of The Office of the Tax Ombud and I have made used The Office of the Tax Ombud before	401	76%

4.3 Brand awareness and Brand Equity

This section presents results on the descriptive statistics of brand awareness.

4.3.1 Descriptive statistics of brand awareness

Table 4.14 below shows results of 402 respondents who interacted or had heard about the Office of the Tax Ombud and are labelled valid which excludes the 129 who had never heard or interacted with the Office of the Tax Ombud, which represents the missing column. Comparing the mean values of the items, it is clear that the item “I am fully aware of the services of the Office of the Tax Ombud” has the highest mean value (3.40) and “I can quickly recall the symbol or logo of the Office of the Tax Ombud” has the lowest mean value (2.16).

Table 4.14: Descriptive statistics of brand awareness and brand equity

Brand Awareness					
	Valid	**Missing**	**Mean**	**Median**	**Std. Deviation**
I am fully aware of the services of the Office of the Tax Ombud.	402	129	3.40	4.00	1.388
I can recognise the Office of the Tax Ombud among other brands	402	129	2.88	3.00	1.445
Some characteristics of the Office of the Tax Ombud come to mind quickly.	402	129	2.83	3.00	1.332
I can quickly recall the symbol or logo of the Office of the Tax Ombud	402	129	2.16	2.00	1.336
I know the process for lodging a complaint with the Office of the Tax Ombud.	402	129	2.47	2.00	1.483

4.4 Brand association

The information below examines the impact of brand association.

4.4.1 Descriptive statistics of Brand association

Among the items that measured brand association, “I admire the service of the Office of the Tax Ombud” has the highest mean value (3.37) while the item “I have a clear impression of the type of people who use the Office of the Tax Ombud” has the lowest mean value. All the mean values of the items measuring brand association range between 2.84 and 3.37.

Table 4.15 Descriptive statistics of brand association and brand equity

Brand Association	Number		Mean	Median	Std. Deviation
	Valid	Missing			
The Office of the Tax Ombud has a strong presence in the tax environment.	402	129	3.13	3.00	1.361
I have a clear impression of the type of people who use the Office of the Tax Ombud.	402	129	2.84	3.00	1.362
The Office of the Tax Ombud delivers on its promise.	402	129	3.11	3.00	1.210
I like the Office of the Tax Ombud.	402	129	3.30	3.00	1.292

I admire the service of the Office of the Tax Ombud.	402	129	3.37	3.00	1.321

4.4.2 Descriptive statistics of Brand loyalty

The table shows that the mean values range between 1.79 for the item “I regularly use the services of the Office of the Tax Ombud” to 3.99 for the item “The Office of the Tax Ombud will be my first choice when I want to lodge a complaint against SARS”.

Table 4.16: Descriptive statistics of Brand loyalty and Brand equity

Brand Loyalty	Number		Mean	Median	Std. Deviation
	Valid	Missing			
The Office of the Tax Ombud will be my first choice when I want to lodge a complaint against SARS.	402	129	3.99	4.00	1.268
I will suggest the services of the Office of the Tax Ombud to other taxpayers.	402	129	3.86	4.00	1.282
I am committed to using the services of the Office of the Tax Ombud.	402	129	3.55	4.00	1.315
I consider myself loyal to the service of the Office of the Tax Ombud.	402	129	3.28	3.00	1.414
I regularly use the services of the Office of the Tax Ombud.	402	129	1.79	1.00	1.211

4.4.3 Descriptive statistics of perceived quality

The perceived quality items had mean values ranging from 3.20 to 3.50. The highest items were “Office of the Tax Ombud offers high quality services” (3.50) and “Office of the Tax Ombud offers reliable services” (3.49). The lowest were “Office of the Tax Ombud is a brand characterised by its continuous innovation” (3.20) and “Quality of service offered by Office of the Tax Ombud is consistent” (3.33)

Table 4.17: Descriptive statistics of perceived quality

Perceived quality	N		Mean	Median	Std. Deviation
	Valid	Missing			
The Office of the Tax Ombud offers high quality services.	402	129	3.50	4.00	1.106
The Office of the Tax Ombud offers reliable services.	402	129	3.49	4.00	1.130
The Office of the Tax Ombud has experienced personnel.	402	129	3.45	3.00	1.132
The Office of the Tax Ombud is a brand characterised by its continuous innovation.	402	129	3.20	3.00	1.135
Quality of service offered by Office of the Tax Ombud is consistent.	402	129	3.33	3.00	1.116
The Office of the Tax Ombud personnel is knowledgeable about all areas of services offered.	402	129	3.48	3.00	1.159
The service of the Office of the Tax Ombud is effective.	402	129	3.42	3.00	1.196

4.4.4 Descriptive statistics of Brand equity

Table 4.18 shows that the mean values range from 3.59 to 3.86. The highest mean value went to the item “If another agency is not offering different services from the Office of the Tax Ombud in any way, it seems smarter to work with the Office of the Tax Ombud” and the lowest mean value was for the item “If there is another brand as good as Office of the Tax Ombud I prefer to work with the Office of the Tax Ombud”.

Table 4.18: Descriptive statistics of Brand equity

Brand Equity	Number		Mean	Median	Std. Deviation
	Valid	Missing			
I would prefer to use the services of the Office of the Tax Ombud even if another tax agent offers the same services as the Tax Ombud.	402	129	3.69	4.00	1.263
If there is another brand as good as the Office of the Tax Ombud I prefer to work with the Office of the Tax Ombud.	402	129	3.59	4.00	1.253
If another agency is not offering different services from the Office of the Tax Ombud in any way, it seems smarter to work with the Office of the Tax Ombud.	402	129	3.86	4.00	1.138
I consider the Office of the Tax	402	129	3.68	4.00	1.192

Ombud to be a bargain because of the benefits.					

4.4.5 Reliability test

To determine the stability of the scales the reliability test was applied. Brand awareness, brand association, brand loyalty, perceived quality and brand equity have excellent coefficients for Cronbach's alpha coefficient. Since all the five constructs were reliable with Cronbach Alpha values greater than the minimum acceptable value of at least 0.7, a summated scale was computed for each construct. The summated scale was computed by calculating the average of the items within each scale. Further analysis was conducted using the summated scale for each construct.

Table 4.19 Reliability test

Variable	Cronbach's Alpha	Number of items
Brand Awareness	**0.906**	**5**
Brand Association	**0.922**	**5**
Brand Loyalty	**0.855**	**5**
Brand Perceived Quality	**0.978**	**7**
Brand Equity	**0.914**	**4**

4.4.6 Descriptive statistics of brand equity determinants

Descriptive statistics for brand equity were applied as shown in the table, **perceived quality** had the highest mean value of 3.408 followed by **brand loyalty** with the mean value of 3.294, **brand association** with a mean value of 3.1488 followed and **brand awareness** had 2.745. However, the brand loyalty had the least standard deviation value of 1.0335, followed by the perceived quality with standard deviation value of 1.07227.

Table 4.20: Descriptive statistics of brand equity determinants

	Number		Mean	Std. Error of Mean	Std. Deviation
	Valid	Missing			
Brand awareness	402	129	2.7458	0.05943	1.19164
Brand association	402	129	3.1488	0.05706	1.14411
Brand loyalty	402	129	3.2945	0.05155	1.03351
Perceived quality	402	129	3.4080	0.05348	1.07227

4.4.7 Correlation between Brand Equity and the Determinants of Brand Equity

Correlation results in Table 4.21 below depict the application of strength of the relationship between brand awareness and brand equality. According to the results, the value is ($r = 0.484$, P-value < 0.01) at (p-value = 0.000) show strong correlation between brand awareness and brand equity. The correlation between brand equity and brand association ($r = 0.691$, p-value < 0.01) was moderately positive, indicating that the relationship is also statistically significant.

The relationship between brand loyalty and brand equity had a correlation value of 0.719 and a probability value of 0.00, which indicates that the relationship is positively strong and statistically significant.

While brand equity and perceived quality with a Pearson correlation of 0.739 which indicates a strong positive relationship and the p-value of 0.000 indicating that it is statistically significant.

Table 4.21 Correlation between brand equity and its determinants

	Brand equity
Perceived Quality	0.739**
Brand Loyalty	0.719**
Brand Association	0.691**
Brand awareness	0.484**

**. Correlation is significant at the 0.01 level (1-tailed).

4.4.8 Regression

Regression analysis was applied to investigate the impact of the determinants when combined. The result shows that the determinants explain 63.1%of the model, and the model is statistically significant, considering the p-value is 0.000.

Table 4.22: Model summary

R	R Square	R Square Change	F Change	df1	Sig. F Change
0.794[a]	0.631	0.631	169.759	4	0.000

The R-Square column indicates how strong the relationship between brand equity and its determinants is. The R-square change is equal to 0.631 which communicates the proportion of the variation in brand equity that is explained by its determinants. The sig column shows that the relationship between the determinants and brand equity is statistically significant.

4.4.9 Coefficients

Table 4.23 shows the impact of each determinant on brand equity. The regression coefficients were used to assess the hypotheses.

Table 4.23: Coefficients

Model	Unstandardized Coefficients		Standardised Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	0.807	0.118		6.836	0.000
Brand awareness	-0.075	0.040	-0.083	-1.892	0.059
Brand association	0.198	0.055	0.210	3.615	0.000
Brand loyalty	0.362	0.050	0.346	7.215	0.000
Perceived quality	0.379	0.052	0.376	7.316	0.000

a. Dependent variable: brand equity

4.5. Summary of the results

This section presents the findings of the study, which were subjected to statistical analysis and were obtained by means of a self-administered questionnaire. The results indicate a high number of male participants and most of the respondents were in the age group ranging between 56 and 65 years old. It was also noted that the majority of the participants were employed full time. The results also show that the majority of the participants are taxpayers. The majority of the participants belong to professional bodies not enlisted on the questionnaire, but among those listed,

most participants indicated that they belong to the SAICA. It is not surprising that most of the participants are from Gauteng considering the geographical location of the research institution and the interest of the research. However, a larger number also came from the Western Cape. In terms of income, most participants' income ranges between R25 001 to R40 000 and the least in the R1 001 to R2 500 range. The most popular communication channel used by the Office of the Tax Ombud among participants was newspapers, however, a large portion of the participants had never heard of the Office of the Tax Ombud on these platforms. Among the brand equity determinants, the most influential was indicated to be perceived quality and it has the strongest relationship, which is positive and statistically significant. This was closely followed by brandy loyalty and then brand association. These determinants had a positive impact on brand equity and were significant predictors of brand equity. On the other hand, brand awareness was not significant in predicting brand equity. Furthermore, perceived quality has the highest mean value.

In the following chapter, there is a discussion of the findings in an attempt to provide sufficient recommendations for the Office of the Tax Ombud and stakeholders in the accounting and tax profession.

5. DISCUSSION OF THE RESULTS

5.1 Introduction

The purpose of this chapter is to discuss the results presented in Chapter 4. Firstly, the chapter will provide an overview of the findings. The major findings of the research will be reviewed and described along with the implications. This is followed by the conclusion and recommendations with regard to the findings. The chapter concludes with a description of the study's limitations and suggestions for future research.

5.2 Brand awareness (BA) and brand equity (BE)

5.2.1 Hypothesis 1: The greater awareness of the Office of the Tax Ombud will have a positive and significant impact on brand equity.

According to the results, brand awareness has a negative impact on the brand equity, hence, when brand awareness increase in unit, brand equity decreases by 0.075 per unit. Table 4.27 shows that hypothesis one (H1) is not supported which means that brand awareness has insignificant influence on brand equity**.** The results indicate that brand awareness does not drive brand equity of the Office of the Tax Ombud. The outcome reflects that consumers are aware of the existence of the Office of the Tax Ombud but are not sure about its service. This is also reflected to fact that the item "I am fully aware of the Office of the Tax Ombud" is rated high with the highest mean value (3.40) as reflected in Table 4.14. Some researchers cited brand awareness as important when choosing a brand, while in the case of the study some consumers were already aware of the existence of the Office of the Tax Ombud as brand to make use of (Buil, Martinez, & de Chernatony, 2013). The previous researchers indicated that brand awareness promotes the ability of a potential consumer to recognise or recall that a brand is a member of a certain product category (Aaker, 1991).

5.2.2 Conclusion

In conclusion, the results indicate that brand awareness does not drive brand equity of the Office of the Tax Ombud. However, extensive research can be done to measure the depth of brand awareness of the Office of the Tax Ombud due to its importance in assisting marketing managers to reinforce consistent and targeted marketing activities to maintain its brand continuity, Keller (2003). Accordingly, this reaffirms what Keller (2003) explained earlier that in building strong brands it is crucial to achieve the right identity in order to establish brand salience which easily resonates with consumers. According to literature (Tanu, Ahmed, & Latif, 2018), branding provides marketers with the ability to be creative and innovative and use their knowledge and experience to promote a competative advantage for the Business . Therefore, it is suggested to promote brand awareness marketing and communication campaigns should continue to focus on target messages that can improve the quality of communication and the utilisation of the services of the Office of the Tax Ombud.

5.3 Brand association

5.3.1 Hypothesis 2: The brand association of the Office of the Tax Ombud with fairness will have positive and significant impact on brand equity.

The results signify a significant relationship between the brand association and brand equity. The regression coefficient of brand association is 0.198, which tell us that for each one-unit increase in the percentage in brand association, there is a 0.198-unit increase in the percentage of the brand equity. Table 4.27 results showed that hypothesis 2 (H2) support brand association influencing brand equity. The results though show a significant relationship of brand association and brand equity but it is the least dimension influencing brand equity. In this regard consumers' associations represent a basis for purchase decisions for brand loyalty, and impart value to the firm and its consumers, (Aaker, 1991).

Accordingly when consumers associate the Office of the Tax Ombud with fairness based on their experience and the attittude of staff, higher brand equity will be promoted (Yoo, Donthu, & Lee, 2000).

5.3.2 Conclusion

In conclusion, a brand association of the Office of the Tax Ombud Office with fairness has a positive and significant impact on brand equity. It is therefore important that brand managers to focus on targeted marketing strategies that enhance brand association and reasons to use their service that will have a large impact on brand equity.

5.4 Brand loyalty

5.4.1. Hypothesis 3: The brand loyalty of the Office of the Tax Ombud with fairness will have positive and significant impact on brand equity.

The study reveals that the regression coefficient of brand loyalty is 0.362, which denotes that for each one-unit increase in the percentage in brand loyalty, there is a 0.362-unit increase in the percentage of the brand equity. Table 4.27 showed that hypothesis 3 (H3) support brand loyalty as influencing brand equity. The result shows that the is positive association between brand loyalty and brand equity indicates that the relationship is statistically significant.

5.4.2 Conclusion

The relationship between brand loyalty and brand equity is positively strong and significant. This confirms the literature, which suggests that when consumers show loyalty to the brand it leads to high brand equity (Buil, Martinez, & de Chernatony, 2013). Therefore, we conclude that taxpayer loyalty to the Office of the Tax Ombud has a positive and significant impact on brand equity. Therefore, brand loyalty should be a priority when implementing marketing strategies that will have an impact on brand equity.

5.5 Perceived quality

5.5.1 Hypothesis 4: Perceived quality of the Office of the Tax Ombud will have a positive and significant impact on brand equity.

According to the results, perceived quality is the highest dimension of brand equity as it shows a strong significant positive relationship. The regression coefficient of brand perceived quality is 0.379, which implies that for each one-unit increase in the percentage of brand perceived quality, there is a 0.379-unit increase in the percentage of the brand equity. Table 4.27 showed that hypothesis 4 (H4) support perceived quality as a dimension with high influence on brand equity.

The above supports Aaker (1991) who suggests that high-perceived quality promotes buying intentions, reinforces a consumer's belief about using the brand and has a strong influence on brand loyalty. The study reveals that if consumers experience quality service provided by the Office of the Tax Ombud they will have a long-lasting and strong impression of brand quality; and that every interaction between the Office and its consumers will affect its brand image (De Chernatony & Drury, 2006). Great quality of the brand increases its competitive advantage (Yoo, Donthu, & Lee, 2000). .

5.5.2 Conclusion

Perceived quality has the highest strongest influence on brand equity when compared to other dimensions. It is therefore important that the Office of the Tax Ombud continues to focus on brand strategies that enhance its quality of service since it has the strongest impact on brand equity.

5. 6 Overall brand equity

In light of the above, brand association, brand loyalty, perceived quality and brand equity have excellent coefficients for Cronbach's alpha coefficient. The results

revealed a significant contribution of brand association, brand loyalty and perceived quality to brand equity and brand awareness as insignificant to brand equity.

5.7 Conclusion

The importance of building strong brands has a positive influence on consumer response (Buil, Martinez, & de Chernatony, 2013). According to the results, perceived quality is the most influential in the dimensions of brand equity and has the positive and significant relationship. Furthermore, the significance of perceived quality is viewed as important by respondents which can be attributed to the loyal consumers who are familiar with the brand and have experienced the quality service of the Office of the Tax Ombud, hence they view it as high. This confirms Aaker's (1991) suggestion that perceived quality has a strong influence on brand loyalty and confirms its competitive advantage in improving quality of service as a key strategic issue for organisations within the service sector (Esmaeilpour, Mohamadi, & Rajabi, 2011). In addition, perceived quality is important for new organisations like the Office of the Tax Ombud. In conclusion, the Office of the Tax Ombud can use marketing campaigns to enhance all elements of brand equity.

6. CONCLUSIONS, IMPLICATIONS AND RECOMMENDATIONS

6.1 Introduction

This chapter concludes the overall results of the study, implementations, recommendations and future study.

6.2 Conclusions of the study

The purpose of the study was to establish the perception of the Office of the Tax Ombud in South Africa with particular emphasis on consumer-based brand equity (CBBE). Aaker's (1991) model was used to evaluate the dimensions of CBBE namely; brand awareness, brand loyalty, brand association and perceived quality. The results revealed a significant contribution of brand association, brand loyalty and perceived quality to brand equity and brand awareness as insignificant to brand equity. Among the brand equity determinants, the most influential and important dimension was indicated to be perceived quality. The outcome of perceived quality can be attributed to fact that respondents who mentioned that they have used the Office of the Tax Ombud have prior experience with the quality of the brand Balaji (2011). The findings confirm previous research, which suggests that creating a powerful brand is an investment and promotes quality of service (Esmaeilpour, Mohamadi, & Rajabi, 2011). The study contributes to an understanding of CBBE for service brands and specifically for government brands such as the Office of the Tax Ombud. The study has an important role in promoting a service brand in the tax and finance environment and in assisting the Office of the Tax Ombud to gain insight into its brand. In South Africa, ombuds have not received much attention and this study will assist in enhancing the knowledge of consumers in understanding their services. An improved understanding of the existence of this Office will assist consumers in knowing their rights and obligations, and improve effective tax compliance. In the ombud arena and tax matters in general, branding has not been prominent or widely covered. The study makes a contribution towards the context of service brand equity,

and tax brand equity in particular, where literature is limited. The Tax Ombud therefore needs the focus of a study on brand equity to be from the consumer/taxpayers' perspective in order to determine how they respond to a brand that promotes fairness when dealing with tax complaints.

The results reveal that the Office of the Tax Ombud can put more focus on developing and maintaining determinants of brand equity that can assist them in positioning their service and promoting a greater consumer experience. From the results, it is evident that a positive consumer experience is a possible factor affecting consumer brand awareness, brand association, brand loyalty and perceived quality. Improving the brand equity dimensions can assist marketers to position the services of an organisation in a positive manner. Segmented key messages during marketing campaigns will promote favourable responses from consumers and create better brand recognition and recall, leading to familiarity with the brand.

6.3 Implications and recommendations

These overall findings indicate that the study's academic intention is accurate and factual. Aaker's (1991) conceptual model, which was used in the study, reflects that brand association, brand loyalty, brand awareness and perceived quality, all have a significantly contribute to brand equity however brand awareness is insignificant in brand equity. Accordingly in relation to Aaker's model (1991), brand equity within the organisation can be managed through managing the elements of brand dimension. Firstly, in relation to brand awareness, which has negative insignificant influence on brand equity , it is can be used to communicate effective promotional tools that creates strong brand awareness within consumers minds that promote and align elements of brand equity as they are all connected (Vukasovic, 2015). Aaccording to Davcik, da Silva and Hair (2015), various solutions still have to be found with regard to the factors needed to build service brands because information on marketing practice in literature is limited. However, Vukasovic (2015) suggests that the unique characteristics of the service sector and the dominance of experience and credence in it, makes marketing in this sector challenging. In essence, researching the role of the brand in this sector will assist organisations in responding to the service that is

delivered to alleviate negative consumer experience and credibility issues. In order for the Office of the Tax Ombud to increase its brand equity, more effort should be put into promoting the brand through targeted marketing activities and promotions (Vukasovic, 2015).This implies that conveying the Office of the Tax Ombud's brand position in the market is essential to achieving success with taxpayers. A service brand like the Office of the Tax Ombud plays an important role in promoting a fair tax administration system.

Secondly, according to the survey, brand association has an influence on brand equity which implies that if consumers associate the Office of the Tax Ombud with fairness it will enhance brand equity. Therefore, the Office of the Tax Ombud should ensure that their marketing campaign messages are aligned with their brand promise that promotes a consumer centric environment by resolving complaints efficiently, and be consistent in order to increase their brand equity. Thirdly, the survey reveals brand loyalty as positive towards brand equity implying consumer's loyalty towards the brand. Fourthly, perceived quality is the most influential in brand equity. Additional promotional activities are reccomended to increase the positive experience and association of the Office of the Tax Ombud brand..

Lastly, the study suggests that there is a relationship among all brand equity dimensions and the overall brand equity on consumers. Marketing can be used to address and grow the understanding of the services of the Ombud in order to increase the way consumers perceive its services. Aaker's (1991) model of brand equity is proposed to improve the Office of the Tax Ombud's overall brand positioning. The use of advertising and targeted marketing campaigns with prominent use of its logo is essential to promote brand image, making it easy for consumers to recall and recognise the brand. It is important for the marketing team at the Office of the Tax Ombud to use various channels to position the brand so that it is in the eye of the consumer/taxpayer. The results of the study call for all marketing campaigns to put more effort into all dimensions - brand awareness, brand association, brand loyalty and perceived quality to enhance brand equity.

6.4 Suggestions for further research

Extensive literature around brand equity and its dimensions of brand awareness, brand association, brand loyalty and perceived quality are valuable in the service industry to solicit the perception of consumers and assist marketers in having an insight into their brands. Future research could look at brand equity in the service environment with more emphasis on quality and brand equity within the ombud sector as their services are expected to make a difference in consumers' perceptions of the organisation. Such research can be used to gauge how consumers perceive the service environment, provide more insightful information on how best ombuds can use brand equity to promote awareness, association, loyalty, perceived quality, and therefore drive a proper consumer-based brand approach model. It is proposed that a qualitative survey be undertaken to gain more insight into some of the findings.

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APPENDIX A: ACTUAL RESEARCH INSTRUMENT

PERCEPTION OF THE OFFICE OF THE TAX OMBUD IN SOUTH AFRICA:

CONSUMER BASED BRAND EQUITY APPROACH

You are invited to participate in an **academic research** study conducted by Masters Student in the Field of Marketing Management from the Wits Business School.

Please note the following:

The aim of the survey is to examine the **brand awareness**, **brand association, brand loyalty** and **perceived quality** of **The Office of The Tax Ombud**. This is an anonymous study survey as your name will not appear on the responses provided. The answers you give will be treated as strictly **confidential** as you cannot be identified in person based on the answers you give.

- Your participation in this study is very important to the academic record.
- Please answer the structured questions in the attached document as completely and honestly as possible. This should not take more than **20 minutes** of your time.
- The results of the study will be used for academic purposes only and may be published in an academic journal.

Thank you for taking to complete this survey. Should you have any questions, please feel free to contact: Pearl Seopela on PSeopela@taxombud.gov.za

ACADEMIC RESEARCH QUESTIONNAIRE PART 1

Section A (Screening Questions & Demographics)

This section contains some demographic descriptives. Please indicate the option that best describes you by marking an [X] in the relevant box. Kindly mark only one option per row and please do not write in the shaded boxes.

1.	Gender	Male		Female						O1	
2.	Ethnicity	Black		White		Coloured		Indian		Q2	
3.	Highest Qualification	None		Matric		Diploma		Degree		Post Graduate		Q3	
4.	Age	< 21		21-30		31- 40		41-50		> 50		Q4	

5. What is your employment status?

Employed Full Time	1
Employed Part Time	2
Own business / Self-employed / Contractor	3
Unemployed	4
Student	5
Other, please specify	6

6. Please tick below under what capacity are you responding to this survey as a:

Taxpayer	
Tax practitioner	

7. Please indicate the Industry under which professional body do you belong to :

   (If you belong to more than one please do so).

SAIT	
SAIPA	
SAICA	
ACCA	
CIMA	
IAC	
AAT (SA)	

LAW SOCIETY	
CSA	
FPI	
IRB	
OTHER	

8. Please indicate the Industry you are employed in:

Tax practitioner	
Audit and Finance	
Legal Services	
Agriculture, Forestry, Fishing and Hunting	
Utilities	
Computer and Electronics Manufacturing	
Wholesale	
Transportation and Warehousing	
Software	
Broadcasting	
Other Information Industry	
Real Estate, Rental and Leasing	
Primary/Secondary (K-12) Education	
Health Care and Social Assistance	
Hotel and Food Services	
Religious	
Mining	
Construction	
Other Manufacturing	

Retail	
Publishing	
Telecommunications	
Information Services and Data Processing	
Insurance	
College, University, and Adult Education	
Other Education Industry	
Arts, Entertainment, and Recreation	
Government and Public Administration	
Scientific or Technical Services	
Military	
Other	

9. Please select the province in which your live:

Eastern Cape	
Free State	
Gauteng	
Kwa-Zulu Natal	
Limpopo	
Mpumalanga	
North West	
Northern Cape	
Western Cape	
Unclassified / Not Applicable	

10. Please specify your personal monthly income before deductions:

R1 - R1000	
R1001 - R2500	
R2501 - R4000	
R4001 - R6000	
R6001 - R8000	
R8001 - R11000	
R11001 - R16000	
R16001 - R25000	
R25001 - R40000	
R40001 - R60000	
R60001 - R100000	
R100001 and more	
Prefer not to answer	

SECTION B: OFFICE OF TAX OBMBUD COMMUNICATION CHANNELS

11. Where have you seen or heard about the Office of Tax Ombud? Choose all applicable answers.

SAIPA	1
SAIT	2
SAICA	3
The Office of Tax Ombud (OTO) website	4
Radio advertisements	5
Newspapers	6
Events	7
Webinar	8
Internet	9
Word of Mouth	10
Social Media	11
Other, please specify	12
I have never heard of it in any of these platforms	13

11. Which online/social media platforms are you likely to find information about the Office of the Tax Ombud on? Please tick all the answers applicable to you

Facebook	1
Twitter	2
Instagram	3
Website of the Office of Tax Ombud (OTO)	4
Other, specify	5
None of the above	6

12. Please indicate which of the following is true for you:

1. I have never heard of The Office of the Tax Ombud	End survey
2. I am aware of The Office of the Tax Ombud	Continue with survey
3. I have made use of The Office of the Tax Ombud before	Continue with survey

SECTION C: BRAND AWARENESS (BAW)

Below are statements about **brand awareness**. Indicate the extent to which you agree with each of the following statements by ticking the corresponding number in the 6 point scale below:

1 =Strongly Disagree, 2= Slightly Disagree, 3=Disagree, 4 Agree 5=Slightly Agree 6= Strongly Agree

		Strongly Disagree → Strongly Agree					
BAW1	I am fully aware of the **service**s Office of the Tax Ombud.	1	2	3	4	5	6
BAW2	I **can recognise** the Office of the Tax Ombud among other brands.	1	2	3	4	5	6
BAW3	**Some characteristics** of the Office of the Tax Ombud come to mind.	1	2	3	4	5	6
BAW4	I can **quickly recall the symbol or logo** of the Office of the Tax Ombud.	1	2	3	4	5	6
BAW5	I **know the process of lodging a complaint** with the Office of the Tax Ombud.	1	2	3	4	5	6

SECTION D: BRAND ASSOCIATION (BA)

Below are statements about **Brand Association**. Indicate the extent to which you agree with each of the following statements by ticking the corresponding number in the 6 point scale below:

1 =Strongly Disagree, 2= Slightly Disagree, 3=Disagree, 4 Agree 5=Slightly Agree 6= Strongly Agree

		Strongly Disagree → Strongly Agree					
BAS1	Office of the Tax Ombud has a **strong presence in the tax environment**.	1	2	3	4	5	6
BAS2	I have a clear **impression of the type of people** who use the Office of the Tax Ombud.	1	2	3	4	5	6
BAS3	The Office of the Tax Ombud delivers on its **promise**.	1	2	3	4	5	6
BAS4	I **like** the Office of the Tax Ombud	1	2	3	4	5	6
BAS5	I **admire** the service of the Office of the Tax Ombud	1	2	3	4	5	6

SECTION E: BRAND LOYALTY (BL)

Below are statements about **Brand Loyalty**. Indicate the extent to which you agree with each of the following statements by ticking the corresponding number in the 6 point scale below:

1 =Strongly Disagree, 2= Slightly Disagree, 3=Disagree, 4 Agree 5=Slightly Agree 6= Strongly Agree

		Strongly Disagree → Strongly Agree					
BL1	The Office of the Tax Ombud will be **first choice** when I want to lodge a complaint against SARS.	1	2	3	4	5	6
BL2	I will **suggest the service** of the Office of the Tax Ombud to other taxpayers.	1	2	3	4	5	6
BL3	I am c**ommitted** to use the service of the Office of the Tax Ombud.	1	2	3	4	5	6
BL4	I consider **myself loyal to** the service of the Office of the Tax Ombud.	1	2	3	4	5	6
BL5	I **regularly use the service** of the Office of the Tax Ombud.	1	2	3	4	5	6

SECTION F: PERCEIVED QUALITY (PQ)

Below are statements about **Perceived Quality.** Indicate the extent to which you agree with each of the following statements by ticking the corresponding number in the 6 point scale below:

1 =Strongly Disagree, 2= Slightly Disagree, 3=Disagree, 4 Agree 5=Slightly Agree 6= Strongly Agree

		Strongly Disagree → Strongly Agree

PQ1	The Office of the Tax Ombud offers **high quality services.**	1	2	3	4	5	6
PQ2	The Office of the Tax Ombud offers **reliable services.**						6
PQ3	The Office of the Tax Ombud **has experienced personnel.**	1	2	3	4	5	6
PQ4	The Office of the Tax Ombud is a brand characterised by its **continuous innovation**.	1	2	3	4	5	6
PQ5	Quality of service offered by Office of the Tax Ombud is **consistent**.	1	2	3	4	5	6
PQ6	The Office of the Tax Ombud **personnel is knowledgeable** about all areas of service offered.	1	2	3	4	5	6
PQ7	The service of the Office of the Tax Ombud is **effective.**	1	2	3	4	5	6

SECTION G:

Below are statements about **Brand Equity (BE).** Indicate the extent to which you agree with each of the following statements by ticking the corresponding number in the 6 point scale below:

1 =Strongly Disagree, 2= Slightly Disagree, 3=Disagree, 4 Agree 5=Slightly Agree 6= Strongly Agree

		Strongly Disagree → Strongly Agree					
BE1	I would prefer to use the service of the Office of the Tax Ombud even if another tax agent offers the same services as the Tax Ombud.	1	2	3	4	5	6
BE2	If there is another brand as good as Office of the Tax Ombud I prefer to work with Tax Ombud	1	2	3	4	5	6
BE3	If another agency is not offering different services from Office of the Tax Ombud in any way, it	1	2	3	4	5	6

	seems smarter to work with Office of the Tax Ombud						
BE4	I consider Office of the Tax Ombud to be a bargain because of the benefits.	1	2	3	4	5	6

THANK YOU FOR YOUR TIME TO COMPLETE THIS SURVEY!!!

APPENDIX B: CONSISTENCY MATRIX

Research problem stated here The problem is that there is low brand awareness and understanding among consumers about the services offered by the Office of the Tax Ombud					
Sub-problem	**Literature Review**	**Hypotheses or Propositions or Research questions**	**Source of data**	**Type of data**	**Analysis**
Actual sub-problem 1 To determine ways to promote brand awareness of the Office of the Tax Ombud.	**Important references used when writing the literature review for sub-problem** 1 Aaker (1991) and Aaker (1996), Alexandra & Cerchia, 2018). Balaji (2011),Baalbaki (2012) and Baalbaki (2016) , Keller , (1993)Latha(2016) Sasirekha and Sathish (2017), Washburn and Plank (2012)	**Actual Hypothesis 1** The greater awareness of the Office of the Tax Ombud will have a positive and significant impact on brand equity.	Assessing brand awareness and brand equity, through awareness, recall and recognition	Categorical data	Reliability Validity Regression

Research problem stated here The problem is that there is low brand awareness and understanding among consumers about the services offered by the Office of the Tax Ombud					
Sub-problem	**Literature Review**	**Hypotheses or Propositions or Research questions**	**Source of data**	**Type of data**	**Analysis**
Actual sub-problem 2 To determine how the Office of the Tax Ombud can discover brand associations.	**Important references that were referred to when writing the literature review for sub-problem 2.** Aaker (1991), Alexandra and Cerchia (2018). Chen and Green, (2009) ,Del Rio, Viazquez and Iglesis (2001) Taylor , Hunter and Lindberg (2007), Kaynak , Salman and Tatoglu (2008),Keller (1993 , 1998, 2003), Kotler and Keller (2012), Tanveer and Lodhi (2016) Worthhington, Russel-Bernnet and Hartel (2010)	**Hypothesis 2** The Brand association of the Tax Ombud Office with fairness will have positive and significant impact on brand equity.	Brand association and brand equity assessed through strong presence, type of people, brand promise, like and admiration.	Categorical data	Reliability Validity Regression

Research problem stated here The problem is that there is low brand awareness and understanding among consumers about the services offered by the Office of the Tax Ombud					
Sub-problem	**Literature Review**	**Hypotheses or Propositions or Research questions**	**Source of data**	**Type of data**	**Analysis**
Sub problem 3 To establish ways the Office of the Tax Ombud can increase brand loyalty.	Aaker (1991) , Alexandra and Cerchia (2018) , Biedenbach and Marell, (2010), (Kabiraj & Shanmugan, 2011), Kaynak , Salman and Tatoglu (2008), Keller (2003), Worthhington, Russel-Bernnet and Hartel (2010)	Taxpayer loyalty to the Office of the Tax Ombud will have a positive and significant impact on brand equity.	Brand loyalty and brand equity assessed through choice, suggested service, commitment, loyalty, regular usage.	Categorical data	Reliability Validity Regression

The problem is that there is low brand awareness and understanding among consumers about the services offered by the Office of the Tax Ombud					
Sub-problem	**Literature Review**	**Hypotheses or Propositions or Research questions**	**Source of data**	**Type of data**	**Analysis**
Actual sub-problem 4 To establish how the Office of the Tax Ombud can develop an image of high quality interaction with consumers.	**Important references used when writing the literature review for sub-problem 4** Aaker (1991), (Balaji, 2011) , Biedenbach and Marell, (2010), Fayrene and Lee (2011), Shafi and Madhavaiah(2014), Yoo, Donthu, and Lee (2000), (Wani, 2018)	**Actual Hypothesis 4** Quality services provided by the Office of the Tax Ombud will have a positive impact on brand equity.	Perceived quality and brand equity assessed through reliability, experience of personnel, continuous innovation, quality of service , personnel knowledge, quality leader, and efficiency.	Categorical data	Reliability Validity Regression