THE EFFECT OF BRAND IMAGE ON CUSTOMER LOYALTY

AN EMPIRICAL STUDY ON LAME DIARY PLC

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A THESIS SUBMITTED TO THE SCHOOL OF GRADUATE STUDIES OF St. MARY'S UNIVERSITY IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE AWARD OF MASTER OF ARTS IN MARKETING MANAGEMENT

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DECLARATION

I.   The undersigned declare that this is my original work prepared. All sources of materials used for the paper have been duly acknowledged. I further confirm that the thesis has not been submitted either in part or in full to any other higher learning institution for the purpose of earning any degree.

ENDORSEMENT

This is to certify that this study on the topic "The effect of brand Image on Customer Loyalty (in case of LAME DIARY PLC)" is work of BetelhemEsayas, ID NO.SGS 0332/2009A who carried out under my guidance/supervision and this work is original in nature and is suitable for submission for the award of masters of MA in Marketing Management.

Advisors Name: AFEWORK GETACHEW (PHD)

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Date---------------------------

St. Mary's University School of Graduate Studies, Addis Ababa

May, 2018

Approval Sheet

St. Mary's University School of Graduate Studies

Department of Marketing Management

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Approved by Board of Examiners

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Acknowledgment

I thank the Almighty, who have showered me with His everlasting bounties and mercies. Indeed, without His Everlasting and Ever-loving mercies bestowed upon me it would have not been possible to make through.

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Acronyms

AVE: Average variance extracted

SPSS: Statistical package for social science

FMCG: Fast Moving Consumer Goods

MDS: Multi-Dimensional Scaling

WOM: Word of Mouth

ANOVA: Analysis of Variance

VIF: Variance Inflation Factor

ABSTARCT

This research is aimed to study the effect of brand image and customer loyalty, under the title of THE EFFECT OF BRAND IMAGE ON CUSTOMER LOYALITY IN CASE OF LAME DIARY P.L.C. In order to measure brand image the following factors have been taken in to account which are favorability of brand association, strength of brand association and uniqueness of brand association to figure out their relationships to customer loyalty.to provide adequate experimental evidence the research was based on 549 populations and 240 samples taken by stratified sampling techniques and also from each group samples were collected by convenient sampling techniques. Self-administered questioners which contain demographic questions and the variables measured by Likert five point scale was used to collect data from the customers of lame diary. The data analyzed by multiple regression method by using SPSS shows results that indicates there is positive relationship between the three variables and customer loyalty which are favorability , strength and uniqueness of brand association based on this the researcher conclude that there is positive relationship between brand image and customer loyalty, subsequently the company is recommended to work on the building of brand image to ensure the companying loyal customer in its road attaining its goals as well as vision .

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CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

According to kapferer brand defined in different perspectives such as customer based approach and in the financial perspectives in the customer perspective focuses on the gain in perceived value bought by the brand , in financial perspective brands are intangible assets and also brands are conditional assts. (KAPFERER, 2008)

Brand Image Creating brand awareness by increasing the familiarity of the brand through repeated exposure (for brand recognition) and forging strong associations with the appropriate product category or other relevant purchase or consumption cues (for brand recall) is an important first step in building brand equity. Once a sufficient level of brand awareness is created, marketers can put more emphasis on crafting a brand image (Keller, 2003)

Customer loyalty is a consumer behavior pattern where consumers become committed to a particular brand, and make repeat purchases over time. Companies use creative marketing strategies, such as loyalty or rewards programs, trials, brand ambassadors, and incentives like free samples to build brand loyalty. (investopedia, 2018)

Different studies were done on shola lame diary and most of the studies concerned on the price, promotion and also on the product of the company. Hence, this research will concern on the unobserved issue of the brand image of shola milk and the loyalty of their customers by focusing on the customers, which are directly related to the company.

1.2 Back ground of Dairy Sector

Ethiopia has a large livestock population, a relatively favorable climate for improved, high yielding dairy cattle breeds and regions with less animal disease-stress that make the country to have a substantial potential for dairy development. Considering such a potential, investing in development interventions to the dairy sector will contribute to poverty alleviation in the country by increasing the income of smallholder dairy producers and creating employment and transforming the existing largely subsistent type of milk production to commercial level. In 2010, a total of 2940 million liters of milk were produced from about 9.6 million cows at national level. (Zelalem YILMA, September).

In view of such a large number of dairy cows and the important number of producers engaged in the dairy sector, the development efforts so far made have not brought a significant impact on the growth of the sector. In 2010, the average daily milk production was only 169 liters with average lactation length of about 180 days and mean annual milk yield per cow of 305 liters. The country is a net importer of dairy products with import values significantly exceeding export values. In five reference years, 2005–2009, export values increased from about 73 000 USD to 123 000 USD, while import values increased from about 5.6 million USD to 10.3 million USD during the same period. Although milk production generally tended to increase during the last two decades at national level, the per capita milk consumption has decreased from 26 liters per annum in 1980, to 22 liters in 1993, 19 liters in 2000 and 16 liters in 2009. (Zelalem YILMA, September)

The milk marketing system is not well developed giving the large majority of small holder milk producers, limited access to the market. In 2010, less than seven percent of the annual milk production was estimated to be marketed at national level. In 2009, there were 180 cooperatives involved in milk production and marketing in the entire nation, accounting for only 2 percent of the total number of agro-based cooperatives operating in various parts of the country. In most of the cases, existing dairy cooperatives are operating in areas that are accessible to transportation and markets. This means that a substantial amount of milk does not reach the markets and a number of producers keep on producing at a subsistence level. (Zelalem YILMA, September)

Lame diary plc evolved from dairy development (DDE). DDE was established in 1947 and until 1998 it was only dairy processing factory in the country. The main objective of Lame Diary PLC is to produce adequate dairy products and supply these products to local and global market. Hence, the company has business activities which start from raw milk collection to milk processing and marketing milk and milk products. The company produces and supply milk, yogurt, cheese, cream and butter to customers, however, according to their annual report the biggest share is taken by milk product (SHOLLA Pasteurized Milk).The company produce pasteurized milk (60,000 liter per day), yogurt 500ml and 250 ml, flavored yogurt 150 ml and 115 ml (all type of yogurt 1200 lit per day), cream, gouda cheese, mozzarella cheese, cottage cheese and butter(250-400 keg per day).

The products distributed by3 modems

- By company vehicle (9 vehicles) wholesalers and retailers.
- By 26 agents to wholesalers and retailers.

By company shops around kazanchis, paisa and shoal. And also the company uses its own vehicle for special and urgent orders. (LAME DIARY ANNUAL REPORT, 2016)

1.3 Statement of the Problem

The American Marketing Association defines a brand as "a name, term, sign, symbol, or design, or a combination of them, intended to identify the goods or services of one seller or group of sellers and to differentiate them from those of competitors." A brand is thus a product or service whose dimensions differentiate it in some way from other products or services designed to satisfy the same need. These differences may be functional, rational, or tangible related to product performance of the brand. They may also be more symbolic, emotional, or intangible related to what the brand represents or means in a more abstract sense (Philip, 2012)

Improving Brand Image although changes in brand awareness are probably the easiest means of creating new sources of brand equity, more fundamental changes are often necessary. We may need to create a new marketing program to improve the strength, favorability, and uniqueness of brand associations making up the brand image (Keller, 2003)

Kotler describes the relationship of brand and customer loyalty as one of the most valuable intangible assets of a firm is its brands and it is incumbent on marketing to properly manage their value. Building a strong brand is both an art and a science. It requires careful planning, a deep long-term commitment, and creatively designed and executed marketing. A strong brand commands intense consumer loyalty at its heart is a great product or service (Philip, 2012)

Today, constant progress in brand image from the company's to their customers in order to stay loyal, due to the increasing of competitions and their changing demands. This research intends to test the relationship between brand image and customer loyalty.

The brand works in the same way for the financial analyst as for the consumer the brand removes risks. The certainty, the guarantee and removal of risks are included in the price (KAPFERER, 2008) Creating a strong, tight connection to customers is the dream of any marketer and often the key to long-term marketing success. Companies that want to form such bonds should heed some specific considerations (Philip, 2012)

The company doesn't have research on its customer. The company concern was on the production and selling process, Therefore this study examined, in particular, the relationship between Brand image and consumer loyalty.   This study helps the company to check its customer's loyalty in relation to their product brand image, and also help other researchers to get some information in the relation of brand image and customer loyalty in the case of dairy products. This study initially address the literature related to the primary constructs under study. The research includes definitions, sampling, data collection, hypotheses, discussion of   the data, conclusion as well as the references of the study.

1.4 Research Questions

✓ What is the effect of   favorability of brand association on customer loyalty?
✓ What is the effect of   strength of brand association on customer loyalty?
✓ What is the effect uniqueness brand association on customer loyalty?

1.5 Objectives of the Study

General Objective

The main objective of this study is to investigate the relationship between brand image and customer loyalty in the lame diary plc.

Specific Objectives

- To examine the effect of favorability of brand association on customer loyalty.
- To examine the effect strength of brand association on customer loyalty
- To examine the effect of uniqueness of brand association on customer loyalty

1.6 Significance of the Study

Even though Ethiopia has a large livestock population, a relatively favorable climate for improved, high yielding dairy cattle breeds and regions with less animal disease-stress that make the country to have a substantial potential for dairy development, but the actual average milk production is very low, and also the country is net importer in the sector this is mainly due to the lack of competitive market in the industry. The substance of this study is that to show clearly the relation sheep between brand image and customer loyalty.

Therefore, as to the knowledge and understanding of the researcher, a study has not been Conducted in the area of milk product with regard to customer loyalty and brand image The research is expected to provide its own contribution by having conceptual and empirical evidence on the relation sheep between brand image and customer loyalty in milk products.

Moreover, after finalization of the paper, many parties are expected to benefit from the results of the study. Among them are the following:

- **Management:** managers, mainly, to check its customer's loyalty in relation to their product brand image, and to identifying sources of success and failure, in the area of consumers'. customer loyalty, will take the necessary actions in order to improve the performance of their business and able to see possible alternatives that require the right

decision at the right time by the right person that enable them to frame marketing strategies.

- **Researchers:** other researchers who have an interest in the area may use this paper to fill the gap that they may observe. That means they could use this paper to investigate further issues in the subject area or to investigate facts to establish, or further revise a theory. Researchers may again adopt this research outcome to build a plan of action based on the facts discovered. In general, the research contributes that it can potentially serve as a stepping-stone for further research in the area.

- **Government:** this paper will benefit in identifying the relation sheep between brand image and customer loyalty in the diary sector. Because of this, the government would be in a position to take the necessary measures mainly for its state-owned insurance corporation. The outcome of the research is also expected to serve the government in the licensing and supervision of dairy processing factories.

1.7 Scope of the Study

The scope of this study geographically limit in Addis Ababa and also limit by the customers which directly related to the manufacturing PLC and loyalty is the result of different marketing activities, however, in this study associated only with brand image which are exercised in the dairy products manufacturing organizations .This study use only the dairy manufacturing industry which is Lame Diary PLC to examine the relationship between brand image and customer loyalty. And also this study considers customers which have direct relation to the company and the final consumers of company which have not direct relation to the company are not included in the study.

1.8 Limitation of the Study

The limitation of the researcher in the study is that the researcher could not conduct survey and various interview methods beyond the customers due to researcher's budget and time constraints. Moreover, even though the researcher strive to get valid data from primary and secondary

sources, the researcher faces constraint in getting sufficient literatures and researches in and around the Research area especially in Ethiopia diary industry.

1.9 Definition of Basic Terms

Customer loyalty: is a feature that customers may exhibit towards services , stores, product categories and activities. (Keller, 2003)

Strength of Brand Associations: is the peoples (customers) tendency to think deeply about product information and relate it to the existing brand knowledge they have previously. (Keller, 2003)

Favorability of Brand Associations: is the positive attitude that the customers have or/and that the brand possess relevant attributes and benefits that satisfy their needs and wants such that they form positive overall brand judgments. (Keller, 2003)

Uniqueness of Brand Associations: is the brand's possession of a sustainable competitive advantage or "unique selling proposition" that gives the consumers a compelling reason why they should buy it. (Keller, 2003)

1.10 Organization of the Study

This study consist five chapters organized as follow: Chapter 1: Introduction, it is the first chapter which illustrated the background to the research, statement of the problem, general and specific objectives of the study, research questions, significances of the study finally scope of the study and limitation .
Chapter 2: Literature Review,which provide information on the literatures which related to the research title.

Chapter 3: Research Methodology, which provide the details of research methodology design, and clear idea about data collection of the study and sampling process.

Chapter 4: Data analysis, Result and Discussion, which shows the result of the analysis of the data collected through the surveys, and also the analysis of the data and interpretation of the findings to test the hypotheses.

Chapter 5: Finding, Conclusion and Recommendation provide. The conclusions for the findings of this research, based on the research questions and hypotheses and lastly, the recommendations for further research will provide.

CHAPTER TWO

REVIEW OF RELATED LITRATURES

2.1 Introduction

In this chapter issues discussed which related with brand image and customer loyalty. Based on a review of conceptual and empirical literatures with different variables of the study and conceptual framework of the thesis.

2.2 Theoretical Review

A credible brand signals a certain level of quality so that satisfied buyers can easily choose the product again. Brand loyalty provides predictability and security of demand for the firm, and it creates barriers to entry that make it difficult for other firms to enter the market. (Philip Kotler, 2009)

As Keller suggest that Multi -Dimensional Scaling (MDS) approach is used to measure brand image. This includes the elements of brand image, such as favorability of brand association, strength of brand association, and uniqueness of brand association. (Keller, 2003)

According to kotler loyalty is one of the main marketing advantages of the company by having a strong brand image. As mentioned earlier; factors of brand image in relation with brand association are the favorability of brand association, strength of brand association, and uniqueness of brand association. Important elements in the favorability of brand association are the ease of brand to say, the ability to keep the brand in the customers' mind, as well as the fit between the brand impressions in the customers' mind with the desired corporate image of the brand. While important elements of strength include the physical appearance of products, functional facilities of products, product pricing, support facilities and appearance of products. The elements of uniqueness include variation of service provided, the variation of the price, as well as differentiation of the physical appearance of a product   (Philip Kotler, 2009)

According to Keller to create the differential response that leads to customer-based brand equity, marketers need to make sure that some strongly held brand associations are not only favorable but also unique and not shared with competing brands. Unique associations help consumers choose the brand. To choose which favorable and unique associations to strongly link to the brand, marketers carefully analyze the consumer and the competition to determine the best positioning for the brand. Let's consider some factors that, in general, affect the strength, favorability, and uniqueness of brand associations (Keller, 2003)

Brands defined in many aspects according to book of (KAPFERER, 2008) in the aspect of

- **Customer based definitions** brand focuses on the gain in perceived value brought by the brand, in this definition the product itself is left out of the scope of the brand: 'brand' is the set of added perceptions. As a result brand management is seen as mostly a communication task. This is incorrect. Modern brand management starts with the product and service as the prime vector of perceived value, while communication is there to structure, to orient tangible perceptions and to add intangible ones.

- **Brands as conditional asset** First, brands are intangible assets, posted eventually in the balance sheet as one of several types of intangible asset (a category that also includes patents, databases and the like).Second, brands are conditional assets. This is a key point so far overlooked. An asset is an element that is able to produce benefits over a long period of time.

- **The legal perspective** 'a sign or set of signs certifying the origin of a product or service and differentiating it from the competition'. Historically, brands were created to defend producers from theft.

Brand is a name with the power to influence the market, its power increases as more people know it, are convinced by it, and trust it. Brand management is about gaining power, by making the brand concept more known, more bought, more shared. In summary, a brand is a shared desirable and exclusive idea embodied in products, services, places and/or experiences. Also   a name that influences buyers. What is the source of its influence, a set of mental associations and relationships built up over time among customers or distributors? Brand tracking should aim at measuring these sources of brand power. And is a focal point for all the positive and negative impressions created by the buyer over time as he or she comes into contact with the brand's

products, distribution channel, personnel and communication. In the mass market, where products are largely similar, it is necessary to help create perceptible differentiations. Brand names contribute to this. (KAPFERER, 2008)

Brands even may help consumers to develop their identity and self-concept and serve as a form of self-expression. In fact, the term cultural branding has been used to explain how a brand conveys a powerful myth that consumers find useful in cementing their identities. It is also important to recognize that because a brand exists independently in the consumer's mind, it is not controlled directly by the marketer. Every aspect of a brand is subject to a consumer's emotional involvement, interpretation, and memory. By understanding how branding influences purchases, marketers can foster customer loyalty. (Ferrell, 2009)

A brand is a name, term; design, symbol, or any other feature that identifies one seller's good or service and distinguishes it from those of other sellers. Branding helps buyers to identify and evaluate products, helps sellers to facilitate product introduction and repeat purchasing, and fosters brand loyalty. (Ferrell, 2009)

A brand as an important part of a product, and branding can add value to a product. Branding has become a central issue in product strategy. On the one hand, developing branded product requires a great deal of long-term marketing investment, especially for advertising, promotion and packaging. Manufacturers often find it easier and less expensive simply to make the product and let others do the brand building (Philip Kotler, 2009)

Strength of Brand Associations

The more deeply a person thinks about product information and relates it to existing brand knowledge, the stronger the resulting brand associations will be. Two factors that strengthen association to any piece of information are its personal relevance and the consistency with which it is presented over time. The particular associations we recall and their salience will depend not only on the strength of association, but also on the retrieval cues present and the context in which we consider the brand. In general, direct experiences create the strongest brand attribute and benefit associations and are particularly influential in consumers' decisions when they accurately interpret them ,Word-of-mouth is likely to be particularly important. (Kotler p. and Keller, 2006)

Favorability of Brand Associations

Marketers create favorable brand associations by convincing consumers that the brand possesses relevant attributes and benefits that satisfy their needs and wants, such that they form positive overall brand judgments. Consumers will not hold all brand associations to be equally important, nor will they view them all favorably or value them all equally across different purchase or consumption situations. Brand associations may be situation or context-dependent and vary according to what consumers want to achieve in that purchase or consumption decision. An association may thus be valued in one situation but not another. The color of the packaging may matter little to most consumers when actually choosing an overnight delivery service, although it may perhaps play an important brand awareness function. Fast, reliable, and convenient service may be more important, but even then only under certain situations. (Kotler p. and Keller, 2006)

Uniqueness of Brand Associations

The essence of brand positioning is that the brand has a sustainable competitive advantage or "unique selling proposition" that gives consumers a compelling reason why they should buy it. Marketers can make this unique difference explicit through direct comparisons with competitors, or they may highlight it implicitly. They may base it on performance-related or non-performance-related attributes or benefits. Although unique associations are critical to a brand's success, unless the brand faces no competition, it will most likely share some associations with other brands. One function of shared associations is to establish category membership and define the scope of competition with other products and services. A product or service category can also share a set of associations that include specific beliefs about any member in the category, as well as overall attitudes toward all members in the category. These beliefs might include many of the relevant performance-related attributes for brands in the category, as well as more descriptive attributes that do not necessarily relate to product or service performance, like the color of a product. Because the brand is linked to the product category, some category associations may also become linked to the brand, either specific beliefs or overall attitudes. Product category attitudes can be a particularly important determinant of consumer response Note that the strength of the brand associations to the product category is an important determinant of brand awareness.

Customer loyalty is Creating a strong, tight connection to customers is the dream of any marketer and often the key to long-term marketing success. Companies that want to form such bonds should heed some specific considerations (Philip Kotler, 2009)

The most widely accepted definition of loyalty is that customer loyalty is the behavioral outcome of a customer's preference for a particular brand or a selection of similar brands, over a period of time, that is the result of an evaluative decision-making process and The customer's attitude towards potential moderators of a repeat patronage relationship are based on social norms and situational factors. More recently summarized the work in customer loyalty to include cognition, affect and behavioral intention. This recognizes the key issues of commitment, preference and consistency while acknowledging the dynamic nature of the marketing environment and situational influences also attempts to conceptualize or measure customer loyalty will depend heavily upon the consideration of both customer attitudes and behavior. (Gilmore, 2003)

Creating brand loyalty requires interface with the product users from among the community members where the company operates. Besides this, time needs to be spent studying the customers' purchase process, the products they buy, the price they pay and their usual business terms during such purchase action. Also offering a complete range of products under one brand umbrella of consistently good quality for enhancing customer loyalty.(Mathur, 2008)

Brand loyaltyis a customer's favorable attitude toward a specific brand. If brand loyalty is strong enough, customers may purchase this brand consistently when they need a product in that product category. Customer satisfaction with a brand is the most common reason for loyalty to that brand. Development of brand loyalty in a customer reduces his or her risks and shortens the time spent buying the product. However, the degree of brand loyalty for products varies from one product category to another. It is challenging to develop brand loyalty for some products, because customers can readily judge the quality of these products and do not need to refer to a brand as an indicator of quality Brand loyalty also varies by country and also to create customer satisfaction and loyalty they also can include goodwill, reputation, and brand names. (Ferrell, 2009)

2.3 Empirical Review

In this part the researcher tries to review the researches which were done before and because of the shortage of researches which is done in Ethiopia and also in ST Marry University in the area of relationship of brand image and customer loyalty there is not included more researches which is done locally.

- ➢ FransiscaAndreani, Tan Lucy Taniaji and Ruth Natalia (2012) analyze   The Impact of Brand Image, Customer Loyalty with Customer Satisfaction as A Mediator in the case of Mc Donald's and concluded that The impact of brand image to customer loyalty with customer satisfaction as a mediator is only 58.4%. The rest of 41.6% is influenced by other factors which are not studied in this research. (Fransisca Andreani, 2012)

- ➢ Yu-TeTu, Chin-Mei Wangn and Hsiao-Chien Chang Correlated Corporate Brand Image and Customer Satisfaction on Loyalty in case of   Starbucks Coffee in Taiwan and resulted the corporate brand image is a direct path and is a factor that significantly affects the customer satisfaction. , the customer satisfaction is a direct path and is a factor that significantly affects the customer loyalty. The corporate brand image is a direct path and is a factor that significantly affects the customer loyalty. Based on the research results, the corporate brand image significantly affects customer satisfaction and customer loyalty, and customer satisfaction has strong impact on customer loyalty for the sample. (Yu-Te Tu, 2012)

- ➢ Dr. R. Natarasa and V. Sudha studied on the relationship between brand image and brand loyalty in case of fast moving consumers good (FMCG) in Vellore district. (2016) and they concluded that:-
  - • There is relationship between gender and brand popularity of FMCG in Vellore district.
  - • There is association between brand consistency and gender of consumers.
  - • There is significant relationship between trust of brand and gender of respondents.

- There is significant relationship between perception of consumers and gender of respondents.

To conclude that brand image and brand loyalty are two pillars of FMCGs. (Dr. R Natarajan, 2016)

- ElifEşiyokSönmez, study on the Effect of Brand Image in Creating Customer Loyalty in Retail Banking: in Case of YapiKredi Bank in Turkey and result (2014) therefore, creating a long-term relationship is vital to achieve this purpose. Since the bank sector provides a service to their customers, the quality of that service is paramount. On the other hand, the service is provided by the employees of the bank; as such, the quality of the employees and their relationship with the customers become just as important. Brand image is how a customer perceives a bank. If the employees are presentable and experienced, customers" perceptions of a bank change for the better. From the evidence, it can be concluded that brand image is a key for maintaining loyal customers and attracting new ones. In a broader perspective companies should pay attention to sustain a strong brand image in people's minds by providing good services and satisfaction. As seen from this research, not only do the logo and slogan, effect customers, but also owners, employees and the benefits that they receive from the bank can affect loyalty. (Sönmez, 2014)

- Muhammad ImtiazSubhani and Ms.Amber Osman Study On The Association Between Brand Awareness And Consumer/Brand Loyalty For The Packaged Milk Industry In Pakistan (2009) the results show that awareness has no relationship with perceptions in the case of milk brands. Further perceptions also suggest no direct link to consumer/brand loyalty for any packaged milk brands. In other words, the milk packaged product-category demonstrates no significant mediating role for perceptions between awareness and consumer/brand loyalty. (Osman, 2009)

- The paper on the factors of brand image which influence customer loyalty of J. CO by Andrea ElokHorage, OtnielOzora and Stiefenie was take three factors of brand image which is strength, product uniqueness, and favorability of brand image. These three

factors are considered have strong relationship with customer loyalty. Using SPSS 20, researcher found that strength of J.CO brand made customer loyalty of its brand. (Elok Horage, 2012)

➢ The paper by Dr. Aqeel Ahmad, Naveed Ahmad, Muhammad Nadeem which studies on the Brand credibility and brand awareness as positive predictors for brand loyalty simple random sampling method and structured questionnaires used to collect data this data analyzed through SPSS and the result shows that brand loyalty has been observed to have positive association with brand credibility and also with brand awareness. (Dr Ageel Ahmed, 2014)

➢ The paper by Dr. Antonius Setyadi& Prof. Dr. Hapzi Ali on Build Customer Loyalty with CRM and Brand Image Case Study on Giant Citra Raya they used non probability sampling and use survey method quantitative analysis by means of multiple linear regression analysis followed by analysistest of determination (R Square), testing the hypothesis partially (t test) and simultaneous (test F) the errortolerance level of 5 percent. The results of the research that CRM and Brand Image positive and significant impact on the Customer Loyalty, either partially or simultaneously. Customer Loyalty can be built with CRMand brand image, the better CRM and Brand Image in perceived by customers the more loyal customers atGiant Citra Raya. (Ali, 2017)

2.4 Conceptual Framework and Hypotheses of the Research

Favorability of brand association	*Strength of brand association*	*Uniqueness* of brand association
♣ Easy of brand to pronounce ♣ Easy to recognize ♣ Famous with its products ♣ Easily find in the market	♣ International quality ♣ Special price offer ♣ r/ship with customers	♣ Special packaging offered ♣ Interesting product ♣ Cool and fresh ♣ Well known expired date

Customer loyalty

- Try new products
- Recommend
- No easily influenced by another brand
- Spread WOM
- Trust product & servicequality

Source: amended from (Fransisca Andreani, 2012)

There are three hypotheses, which the researcher conducts in the analysis part which are:-

- ✓ H1: There is an influence of favorability of brand association on customer loyalty.

- ✓ H2: There is an influence of strength of brand association on customer loyalty.

- ✓ H3: There is an influence of uniqueness of brand association on customer loyalty

CHAPTER THREE

RESEARCH METHODOLOGY AND DESIGN

3.1 Research Paradigm

There are also two types of research which are Deduction research approach emphasizes on the scientific principles, moving from theory to data, the need to explain causal relationships between variables ,the collection of quantitative data, the application of controls to ensure validity of data ,the operation of concepts to ensure clarity of definition , a highly structured approach ,researcher independence of what is being researched ,the necessity to select samples of sufficient size in order to generalize conclusions. Induction research approach emphasizes On the gaining an understanding of the meanings humans attach to events, a close understanding of the research context, the collection of qualitative data, more flexible structure to permit changes of research emphasis as the research progresses, a realization that the researcher is part of the research process, less concern with the need to generalize. (Mark Saundes, 2007)This research uses deduction type of approach to show the relationships of the two variables which are brand image and customer loyalty.

There are two types of research which are Basic and Applied the basic research to expand knowledge of processes of business and management results in universal principles relating to the process and its relationship to outcomes findings of significance and value to society in general and also its context are undertaken by people based in universities , choice of topic and objectives determined by the researcher, flexible time scales as well the Applied research for improve understanding of particular business or management problem, results in solution to problem, new knowledge limited to problem, findings of practical relevance and value to Manager in organization(s) and its contexts are as follow undertaken by people based in a variety of Settings, including organizations and universities, objectives negotiated with originator, tight timescales. (Mark Saundes, 2007) So this research is applied research which shows the relationship between brand image and customer loyalty.

3.2 Research Approach

According to Bobbie the research approaches divided in three   which is qualitative, quantitative and mixed. Studies which quantify their results through statistical summary and analysis are called quantitative research the objective is also to develop mathematical models theories hypothesis testing. Qualitative researches are which express their data in description not in numbers. A mixed type uses both qualitative and quantitative (Bobbie 1990). This research use mixed approach for hypothesis testing and to process the data. And non- experimental causal research design used and also cross sectional in its nature which the data which are collected at one point in its time horizon by the survey technique the sample data was collected which are quantifiable and responsiveness to regression analysis.

3.3 Research Design

An exploratory study is a valuable means of finding out 'what is happening; to seek new insights; to ask questions and to assess phenomena in a new light. It is particularly useful if you wish to clarify your understanding of a problem.   Descriptive research is 'to portray an accurate profile of persons, events or Situations. Explanatory studies establish causal relationships between variables, the emphasis here is on studying a situation or a problem in order to explain the relationships between variable. (Mark Saundes, 2007). And the researcher uses explanatory research design to show the relationship of the two variables which are brand image and customer loyalty in case of lame diary (shoal milk).

3.4 Population and Sampling

The company distributed its products in 4 ways in the first way 9 company vehicles used to distribute pasteurized milk.

- In the line of Alem bank to Betel 40 customers.
- In the line of Piaisa, Mexico to Ashewamedagugi 38 customers.
- In the line of Rwanda to Bole 38 customers.

- In the line of Gofa to Gotera, kality, LebuandGemo 38 customers.
- In the line of shiromeda 6 kilo 5 kilo to Ferensay 70 customers.
- In the line of CMC to Ayat 38 customers.
- In the line of Megenagna 38 customers.
- In the line of atanatera to wenget 39 customers.
- In the line of Mesalemia to T/Haymanot and Merkato 31 customers.So total number of customers address in the first way are 370 customers.

The second option is customers which use their own car to distribute and which take the products from the company which are 26 in number and they distribute the products on the area that the company vehicles not address they cover 46.6% of customers.

The third way is that of by using shops which are located on Kazanchis, piasa, sholla which address the customers which uses for consumption it covers 7.5 %.

The fourth and the last option are distributing by company lifan vehicles which cover 4.5% of the customers and the customers are with special and urgent orders.

The summery is as follows:-

Table 3.1: summary of market segmentation

No	Name	Quantity	Consumption (Liters per day)	Sales share (% per day)
1	Hotels	34	2100	3.5
2	Supermarkets	173	5780	9.6
3	Hospitals	8	650	1.1
4	Organizations	90	2300	3.9
5	Sales line customers	214	16700	27.8
6	Direct customers(agents)	26	27970	46.6
7	Shola shops and lifan vehicles	4	4500	7.5
	TOTAL	549	60,000	100

Description of super markets are summarized as follows

Table 3.2 Summery of Super Markets

No	Name	quantity
1	Big market	39
2	Super market	80
3	Mini market	54
	TOTAL	173

The sampling techniques available to you can be divided into two type's probability or representative which most commonly associated with survey-based research strategies where you need to make inferences from your sample about a population to answer your research question(s) or to meet your objectives. And non-probability or judgmental sampling which provides a range of alternative techniques to select samples based on your subjective judgment. (Mark Saundes, 2007)

A survey was conducted to test the hypotheses generated for this research. The populations are 549 customers of Sholla Pasteurized Milk. And the sample asked about the product and their loyalty. The mixed research methodology approach was used in this research which conducted by survey. The survey was considered the Age, Income, Marital status, and Gender , regarding that every Element has different standard on the customer build image of the product. The company segments its customer by using geographical segmentation method, and also distributes its products by 9 sales vehicles in 9 areas and by 26 sales agents therefore the researcher was address the customers by using the company's distribution channels'. And the researchers calculate the sample size of the probability sample by Yamane sample size calculation technique which is:-

$$n = \frac{N}{1 + Ne^2}$$

Where:

n = required responses

e2 = error limit

N = sample size

Source: (Yamane.T, 1967)

n= $\underline{549}$

      1+549(0.01)²

n=240 samples

the population was divided in to 7 sub groups and from each sector samples was determined by Yamane sample size calculation method within 95 % confidence level and 10% error limit , (Hotels 26, Supermarkets 64, Hospitals 8, Organizations 48, Sales lines 69, Agents 21 and sales offices 4 sample sizes.) so the total samples for 549 populations was 240 customers. Therefore the researcher uses stratified sampling techniques from each group respondents select by convenient sampling method.

3.5 Data collection, Techniques, and Procedures.

The researcher uses both primary and secondary data sources the primary data collected by self-administered questionnaires from the other types which are interviews, may be highly formalized and structured, using standardized questions for each respondent or they may be informal and unstructured conversations. In between there are intermediate positions. One typology that is commonly used is thus related to the level of formality and structure (Mark Saundes, 2007) and the second one Observation if you have studied sociology or anthropology in the past you are certain to be familiar with participant observation. This is where the researcher attempts to participate fully in the lives and activities of subjects and thus becomes a member of their group, organization or community. This enables researchers to share their experiences. (Mark Saundes, 2007) The self- administered questioner selected because it is easy to administer, to cover large amount of samples and also to collect the data and also Questionnaires can therefore be used for descriptive or explanatory research. Descriptive research, such as that undertaken using attitude and opinion questionnaires and questionnaires of organizational practices, will enable you to identify and describe the variability in different phenomena. In contrast, explanatory or analytical

research will enable you to examine and explain relationships between variables, in particular cause and-effect relationships. These two purposes have different research design requirements. Then the samples under each population were addressed by convenient method. So the data was collected by using convenient sampling method. And the secondary data was conduct different monthly and yearly reports, magazines and also from the company data.

3.6 Instrumentation

The design of a questionnaire differs according to how it is administered and, in particular, the amount of contact you have with the respondents Self-administered questionnaires are usually completed by the respondents. Such questionnaires are administered electronically using the Internet (Internet-mediated questionnaires) or intranet (intranet-mediated questionnaires), posted to respondents who return them by post after completion (postal or mail questionnaires), or delivered by hand to each respondent and collected later (delivery and collection questionnaires). Responses to interviewer-administered questionnaires are recorded by the interviewer on the basis of each respondent's answers. A growing number of surveys, particularly in the area of market research, contact respondents and administer questionnaires using the telephone. These are known as telephone questionnaires. The final category, structured interviews (sometimes known as interview schedules), refers to those questionnaires where interviewers physically meet respondents and ask the questions face to face. These differ from semi-structured and unstructured (in-depth) interviews as there is a defined schedule of questions, from which interviewers should not deviate. (Mark Saundes, 2007)

In this research the researcher uses self administered which questioner developed and also amended according to this study from the study by FransiscaAndreani on the impact of brand image on customer loyalty with customer satisfaction as meditate in McDonalds'. In order to make sure most of the respondents can read and understand the questionnaire, it was designed in an Amharic and English version.

The content of the questionnaire was divided into four different parts. The first part was solicit relevant personal information, such as participants' age, gender, and income, marital status the second part was measure participants' knowledge of the product and also the frequency of

consumption the third part examines about the product uniqueness, favorability, strength and loyalty. This was   according to Likert scale a five point scale range from 1 (strongly disagree) to 5 (strongly agree) to be selected as their responses.

3.7 Data Analysis Technique

The most commonly applied econometric tool is regression. This is used when the goal is to quantify the impact of one set of variables on another variable. (Hansen, 2006)

This study uses survey to collect data five point likert scales used to examine the relationships between brand image and customer loyalty descriptive analysis used for demographic data and the relationships was   examined by SPSS. Correlation and regression analysis used for analysis.

3.8 Validity and Reliability

3.8.1 Reliability

Reliability refers to the internal consistency exhibited by the manifest indicators of each construct in structural equation modeling Robert Ho (2006). Barclay and his colleagues (1994) recommended that a measurement of internal consistency of the construct Cronbach's alpha should be taken in to consideration, with a minimum criterion of approximately 0.70 (Hair et al. 1998). Cronbach's Alpha is a single correlation coefficient that is an estimate of the average of all correlation coefficients of the items with in the test. Robert Ho (2006).All constructs were having high Cronbach's Alpha between 0.719 and 0.805 therefore all constructs were accepted as being reliable for the study.

Table 3.3 : Reliability test

Constructs	Number of Items	Cronbach's Alpha
uniqueness of brand association	4	0.776
strength of brand association	3	0.719
feasibility of brand association	4	0.805
loyalty of customers	5	0.767

3.8.2 Validity

Validity is the degree to which the findings really are what they appear to be about. In other words that is a correspondence between what we want to investigate and what we actually investigate (Patel & Davidson, 1994). Validity was concerned with whether the findings are really about what appear to be (Saunders et. al; 2003), validity defined as the extent to which data collection methods accurately measures what they were intended to measure (Saunder, et. al, 2003). They believe that validity refers to the extent to which a test measures what we actually want to measure. The supervisor helped the researcher to ensure the validity of the questionnaire and the response to the objectives of the study. Content validity was used to establish whether the questionnaire measured what it should measure. The face validity was assured by logically consistent questions to guarantee relevance.

3.9 Model Specification

The data collected by different approaches and also analyzed by linear regression method which is one dependent (loyalty) and two or more independent variable (favorability of brand association, strength of brand association and uniqueness of brand association) and expressed mathematically.

$$Y=B_0+B_1F+B_2S+B_3U+e_i$$

Where Y= loyalty of customers

B_0, B_1, B_2 and B_3 are parameters

    F= feasibility of brand association

    S= strength of brand association

    U= uniqueness of brand association   AND

e_i = error term

3.10 Ethical Consideration

Ethics refers to the appropriateness of your behavior in relation to the rights of those who become the subject of your work, or are affected by it. Therefore it relates to questions about how we formulate and clarify our research topic, design our research and gain access, collect data, process and store our data, analyze data and write up our research findings in a moral and responsible way (Mark Saundes, 2007)

The researchers consider the objectivity, honesty integrity, carefulness, openness respect to intellectual property, confidentiality, and respect for colleagues, social responsibility and legality of the research paper.

Voluntary participation and harmlessness: Subjects in a research project must be aware that their participation in the study is voluntary, that they have the freedom to withdraw from the study at any time without any unfavorable consequences, and they are not harmed as a result of

their participation or non-participation in the thesis. To this effect, the researcher gave freedom to the respondents and they exercised freely on the given questionnaire.

Anonymity and confidentiality:to protect subjects' interests and future well-being, their identity must be protected in a scientific study. This is done using the dual principles of anonymity and confidentiality. Anonymity implies that the researcher or reader of the final research report or paper cannot identify a given response with a specific respondent. Confidentiality means the researcher can identify a person's responses, but promises not to divulge (reveal) that person's identify in any report, paper, or public forum. In both cases, this has been confirmed by the researcher in such a way that there was no need to fill their name on the questionnaire.

Disclosure:usually, the researcher has an obligation to provide some information about his/her study to potential subjects before data collection to help him/her decide whether or not they wish to participate in the study. For instance, who is conducting the study, for what purpose, what outcomes are expected, and who will benefit from the results. Guided by this ethical principle, the researcher has disclosed about the content and purpose of the study. Moreover, the benefit of the research after finalization has been well-disclosed to the respondents.

Analysis and reporting: it has been evident that the researcher also has ethical obligations to the scientific community on how data is analyzed and reported in the study. Accordingly, more clear and candid information has been forwarded not to mislead the scientific community.

CHAPTER FOUR

RESULT AND DISCUSSION

4.1 Introduction

This chapter discusses on the analysis of the data and also presentation of the results of the study. SPSS 20.0 are used to analyze the data which collected from customers of lame diary PLC (shoal) through open ended and close- ended questions, To assess the measurement model and to test reliability/validity of measures and also to address the objective of the research which were both main objective; investigate the relationship between brand image and customer loyalty in the lame diary plc. and also others specific objectives.

4.2 Demographic Characteristics of the Respondents

4.2.1 Analysis of Demographic Variables

In this part of the paper, the respondent's demographic characteristics analyzed and also interpreted to show their impact on the relationships between Brand image (uniqueness of brand association, strength of brand association and feasibility of brand association) and customer's loyalty. When investigating the impact of social aspects, demographical questions are included in the surveys about such matters as gender, age, race, level of education and the like (Choudrie&Dwivedi, 2006). Therefore, the demographic variables of this thesis for discussion were gender, age, marital status, & income.

Demographics describe population in terms of its size, distribution, structure and vital characteristics or personal characteristics of individual buyers such as Age, Marital Status Gender and Economic conditions. These are most often used as the basis for market segmentation because these characteristics usually influence consumer brand selection and loyalty of customers Demographics influence consumption behavior directly by affecting other attributes ofindividuals such as their personal values and decision styles. Therefore, it is wise to

takeinto consideration demographic factors in the study of relationship between brand image and customer loyalty in the lame diary plc.

On this sub unit, the respondent's demographic characteristics analyzed and also interpreted to show their impact on the relationships between Brand image (uniqueness of brand association, strength of brand association and feasibility of brand association) and customers' loyalty.

Table 4.1: Demographic Characteristics of Respondents

No.	Types Of Variables	Category	Frequency	Percentage
1	Gender	Female	85	33.2
		Male	153	59.8
		Total	238	93
2	Age	<20	11	4.3
		21-30	59	23
		31-40	56	21.9
		41-50	49	19.1
		51-60	46	18
		>60	19	7.4
		Total	240	93.8
3	Marital Status	SINGLE	128	50
		MARRIED	112	43.8
		Total	240	93.8
4	Income	<1000	3	1.2
		1001-2500	2	0.8
		2501-3500	16	6.3
		3501-5000	51	19.9
		>5000	168	65.6
		Total	240	93.8

Gender

From the total of 256 respondents 85 were females and 153 were male which means 33.2% of the respondents are female and 59.8 % of the respondents are males and the rest 18 (7%) of the respondents were missing or which the gender of the respondent doesn't filled.

Age

All respondents in this research were above the age of 18 in which the company direct customers which have their own TIN no is above 18 so the researcher considers this and classify the respondents according to different age group < 20, 21-30, 31-40, 41-50, 51-60 and >60. From the total 256 respondents 240 respondents were valid and in the age <20 were 11 respondents ,21-30 there are 59 respondents, there are 56 respondents are in the range of 31-40, in the range of 41-50 there are 49 respondents, in the range of 51-60 there are 46 respondents and there are 19 Respondents above > 60 years and also 4.3%,23% ,21.9% ,19.1%,18.0 and 7.4% respectively.

Marital Status

From the total valid respondents of the research 128 customers are singles and the rest 112 customers are married which is 50.0% and 43.3% respectively and the other 16 or 6.3% of the questionnaires under the marital status perspectives are not valid.

Income

In this research the income of the respondents analyzed as follows, <1000 there are 3 which are 1.2% of respondents, between 1000-2500 income level there are 2 respondents which are 0.8%, from 2501-3500 there are 16 respondents which are 6.3%, from 3501-5000 there are 51 respondents which are 19.9% and monthly income above 5000 birr there are 168 respondents which are 65.6%.

Consideration for Buying

This research is done on the customer's loyalty and brand image so to check their relation to the product the researcher also examines what the customer's consideration in the process of buying the product (shoal milk) the respondents which consider cheap price of the product are 32 which are 12.5%, which consider the quality of the product are 174 which are 68%, the convenience place is considered by 25 respondents which are 9.8%, the size of milk also considered which are 9 or 3.5% and the rest 6.3% or 16 respondents are not valid

Table 4.2: Descriptive analysis of consideration for Baying

		Frequency	Percent
Valid	CHEAP PRICE	32	12.5
	BETTER QUALITY	174	68.0
	CONVENIENCE PLACE	25	9.8
	MILK SIZE	9	3.5
	Total	240	93.8
Total		256	100.0

Recommendation for Buying

Recommendation for buying shoal milk from friends, family or any other persons considers in this paper and the respondents recommended from others are 186 which show 72.7% of the respondents recommended by others and 52 or 20.3% of respondents are not recommended by others the rest 18 or 7% are not valid answers.

Table 4.3: Descriptive analysis of Recommendation for Baying

		Frequency	Percent
Valid	YES	186	72.7
	NO	52	20.3
	Total	238	93.0
Total		256	100.0

Buying Frequency

 The researcher collect the data from the direct consumers of shoal milk so it is known that they buy the product but to know the buying frequency the researcher analyze the question and the buying period grouped as follows Daily, 2-3 Days, weekly, 15 days, Monthly therefore the buying frequency was 101 (39.5%), 109 (42.6), 3(1.2%) ,24 (9.4), and 3 (1.2%)respectively**.**

Table 4.4: Descriptive analysis of Baying Frequency

	Frequency	Percent
DAILY	101	39.5
2-3 DAYS	109	42.6
WEEKLY	3	1.2
15 DAYS	24	9.4
MONTHLY	3	1.2
Total	240	93.8
Total	256	100.0

Buying Quantity

how much the respondents buy per days analyzed in this question which shows the buying quantity of them and this also grouped the respondents which buy shoal milk <50, 51-100, 101-250, 251- 350, 351-500 and > 500 all this measures in liters and the result shows as follows 33 which is 12.9%,44 (17.2%) , 40 (15.6%), 79 (30.9%), 42 (16.4%), 2(0.8%)respectively.

Table4.5: Descriptive analysis of Baying Quantity

	Frequency	Percent
<50	33	12.9
51-100	44	17.2
101-250	40	15.6
251-350	79	30.9
351-500	42	16.4
>500	2	.8
Total	240	93.8

4.3 Respondents Opinion on the Variables

4.3 .1 Respondents opinion about uniqueness of brand association

Table 4.6: Respondents opinion analysis about uniqueness of brand association

Uniqueness of Brand Association	N	Mean	SD
Shola offers interesting Milk	240	3.39	1.070
Shola offers attractive packing style	240	2.89	1.202
Shola Offers Cool and Fresh Pasteurized Milk	240	2.93	1.209
Shola have well known expired date	240	3.17	1.194

The above table shows Mean of 2.40 and 1.070 standard deviation on statement whether the company provides interesting milk or not. From respondents answer we can understand that offering of interesting milk have role in the uniqueness of brand association. The study asked a question regarding the offering of attractive packing style with means 2.89 and 1.202 standard deviation from this the respondents agrees on the offering of attractive packing style, the other statement is offering cool and fresh pasteurized milk it also shows with 2.93 mean and 1.209 standard deviation, the other statement to measure uniqueness of brand association is well known expired date on the products with 3.17 mean and 1.194 standard deviation. Therefore all the statements which measures uniqueness of brand association agree by majority of respondents.

4.3.2 Respondents opinion about favorability of brand association

Table 4.7: Respondents opinion analysis about favorability of brand association

Favorability of Brand Association	N	Mean	SD
Shola is famous with its milk product	240	3.38	1.044
Shola name is easy to pronounce	240	2.84	1.196
Shola logo is easy to recognize	240	2.67	1.061
Shola Milk is easy to find in the market	240	2.73	1.120

The above table shows Mean of 3.38 and 1.044 standard deviation on statement whether the company is famous with its milk product or not. From respondents answer we can understand that easily pronouncing milk have role in the favorability of brand association with mean value of 2.84 and 1.196 standard deviation. The study asked a question regarding the recognition of its logo with means 2.67 and 1.061 standard deviation from this the respondents agrees on the logos recognition, the other statement is easily find in the market it also shows with 2.73 mean and 1.120 standard deviation, Therefore all the statements which measures favorability of brand association agree by majority of respondents.

4.3.3 Respondents opinion about strength of brand Association

Table 4.8: Respondents opinion analysis about strength of brand association

Strength of Brand Association	N	Mean	SD
As local brand, Shola offers international quality milk	240	2.72	1.217
Shola give special price offers for their loyal customer	240	2.87	1.099
Shola have relationship with its customers	240	2.98	1.131

The above table shows Mean of 2.72 and 1.217 standard deviation on statement whether the company offers international quality milk or not. From respondents answer we can understand that offering of international quality milk have role in the strength of brand association. The study asked a question regarding the offering of special price offers for their loyal customers with means 2.87 and 1.099 standard deviation from this the respondents agrees on the offering of special price offer for their loyal customers, the other statement is company have relationships with its customers it also shows 2.98 mean and 1.131 standard deviation, Therefore all the statements which measures strength of brand association agree by majority of respondents.

4.3.4   Respondents opinion about customer Loyalty

Table 4.9: Respondents opinion analysis about customer loyalty

Customer Loyalty	N	Mean	SD
I always choose Shola Milk compare to other brand	240	2.98	1.196
I always want to try shola new products	240	2.85	1.193
I trust Shola products and service quality	240	2.91	1.144
I will recommend Shola Milk to my family and friends	240	3.22	1.108
I will spread a word of mouth of Shola Milk	240	3.36	1.083

The above table shows Mean of 2.98 and 1.196 standard deviation on shola milk is chosen than competitors. From respondents answer we can understand that shola is chosen than others have role in the loyalty of brand association. The study asked a question whether the customers try new products of the company or not with means 2.85 and 1.193 standard deviation from this the respondents agrees on the trying of new product, the other statement is trusting on product and service quality it also shows with 2.91 mean and 1.144 standard deviation, the other statement to measure customer loyalty is recommend to friends and family with 3.22 mean and 1.108 standard deviation and also the statement o the spreading Word of Mouth (WOM) is with 3.36 mean and 1.083 standard deviation .Therefore all the statements which measures customer loyalty agree by majority of respondents.

4.4 Assumptions

4.4.1 Normality Test

According to Bagozzi and Yi (1998), one of the first things that should be done in the evaluation of structural model is assessment of the adequacy of input data and statistical assumption underlying any estimation methods used in analysis. The estimation of SEM parameters requires continuous data with normal distribution. A common test for normality is to run descriptive statistics to get skewness and kurtosis. According to (Hair, et al., 1998) skewness and kurtosis should be within the range of +2 to -2 when the data are normally distributed.

PauravShukla (2009) stated that skewness and kurtosis test, and the low difference between mean and median is the basic way to check the normality of the data. Accordingly positive

skewness values suggest clustering of data on the low value (left hand side of the bell curve) and negative skewness values suggest that clustering of data points on the high values (right hand side of the bell curve). Positive kurtosis values suggest that the data points gathered in center with long thin tails. Kurtosis values below zero suggest the distribution of data point is relatively flat. (Shukla, 2009)

Normality analysis for the four variables (one dependent and 3 independent) was conducted with SPSS 20.0. As a result, the skewness and kurtosis of all variables in the study were found within the range of +2 to -2. Therefore the input data are normally distributed.

Table 4.10: Normality test

Constructs	Skewness	Kurtosis
uniqueness of brand association	-0.178	-0.614
strength of brand association	-0.007	-0.369
feasibility of brand association	-0.077	-0.584
loyalty of customers	-0.129	0.045

4.4.2 Test of Muliticolinearity

Divergent validity is conducted based on multi collinearity analysis. The VIF is an index which measures how much variance of an estimated regression coefficient is increased because of multicollinearity (Montgomery, 2001). As can be seen from this data, none of the Tolerance level is < or equal to 1;

and all VIF values are well below 10. Thus, the measures selected for assessing independent variables in this study do not reach level indicated of multi co linearity

Table 4.11: Muliticolinearity test

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	APU	.611	1.635
	APF	.476	2.099
	APS	.580	1.725

4.4.3 Test of Linearity

The mean value of response variable (Y) is a straight line function of the independent variables, X' A violation of this assumption may indicate that there is a non-linear relationship between the rsponse& explanatory variables. Thus, the linear regression model may not be applicable or fitted to the data under consideration. (Hansen, 2006) Therefore the graph below shows that the regression can run.

Normal P-P Plot of Regression Standardized Residual
Dependent Variable: ACL
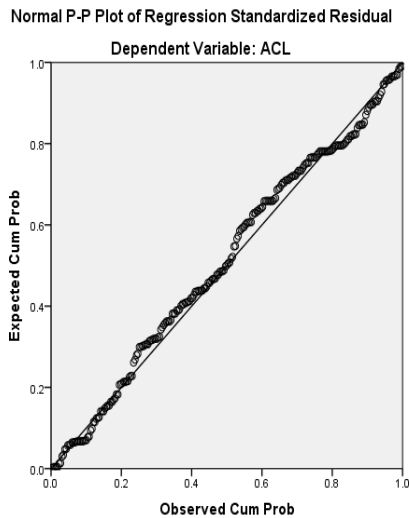
4.4.4 Test of Homoscedacity
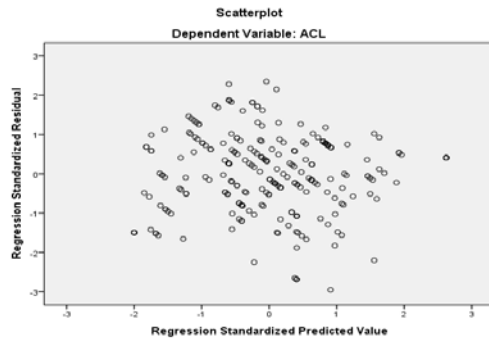
There exists a constant variance for the given regression model the variance of the dependent variable is the same for any independent observations for explanatory variables. (Hansen, 2006) Therefore the above table shows that there is homoscedacity in the variables.

4.5 Test of Independent of Residuals

Multiple linear regression models assume that the residuals are independent of one another. The Durbin-Watson statistic is used to test for the presence of serial correlation among the residuals. The value of the Durbin-Watson statistic ranges from 0 to 4. As a general rule, the residuals are not correlated if the Durbin-Watson statistic is approximately 2, and an acceptable range is 1.50 - 2.50.   Table4.13: Model summery

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.802[a]	.643	.638	.49603	1.499

The Durbin Watson value for this study is in the range of 1.5-2.5 which is 1.499. And also, the R^2 value of 0.643. This means brand image related to customer loyalty by 64.3 % and remaining 35.7 % can be attributed by other factors which are not studied, because of the scope of study.

4.6 Testing of Model Fit

To test how well the regression model fits the data, ANOVA (analysis of variance) provides F value where F equals to mean square of explained data divided by mean square of residual data, Sekaran, (2003).

Similarly, ANOVA table provides information with the model summary Depending on the ANOVA table, overall significance/acceptability of the model from a statistical perspective can be determined. As the significance value of F statistics shows a value (.000), which is less than $p < 0.05$, the model is significant.

Table4.14 table of ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	106.589	3	35.530	144.400	.000[b]
	Residual	59.298	241	.246		
	Total	165.887	244			

a. Dependent Variable: ACL

 b. Predictors: (Constant), APS, APU, APF

4.7 Correlation Analysis

A correlation coefficient is a very useful means to summarize the relationship between two variables with a single number that falls between -1 and +1 Field (2005). A correlation analysis with Pearson´s correlation coefficient (r) was conducted on all variables in this study to explore the relationships between variables. To interpret the strengths of relationships between variables,

the guidelines suggested by Field (2005) were followed, mainly for their simplicity. The classification of the correlation coefficient (r) is as follows:-

Weak	0.1-0.29
Moderate	0.3 – 0.49
Strong	>0.5

Table4.16: Guideline for correlation coefficient

Table4.17: Correlation Table

Pearson Correlation	ACL	APU	APF	APS
ACL	1			
APU	.525**	1		
APF	.659**	.610**	1	
APS	.765**	.486**	.636**	1

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

According to Andy correlation doesn't show the variables cause for the change and also can't conclude directly about causality. The correlation coefficient squared (known as the coefficients of determination, R2) is a measure of the amount of variability in one variable that is explained by the other. The above table shows the relationships between variables customer loyalty have strong relationships with other variables the correlation analysis shows that customer loyalty relates strongly with product strength by 0.765 (76.5%) secondly relates with product feasibility by 0.659 (65.9%) and it relates with product uniqueness by 0.525 (52.5%). The second variable is product uniqueness and it has a strong relation with a product feasibility by 0.610 (61.0%) and

0.486 (48.6%) and the third variable is product favorability which also have strong relation with product strength by 0.636 (63.6%).

The above table shows that all variables are significant which values shows below 0.05 therefore the entire hypothesis which are uniqueness of brand association have positive relationship with customer loyalty, strength of brand association have positive relationships and also feasibility of brand association have positive relationships with customer loyalty so brand image have positive relationships with customer loyalty.

4.8 Regression Analysis

CL=B1 +B2APU+B3APF+B4APS

CL =0.679+ 0.099APU +0.220APF +0.505APS

WHERE   CL: - CUSTOMER LOYALTY

APU: - AVERAGE PRODUCT UNIQUENESS

APF: - AVERAGE PRODUCT FAVORABILITY

APS: - AVERAGE PRODUCT STRENGTH

Table4.15 table of Regression

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.679	.127		5.336	.000
	APU	.099	.045	.108	2.201	.029

APF	.220	.052	.234	4.201	.000
APS	.505	.045	.563	11.139	.000

a. Dependent Variable: ACL

Brand image is measured by the variables which are, uniqueness of brand association, favorability of brand association and strength of brand association. The regression shows that all variables have 0.099, 0.220 and 0.505 results respectively.

CHAPTER 5

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

This part of the study presents about summary of the major research findings, conclusions and possible recommendations.

5.1 Summary of Major Findings

❖ Demographic characteristics'

59.8% of the customers are males and with 23% of the customers age is in the range of 21-30 also 50% of the respondents are singles, 65.6% of respondents income level is above 5000.

❖ Other factors for buying the product

68 % of the customers of shoal milk (Lame diary plc) consider better quality for buying the milk, The frequency that buy shoal milk were 42.5% were buy within 2-3 days 30.9% of customers buy 250-350 liters of milk.

❖ Uniqueness of brand association

Respondents agree that the company provide interesting milk with 3.39 mean, that the company provide the product (milk) with attractive packing style with 2.89 mean, the company provide cool and fresh pasteurized milk with 2.93 mean value the respondents' with3.17 mean value agree that the company provide product with known expired date.

❖ Favorability of brand association

The company is famous by its products with 3.38 mean ,with 2.84 mean the brand name is easy to recognize, the respondents with 2.67 mean agrees on the product name is easy to recognize and the product easily find in the market is with 2.73 mean .

❖ Strength of brand association

The company provides international quality milk with 2.7, the company offer special price for the loyal customers with 2.87 mean and Respondents agree that the company have relationships with its customers with 2.98.

❖ Customer Loyalty

Respondents agree that the product is chosen than other competitors with 2.98 mean value, the customers try new product of lam diary with 2.85 mean,Respondents with 2.91 mean value agrees that the customers trust service and product quality, 3.22 mean value was on the recommendation of products for others and Respondents with 3.36 mean agrees on the spreading of WOM.

❖ From the test of independent residual the R^2 is 0.643 which means that the above independent variables which are brand image have relation with customer loyalty by 64.3% and the remaining 35.7% were others variables which were not study in this research.

❖ From the correlation analysis all variables correlate strongly which is above 0.5

❖ In the regression analysis all independent variables have positively relates with customer loyalty. Uniqueness of brand association (0.099), feasibility of brand association (0.220) and strength of brand association (0.505) which indicate brand image positively relates with customer loyalty.

5.2 Conclusion

The main objective of this study was to investigate the relationships between brand image and customer loyalty in the lame diary PLC on the product of shoal milk through. To achieve this objective a research model consisting of three variables with three (3) hypothesized relationships were proposed, In general based on the analysis made the following conclusion are elicited.

The researcher tries to assess the three research questions which were illustrated in the chapter one. And the brand image was measured by the three variables which were uniqueness of brand association, strength of brand association and feasibility of brand association. In the regression analysis all the above variables have relationship with customer loyalty, and also this relationship were positive relationships, The increment of customer loyalty there is the effect of brand image by its variables which are uniqueness of brand association (0.099), feasibility of brand association (0.220) and strength of brand association (0.505). And also it shows that there is a strong relationship in the variables. Therefore the three hypothesis of the paper which were uniqueness of brand association have positive relationship with customer loyalty, feasibility of brand image have positive relationship with customer loyalty and strength of brand association have positive relationship with customer loyalty so the entire three hypotheses were accepted.

5.3 Recommendations

➢ The company should work on the building of brand image to retain customer or to make customers loyal this is done by the following sub recommendation.

- ✓ To make the product brand unique than other competitors the company should work on the packing style, providing of fresh and cool milk also in the expired date of the product
- ✓ The company to have favorable advantage than others they should focus on the famousity of the product, on the name of product easily to pronounce and also to recognize and also on the accessibility of the product.
- ✓ To increase the strength of the customers association to its brand the company also gives attention on the quality of the product, price of its products and also on its relationships with its customers.
- ✓ To make customers loyal and even to have sustainable loyalty of customers the company should focus on the prefer ability of the product, the trial of new products ,trust of their customers , the recommendation of customers for others and also give high attention on the spreading of word of mouth

5.4 Suggestion for Future Study

As the present research is an attempt to assess the relationships between brand image and customer loyalty in the one of diary plc which is lame diary which locate at Addis Ababa, and also the research was only in the milk product (shoal milk) therefore additional studies needed to be under taken to examine assess relationships of brand image and customer loyalty in diary plc with large sample size and even in other perishables product producers. Nevertheless, the researcher would argue that these findings provide additional insight into customer loyalty creating and also in the building of brand image. The results of the study encourage the company to give attention and emphasis on the brand image in the process of building customer loyalty.

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Appendix

ST. MARY'S UNIVERSITY

FACULTY OF BUSINESS

DEPARTMENT OF MANAGEMENT

Dear Sir/ Madam

My name is BetelhemEsayas Student of S.t Marry University Marketing Management Department. Am here to distribute study on shola milk product brand image toward customer loyalty for the fulfillment of MA degree of Marketing Management..

The aim of this research is to investigate the relationship between brand image and customer loyalty in case of lame diary PLC. The finding of this research help the company to know and focus on the relationship between brand image and customer satisfaction.

Thank you in advance for completing this survey. Participation is voluntary and your responses are anonymous and confidential. All information collected will be summarized and data will not identify any individual respondent. Your feedback is very important to help the accusation of this research. if you find any problem regarding the questions don't hesitate to contact me on +251943127003

Personal information

1. Age

   <20 ☐   21-30 ☐   31-40 ☐

41-50 ☐   51-60 ☐   > 61 ☐

2. Gender   Female ☐   Male ☐

3. Marital Status   Single ☐   Married ☐

4. Monthly   Income   < 1000 ☐   1000-2500 ☐

2500-3500 ☐   3500-5000 ☐   >5000 ☐

5. When you buy the milk what is your consideration to choose that product? (You can choose more than one option

Cheap Price ☐   Better Quali☐   Convenie☐

Place   ☐   milk Size

Recommendation from family or friends   ☐

6. How frequently do you buy Shola Milk?

Daily ☐   2-3 days ☐   weekl☐

In 15 days   monthly ☐

7. How many packs or liters do you buy? _____

Mark (√) in the space available for the statement that is suitable with your opinion!

(1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4= Agree, 5 = Strongly Agree)

	1	2	3	4	5
Uniqueness of brand association					
Shola offers interesting Milk					

Shola offers attractive packing style					
Shola Offers Cool and Fresh Pasteurized Milk					
Shola have well known expired date					
Favorability of brand association					
Shola is famous with its milk product					
Shola name is easy to pronounce					
Shola logo is easy to recognize					
Shola Milk is easy to find in the market					
Strength of brand association					
As local brand, Shola offers international quality milk					
Shola give special price offers for their loyal customer					
Shola have relationship with its customers					
Customer Loyalty					
I always choose Shola Milk compare to other brand					
I always want to try shola new products					
I trust Shola products and service quality					
I will recommend Shola Milk to my family and friends					
I will spread a word of mouth of Shola Milk					

ቅድስተማርያምዩኒቨርስቲ

ንግድስራኮሌጅገበያአስተዳደርትምህርትዘርፍ

ውድ፦ ምላሽሰጪዎች

በቅድሚያውድጊዜያችሁንሠውታችሁትክክለኛናታማኝየሆነምላሽችሁንለመስጠትፈቃደኛነታችሁን
ስላሳያችሁበጣምላመሰግናችሁእወዳለሁ፡፡
እኔቤተልሔምኢሳያስበቅድስተማርያምዩኒቨርስቲየንግድስራኮሌጅበገበያአስተዳደርትምህርትዘርፍየ
ማስተርስዲግሪኜንእየሰራሁእገኛለሁይህምመጠይቅየተዘጋጀውለማስተርስዲግሪየሚሚያጥናትእን
ደግብአትለመጠቀምነው፡፡

የዚህጥናትአላማበላሜወተትን.የ. የግልኩባንያበብራንድምልክትእና በ
ደንበኞችታማኝነትላይያለዉግንኙነትማሳየትነው፡፡
በመሆኑምየዚህጥናትውጤትየሁለቱንግንኙነትበማሳየትድርጅቱበብራንድስራትኩረታቸውንናገንዘባ
ቸውንእንዲያውሉይረዳልተብሎይጠበቃል፡፡
በመጨረሻምየእርስዎመጠይቁንበጥንቃቄናእውነተኛስሜትዎንበሚገልፅሁኔታመሙላትለውጤቱ
ማማርከፍተኛአስተዋፆስላለውይህንኑበማድረግእንዲተባበሩኝእⵔÖÃnKG<:: u}ÚT]U ÃI SÖÃpKƒUI`ƒ
›LT w‰ ¾T>¨<M SJ'<”“ ¾T>cÖ<ƒUULiuT>eØ` ¾T>Á´ SJ'<” L[ÒÓØMƒǶ¨ÇKG<::

SÖÃl” uT>VK<uƒ¨pƒ T”—¨<U ÓMî ÁMJ' 'Ñ` ŸÑÖUƒ u +251943127003 Å¨<K¨< Á'ÒÓ\˜::

KSM"U ƒww`upÉT>Á ›ScÓ"KG< !

¡õM ›"É :ÖpLL S[Í‹

KT>Ÿ}K<ƒ ØÁo‹ ¾È`e" ¨p³Ÿ G<'@³ የሚገልፀ‹ ›T^ß LÃ (✔) UM¡fuTÉ[Ó ULi" ÃeÖ<::

1) ï³?   ¨"É [ ]   c?ƒ[ ]

2) ¾ƒ—¨< ¾እድሜ ¡MM ¨<eØ ÃÑ—K<;

< 20 [ ]   21-30 [ ]   31-40 [ ]   41 -50 [ ]

             51-60 [ ]   61 እ" Ÿ³ uLÃ [ ]

3) ¾Òw‰ G<'@³?

ÁLÑv[ ]   vKƒÇ` [ ]   ›Ów„ ¾ð³[ ]

4) ¨G© Ñu= u¾ƒ—¨< ¡MM ¨<eØ ÃÑ—M;

w`< 1,000  [  ]          w`1,000- 2,500 [ ]   w`2,501- 3,500 [ ]

w`3,501- 5,000 [  ]          w`5,001 እ" Ÿ³ uLÃ [ ]

5) የሽላወተትሲገዙለመምረጥቅድመሁኔታዎችየተኛዉነዉ;

የዋጋመቀነስ   [ ]ጥራት   [ ]

በአቅራቢያመገኘት   [ ]መጠን [ ]

6)   የሽላወተትእንዲጠቀሙከቤተሰብወይምከጓደኛምክርአግኝተዋል;

_____

7) በምንያህልጊዜየሽላወተትንይገዛሉ   ?

በየቀኑ[ ]ከ2- 3 ቀኑ[ ]በየሳምንቱ[ ]

በየ 15 ቀኑ[ ]በየወሩ[ ]

8) ምንያህልሊትርወይምእሽግወተትይገዛሉ?_____

¡õM G<Kƒ:-eKS[Ö<ƒ w^"É ˆˆ S[Í

እባ¡ Ÿ²=I u¿ታች u}Ökc<ƒ Gdx‹ Lã U" ÁIM እ"ÅT>eTS< ¨ÃU እ"ÅTÃeTS<KSÓKê Ÿ}cÖ<ƒ U`Ý‹ ¨<eØ ¾ኡ`e¨ ›sU ¾T>ÑMç¨<lØ` Lã Á¡wu<::

ማስታወሻ: በሚከተK<ƒ ØÁo‹ Lã u (G) òÅM ¾}ÑKç¨<የሽላወተትንነዉየሚወክለዉ

በመረጡት ቦታ ላየ የምልክት ያስቀምጡ

    1በፍጹም አልስማማም/አልደግፈዉም/
    2.በበመጠኑ አልቀበለዉም
    3.ምንም አስተያየት የለኝም
    4.በመጠኑ እስማማለሁ
    5.እጅግ በጣም እስማማለሁ/በጣም እደግፈዋለሁ

ተ.ቁ	ጥያቄ		የመልስ አግራጩች			
		5	4	3	2	1
	የተለየ ምርት					
1	ሾላ ጣፋጭ/ጥሩ ወተት ያቀርባል					
2	ሾላ ሳቢ/ማራኪ አስተሻሸግ አለዉ					
3	ቀዝቃዛፔትኩስፔፓስቸራይዝድ ወተት ያቀርባል					
4	በደንብ የሚታወቅ የአገልግሎት ማብቂያ ቀን አለዉ					
	ምቹ ምርት					
1	ሾላ በወተት ምርቱታዋቂነዉ					
2	ሾላ የሚለዉ ስም ለመጥራት ቀላል ነዉ					

3	የሾላ ወተት ንግድ ምልክት/ሎጎ ለማስታወስ ቀላል ነው።					
4	የሾላን ወተት ለመግዛት በቀላሉ በአቅራቢያም(በገበያ ላይ)ይገኛል					
	ምርቱ በ ገበያ ውስጥያለዉ ጥንካሬ					
1	ለታማኝ ደንበኞች የዋጋ ቅነሻ ያደርጋል					
2	ሾላ የሀገር ውስጥ ድርጅት ቢሆንም ምርቱ የአለም አቀፍ ጥራትን ደረጃ የሚያማላ ነው።					
3	ሾላ ከደንበኞች ጋር ግንኙነት አለዉ					
	ለምርቱ ያለዉታማኝነት					
1	ምንግዜም ከሌሎች ምርቶች በላይ የሾላን ምርት መርጣለሁ					
2	በሾላ ምርቶች አገልግሎቶች እተማመነለዉ					
3	ሁል ጊዜ የሾላን አዳዲስ ምርቶች ለምጠቀም(ለመሞከር) እፈልጋለሁ/ዝግጁ ነኝ/እሞክረለሁ					
4	የሾላን ምርት እንዲጠቀሙለቤተሰቦቼ/ለጉደኞቼ እመክራለሁ					
5	ስለ ሾላ ምርት በአገኘሁት አጋጣሚለሰዎች እነግራለሁ/አወራለሁ					