Bank Branding Techniques and Customer Loyalty in Selected Commercial Banks in South East Nigeria

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ABSTRACT
This study investigated the relationship between bank branding and customer loyalty in selected commercial banks in South East Nigeria. Brand name, brand logo, brand slogan and brand image were employed as the explanatory variables while customer loyalty was employed as the dependent variable. Relevant conceptual, theoretical and empirical literatures were analyzed. The study was anchored on consumer-brand relationship theory. Descriptive survey design was employed as the theoretical framework. The target population of this study was 5574963 customers of the sampled eight commercial banks in South East Nigeria. Sample size of 400 was obtained using Taro Yamane formula. Questionnaire was employed as the instrument of data collection. Frequency tables, percentage and correlation analysis were employed in analyzing the data. The study found that; brand name has a significant relationship with customer loyalty; brand logo has a significant relationship with customer loyalty; brand slogan has a significant relationship with customer loyalty; brand colour has a significant relationship with customer loyalty; and brand image has a significant relationship with customer loyalty in selected commercial banks in South East Nigeria. The study concludes that branding of bank services has significant positive relationship with customer loyalty in the sampled commercial banks in South East Nigeria. The study recommends amongst others that in order to expand brand, commercial banks must pay special attention to building a good brand name as a part of their branding strategy. The study contributes to knowledge by extending the scope of the study, modifying existing models and updating literature in this area.

Keywords: Bank Branding, Customer Loyalty, Brand Colour, Brand Slogan, Brand Name, Brand Image.

INTRODUCTION
Branding is a global phenomenon that has pervaded many industries. The importance of branding across the tangibility spectrum seems to be a more complex issue than theory would suggest (Holt, Quelch & Taylor, 2004). It is not always easy to evaluate the content and quality of service. Services cannot be seen, felt, tasted or touched (experienced) in the same manner in which goods can be sensed. In line with the above, Sharizal and Norbani (2008) noted that a key to success in services marketing is to “tangibilizing the intangible”. One way to increase the tangible nature of a service is to use an extrinsic cue like branding. Branding has become one of the most important aspects of business strategy that play an important role in enabling customers to better visualize and understand products/services and help companies achieve sustained customer loyalty. Branding has emerged as a means for firms to develop relationships with consumers. Powerful brands are like magnets that attract consumers and keep them loyal. Recent research on branding in the financial service sector indicates that branding represents a tool that banks can use to develop and enhance relationships with customers and other stakeholders (Farquhar, 2011).

In the service sector however, branding has been widely regarded as a challenging endeavour (Berry, 2000). This is largely due to the fact that the characteristics of services, i.e. intangibility, heterogeneity, lack of inventory and variability present marketers of services with peculiar challenges that are not as straightforward to deal with as in the case of products (De Chernatony & Riley, 1999). O’Loughlin and Szmigin’s (2007)
maintained that branding services require a different approach from branding products. Thus, service firms such as banks ought to be strategic in the development of favourable brand as that holds the key to unlocking positive customer reactions. More importantly, the volatile nature of the service domain makes it imperative that banks recognize the important role brand attitudes play in customer outcomes (O’Cass & Grace, 2004). In service branding, employees play an important role in enhancing the image of the service brand. De Chernatony and Riley (1999) note that service branding finds its strength in harnessing the power of relationships and channelling it towards the service encounter between employees and customers. The success of services branding to a large extent depends on the ability of employees to execute their role of providing customer value to customers in a satisfactory manner. Thus, banks need to place a high premium on preparing employees to deliver the service brand promise during the service encounter. This will be crucial in customer perception of the service brand (De Chernatony & Segal-Horn, 2003).

Branding is particularly crucial within the banking sector where it is difficult to differentiate the services and there is a lack of physical characteristics to evaluate competing service offerings. The bank services provide excellent examples of highly intangible, impalpable and complex service-based offerings, which vary enormously in context, use, consumption, delivery, duration and significance to the customer. Thus, effective branding can position an organization’s offerings in the lives of consumers in the larger social and physical environments in which we live. As pointed out by Kotler (1999), branding takes the core benefits of a product or service and extends them into a source of greater value through the accretion of intangible benefits (like lower perceived risk and added emotional benefits). By adding these additional benefits, the brand earns an entity a higher degree of differentiation that leads to lower customer churn. Based on the foregoing, the study will examine branding of banking services and customer loyalty in selected commercial banks in South East Nigeria.

**Objectives of the Study**

The broad objective of the study is to examine the relationship between bank branding technique and customer loyalty in selected commercial banks in South East Nigeria. Specific objectives were to:

1. Determine the relationship between brand name and customer loyalty in selected commercial banks in South East Nigeria.
2. Ascertain the relationship between brand logo and customer loyalty in selected commercial banks in South East Nigeria.
3. Investigate the relationship between brand slogan and customer loyalty in selected commercial banks in South East Nigeria.
4. Examine the relationship between brand colour and customer loyalty in selected commercial banks in South East Nigeria.
5. Determine the relationship between brand image and customer loyalty in selected commercial banks in South East Nigeria.

**Research Questions**

This study was guided by the under-listed research questions:

1. To what extent is the relationship between brand name and customer loyalty in selected commercial banks in South East Nigeria significant?
2. To what degree is the relationship between brand logo and customer loyalty in selected commercial banks in South East Nigeria significant?
3. To what dimension is the relationship between brand slogan and customer loyalty in selected commercial banks in South East Nigeria significant?
4. To what degree is the relationship between brand colour and customer loyalty in selected commercial banks in South East Nigeria significant?
5. To what extent is the relationship between brand image and customer loyalty in selected commercial banks in South East Nigeria significant?

**Research Hypotheses**

The following tentative statements stated in null form were empirically tested at 0.05 level of significance.

1. Brand name has no significant relationship with customer loyalty in selected commercial banks in South East Nigeria.
2. Brand logo has no significant relationship with customer loyalty in selected commercial banks in South East Nigeria.
3. Brand slogan has no significant relationship with customer loyalty in selected commercial banks in South East Nigeria.
4. Brand colour has no significant relationship with customer loyalty in selected commercial banks in South East Nigeria.
5. Brand image has no significant relationship with customer loyalty in selected commercial banks in South East Nigeria.

Scope of the Study
The subject scope of this study covered the relationship between branding of banking services and customer loyalty in the banking industry. Branding elements such as brand name, brand logo, brand slogan, brand colour and brand image were employed as the explanatory variables while customer loyalty served as the dependent variable.

Geographically, banks are spread all over the country and due to certain limitations and constraints it was practically impossible to gather data from all the geopolitical zones of Nigeria. As a result, the study concentrated on bank customers located in South East Nigeria. In all, a total of eight commercial banks namely Stanbic IBTC, First City Monument Bank Plc, Zenith Bank Plc, Fidelity Bank Plc, Union Bank of Nigeria Plc, United Bank for Africa Plc, First Bank of Nigeria Plc and Access Bank Plc were sampled for the study. The unit of the study comprises of customers of these selected banks in South East Nigeria.

REVIEW OF RELATED LITERATURE

Branding
There are diverse definitions of branding that exist and have been used by different people. For instance, the American Marketing Association (AMA) defines branding as a name, term, design or symbol that a company uses to distinguish its products from other sellers. They further indicate that a brand is a trademark in legal language (AMA, 2007). Ballantyne and Aitken (2007) define branding as the art of marking out to identify and differentiate one thing from another, be it a product, service, event or idea. Field, Bergiel, Giesen and Fields (2012) lend support to this definition by stating that “a brand is a product, service, or concept that is publicly distinguished from other products, services, or concepts so that it can be easily communicated and usually marketed.” These two definitions emphasize that branding serves the main purpose of differentiating firms and their offerings and communicating their value offerings to the world.

Arens (2002) notes that branding refers to the fundamental differentiation devise for all products; it includes, name, words, symbols, or designs that identify the product and its source and distinguishes it from competing products. The American Marketing Association in Kotler and Keller (2009) define a brand as a “name, term, sign, symbol or design, or a combination of them, intended to identify the goods and services of one seller or a group of sellers and to differentiate them from those of competitors”. Kotler (2003) sees brand is a name, term, sign, symbol or design or a combination of these, that identifies the goods and services of one seller or group of sellers and to differentiate them from those of competitors. Kotler and Armstrong (2012) are of the view that a brand is a complex symbol that can convey up to six levels of meaning; attributes, benefits, values, culture, personality and uses. Successful brands are those which create this image or personality by encouraging consumers to perceive the attributes they aspire to as being strongly associated with the brand. The personality of the brand is a function of its rational characteristics, but this has to be augmented and communicated to consumers through advertising, design, packaging and effective distribution and display.

Customer Loyalty
In terms of marketing, loyalty is a feature that customers may exhibit towards brands, services, stores, product categories, and activities (Uncles, Dowling and Hammond, 2003). Rauyruen and Miller (2007) explain customer loyalty as a merged concept of behavioral loyalty that is willingness of customer to repurchase from and continue relationships with the company and attitudinal loyalty that entails emotional attachments and advocacy of customers toward the company. Customer loyalty implies that even if companies make minor errors or mistakes, customers are still willing to do business with them or maintain relations. Kim and Yoon (2004) see customer loyalty as the willingness of clients to maintain their relations with a particular firm or
service/product. It is the commitment of a customer to engage in trade with a particular firm, buying their products and services and even referring it to colleagues.

Pribanus (2016) defined customer loyalty as a “deeply held commitment to rebuy or repatronize a preferred product/service consistently in the future, thereby causing repetitive same-brand or same brand-set purchasing despite situational influences and marketing efforts have the potential to cause switching behavior”. Pearson (1996) has defined customer loyalty as “the mindset of the customers who hold favorable attitudes toward a company, commit to repurchase the company’s product/service, and recommend the product/service to others”. Kotler (2003) defined customer loyalty as “customer’s measure and his desire in exchange participation in organization interactive activities”. Pearson (1996) has defined customer loyalty as “the mindset of the customers, who hold favorable attitudes toward a company, commit to repurchase the company’s product or service and recommend the product or service to others. Customer loyalty is very significant in the creation and maintenance of competitive advantage in the service industry”.

Customer loyalty is very important because of its positive effect on long-term benefit (Ribbink, Liljander & Streukens, 2004). Loyalty has been assessed by many behavioral measures such as the proportion of total purchases made at a given vendor, repurchases and purchase probability (Lin & Ding, 2005). Dick and Basu (1994) conceptualized loyalty as “relative attitude toward an entity (brand/service/store/vendor) and repurchases”. Loyalty to a service provider is conceptualized as “switching behavior, repurchases, and word-of-mouth suggestions” (Lin & Ding, 2005). Gremler & Brown (1996) defines loyalty as “the degree to which a customer exhibits repeated purchasing behavior from a service provider, possesses a positive attitudinal disposition toward the provider”. This links with Oliver (1999)’s definition which in loyalty is defined as “a deep commitment to repeatedly purchase a preferred product/service always in the future, thereby leading to repetitive purchasing same-brand products, despite strong influences and marketing efforts generated to cause switching behavior”.

**Theoretical Framework**

This study is anchored on consumer-brand relationship theory. Consumer-brand relationship theory integrates the love element or at least affective elements into customer relationship with the brand. Under consumer-brand relationship theory, we have the holistic approach proposed by Fournier (1998), the causal approach of Carroll and Ahuvia (2006), and the systemic approach of Batra, Ahuvia and Bagozzi (2008). This study will concentrate on the systemic approach. Under the systemic approach, Batra, Ahuvia and Bagozzi (2008) integrate various constructs like brand loyalty, satisfaction, and attitude strength into a model (a brand love system relationship (BLS); however, they do not offer antecedents and outcomes of the consumer’s love for a brand and do not explicitly use the construct of love. However, the model present the nature and consequences of brand love by a love system in which functional quality beliefs, self-related cognitions, positive effect, and negative effect, through attitude valence and strength, influence brand loyalty. Perceived functional quality deals with the perceived quality of the brand’s functional (instrumental) attributes and superior product performance. Self-related cognitions represent “the extent to which consumer believes the brand helps give their life a sense of purpose and provides other intrinsic rewards; matches their privately held sense of self-identity; and (3) has the power to make them feel the way they wish to feel and to create a desired public image” (Batra et al., 2008).

In what concerns the positive and negative affect components, they congregate more than positive and negative feeling. Thus, the positive affect comprises a sense of intuitive fit with the brand; the extent to which consumers feel emotionally connected to the brand; and the extent to which consumers have positive feelings (such as, contentment and fun) in connection with the brand. The negative affect, however, evaluates anticipated negative feelings (such as anxiety, worry, fear) that consumers think they might experience if they do not have access to the brand. This model is relevant to the study in that it incorporates the features of a brand that can makes consumers satisfied with a particular brand and fall in love with it which can make them to be more willing to repurchase and to recommend it to others which are important features of customer loyalty.
Empirical Review

The relationship between branding and customer loyalty has attracted much empirical attention. Kofi (2015) examined the relationship between branding and customer loyalty in the Ghanaian banking industry. A total of 400 bank customers in Accra, Ghana were sampled for the study. Structural Equation Modelling (SEM) was employed in analyzing the data. The study found that brand elements on their own does not result in customer loyalty, neither does brand associations. The results however indicated that marketing programs were a significant predictor of customer loyalty.

Momanyi (2013) investigated the relationship between branding strategies and customer loyalty among commercial banks in Kenya. Descriptive statistics, correlation analysis and content analysis was employed in analyzing the data. The study established that the most common branding strategies among commercial banks in Kenya are the use of the bank name alongside other brands for their products; use of multi-brands strategy; use of brand extension strategy; use of the organizational brand as well as use of several brands. The study also found that branding strategies have significant relationship with customer loyalty among commercial banks in Kenya.

Iwedi (2017) examined product brand and customer loyalty in the Nigeria banking industry. The study adopted the descriptive survey design. A total of twenty two (22) commercial banks in Nigeria were sampled for the study. The data generated were analyzed using mean, median, graphs and pie chart. The results obtained showed that product/service brand with high quality plays a critical role in influencing customers’ satisfaction and customers’ involvement which leads to customer loyalty.

Yeboah, Owusu-Mensah, Nimsaah and Mensah (2013) evaluated the effect of brand name on customer loyalty in the mobile communication industry in Ghana. Pearson correlation, logistic regression and descriptive statistics were employed in analyzing the data. The study found that brand name does not really contribute to customer loyalty. Other factors such as the quality, price, availability, and sales promotion also contribute to customer loyalty.

Hossein and Fateme (2013) examined the effect of brand name on customer loyalty. In this study, four dimensions of brand namely the brand image, company image, company trust, and employee trust and their impact on customer loyalty were examined in customers of Tehran real estate services in Tehran city. A total of three hundred respondents were sampled for the study. Correlation analysis and factor analysis were employed in analyzing the data. The study found that the brand in the services area has a positive effect on customer loyalty.

Najafi, Rahmani and Safari (2015) evaluated the effect of brand on customer loyalty in the banking industry with specific reference to Parsian Bank. Pearson correlation coefficient and regression was employed in analyzing the data. Results show that there is a positive relationship between brand of the Parsian Bank and customer satisfaction and loyalty. Brand equity or brand value satisfies the customers and leads to customer loyalty.

Mona and Younos (2013) investigated the study of the effect of brand on customer loyalty of electronic products. The overall objective of this study is to evaluate the effect of brand on customer satisfaction of Sony and LG products. A total of 437 customers were sampled for the study. Lisrel structural equation was employed in analyzing the data. The results indicate that satisfaction, values, emotions, resistance to change, trust and brand equity is positively related to customer loyalty.

Globally, studies as evidence in the empirical literature reviewed have been revealed conflicting findings on the relationship between branding of bank services and customer loyalty. Also, most of the works were carried out in foreign countries and other geographical zone of Nigeria and sectors. Hence, this work examines branding of bank services and customer loyalty in selected commercial banks in South East Nigeria.

**METHODOLOGY**

This study adopted descriptive survey design. The study was carried out in South East Nigeria. The banks include Stanbic IBTC, First City Monument Bank Plc, Zenith Bank Plc, Fidelity Bank Plc, Union Bank of Nigeria Plc, United Bank for Africa Plc, First Bank of Nigeria Plc and Access Bank Plc. Customers of these selected banks were sampled for the study. Primary data were sourced for this study. The population for this
The study consisted of all customers of the eight selected commercial banks in South East, Nigeria. A total of 400 customers of these banks were sampled for the study.

Questionnaire was adopted as the instrument of data collection. The collected data were sorted, coded and entered into SPSS where percentages of the responses and descriptive statistics were generated. The relationship between branding bank services and customer loyalty were measured using correlations analysis. Correlation analysis was adopted because of its ability to measure the extent of relationship between the variables used in the study.

**DATA PRESENTATION AND ANALYSIS**

The hypotheses earlier formulated at the beginning of the study were empirically tested using correlation analysis. The result is presented in table 1 below.

### Table 1 Correlation Matrix

<table>
<thead>
<tr>
<th></th>
<th>Customer Loyalty</th>
<th>Brand Name</th>
<th>Brand Logo</th>
<th>Brand Slogan</th>
<th>Brand Colour</th>
<th>Brand Image</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson Correlation</td>
<td>1</td>
<td>.654**</td>
<td>.790</td>
<td>.519**</td>
<td>.554</td>
<td>.673</td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td></td>
<td>.005</td>
<td>.001</td>
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<td>.006</td>
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</tr>
<tr>
<td>Pearson Correlation</td>
<td>.654**</td>
<td>1</td>
<td>.016</td>
<td>-.057</td>
<td>-.238**</td>
<td>-.103</td>
</tr>
<tr>
<td>Brand Name Pearson Correlation</td>
<td>.005</td>
<td>.775</td>
<td>.301</td>
<td>.000</td>
<td>.061</td>
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<td>Sig. (2-tailed)</td>
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<td>-.011</td>
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<td>.790</td>
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<td>Brand Logo Pearson Correlation</td>
<td>.001</td>
<td>.775</td>
<td>.277</td>
<td>.841</td>
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<td>Sig. (2-tailed)</td>
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<tr>
<td>Pearson Correlation</td>
<td>.519**</td>
<td>-.057</td>
<td>.060</td>
<td>1</td>
<td>-.033</td>
<td>.121*</td>
</tr>
<tr>
<td>Brand Slogan Pearson Correlation</td>
<td>.000</td>
<td>.301</td>
<td>.277</td>
<td>.546</td>
<td>.027</td>
<td></td>
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<tr>
<td>Sig. (2-tailed)</td>
<td>.000</td>
<td>.301</td>
<td>.277</td>
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<tr>
<td>Pearson Correlation</td>
<td>.554</td>
<td>-.238**</td>
<td>-.011</td>
<td>-.033</td>
<td>1</td>
<td>.004</td>
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<tr>
<td>Brand Colour Pearson Correlation</td>
<td>.000</td>
<td>.000</td>
<td>.841</td>
<td>.546</td>
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<td>Sig. (2-tailed)</td>
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<tr>
<td>Pearson Correlation</td>
<td>.673</td>
<td>-.103</td>
<td>.023</td>
<td>.121*</td>
<td>.004</td>
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<tr>
<td>Brand Image Pearson Correlation</td>
<td>.006</td>
<td>.061</td>
<td>.677</td>
<td>.027</td>
<td>.947</td>
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<tr>
<td>Sig. (2-tailed)</td>
<td>.006</td>
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</table>

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

**Test of Hypothesis One**

**Ho:** Brand name has no significant relationship with customer loyalty in selected commercial banks in South East Nigeria.

**Hi:** Brand name has a significant relationship with customer loyalty in selected commercial banks in South East Nigeria.

In testing this hypothesis, the correlation coefficient and probability value in table 4.4.1 is used. Brand name has a correlation coefficient value of 0.654 with customer loyalty and a probability value of 0.005 which is statistically significant. Therefore, we reject the null hypothesis and accept the alternative hypotheses which state that brand name has a significant relationship with customer loyalty in selected commercial banks in South East Nigeria.

**Test of Hypothesis Two**

**Ho:** Brand logo has no significant relationship with customer loyalty in selected commercial banks in South East Nigeria.

**Hi:** Brand logo has a significant relationship with customer loyalty in selected commercial banks in South East Nigeria.
Brand logo has a correlation coefficient value of 0.790 with customer loyalty and a probability value of 0.001 which is statistically significant. Therefore, we reject the null hypothesis and accept the alternative hypotheses which state that brand logo has a significant relationship with customer loyalty in selected commercial banks in South East Nigeria.

**Test of Hypothesis Three**

Ho: Brand slogan has no significant relationship with customer loyalty in selected commercial banks in South East Nigeria.

Hi: Brand slogan has a significant relationship with customer loyalty in selected commercial banks in South East Nigeria.

Brand slogan has a correlation coefficient value of 0.519 with customer loyalty and a probability value of 0.000 which is statistically insignificant. Therefore, we reject the alternative hypotheses and accept the null hypothesis which states that brand slogan has a significant relationship with customer loyalty in selected commercial banks in South East Nigeria.

**Test of Hypothesis Four**

Ho: Brand colour has no significant relationship with customer loyalty in selected commercial banks in South East Nigeria.

Hi: Brand colour has significant relationship with customer loyalty in selected commercial banks in South East Nigeria.

Brand colour has a correlation coefficient value of 0.554 and a probability value of 0.009 which is statistically significant. Therefore, we reject the null hypothesis and accept the alternative hypotheses and conclude that brand colour has significant relationship with customer loyalty in selected commercial banks in South East Nigeria.

**Test of Hypothesis Five**

Ho: Brand image has no significant relationship with customer loyalty in selected commercial banks in South East Nigeria.

Hi: Brand image has significant relationship with customer loyalty in selected commercial banks in South East Nigeria.

Brand image has a correlation coefficient value of 0.673 and a probability value of 0.006 which is statistically significant. Therefore, we reject the null hypothesis and accept the alternative hypotheses which state that brand image has significant relationship with customer loyalty in selected commercial banks in South East Nigeria.

**DISCUSSION OF FINDINGS**

The study found that brand name has a significant relationship with customer loyalty in selected commercial banks in South East Nigeria. This implies that brand names create identity that distinguishes one bank product from another and this has significant relationship with customer loyalty. Brand name is therefore essential to competition because without a means of identification, there is no way customers can identify the bank service and become loyal to it. This is in line with the position of Suddaby and Greenwood (2001) that brand names are useful in providing a differentiating cue in the banking industry where most firms tend to provide homogenous or standardized services. In the same vein, Shrum (2012) maintained that excellent brand names can lead to remembrance, create positive image, increases consumer choice of a product and they are essential elements in building brand equity and customer loyalty.

The study also found that brand logo has a significant relationship with customer loyalty in selected commercial banks in South East Nigeria. This implies that brand logo which is a distinctive form of brand identification has significant positive relationship with customer loyalty. This agrees with the position of Goldman (2005) that brand logos provide visual gratification that results in the formation of emotional bonds between the company and its customers. This corroborates the findings of Elif (2014) that brand logo has strong effect on customer loyalty in Turkey in bank sector.

The study further found brand slogan has a significant relationship with customer loyalty in selected commercial banks in South East Nigeria. This implies that brand slogans as which is a persuasive appeal convey something good about a particular brand and remind the consumers of a brand’s attributes which can
directly or indirectly influence their loyalty. This is in line with the findings of Elif (2014) that brand slogan has strong effect on customer loyalty in Turkey in bank sector. Similarly, brand colour was found that have significant relationship with customer loyalty in selected commercial banks in South East Nigeria. This implies that brand colour have a significant effect on consumers’ ability to recognize the bank products and services and that this can influence customer loyalty. This agrees with the position of Labrecque, Patrick and Milne (2013) that brand colour serves as a visual device to support cognition and thoughts and grasp consumer’s attention towards the product or service. This findings tally with the findings of Elif (2014) that brand colour has strong effect on customer loyalty in Turkey in bank sector. Finally, the study also found that brand image has a significant relationship with customer loyalty in selected commercial banks in South East Nigeria. This implies that brand image influences customer willingness to connect with bank products and services. This agrees with the position of Saleem and Raja (2014) that brand image is that reflection which is held in the mind of customers and it is basically what comes to the mind when a brand is placed in front of the customers. Similarly, Batra and Homer (2004) noted that Brand image represent a set of association established within the minds of customers, implying a promise to them and represent what the brand currently stands for and this can influence customer loyalty to the brand. This corroborates with the finding of Vazquez-Carrasco and Foxall (2006) noted that brand image has a positive impact on loyalty intention.

CONCLUSION
The study investigated the branding of bank services and customer loyalty in selected commercial banks in South East Nigeria. Data were sourced from the customers of selected commercial banks in South East Nigeria. The study found that Brand name has a significant relationship with customer loyalty. Brand logo was found to have significant relationship with customer loyalty. Similarly, brand slogan was found to have significant relationship with customer loyalty. Furthermore, brand colour and brand image have significant relationship with customer loyalty in selected commercial banks in South East Nigeria. Based on the foregoing findings, the study concludes that branding of bank services has significant positive relationship with customer loyalty in the sampled commercial banks in South East Nigeria. The study recommends that in order to expand brand, commercial banks must pay special attention to building a good brand name as a part of their branding strategy. Also, commercial banks in Nigeria should look for better ways of strengthening their brands image in order to enhance the level of customer loyalty. Furthermore, commercial banks should personalize the bank’s brand slogan and reinforce the personal links between the bank and customers, creating positive mental images about the bank’s brand. Finally, bank needs to differentiate their brand colour by identifying and connecting with the unique characteristics of their customer base as well as aligning loyalty programs with marketing strategy.

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