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Bank Brand Avoidance: Service Perspectives from Nigeria and Ghana

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Introduction

Brands are important for both consumers and firms. While strong brands bring financial benefits to firms and help them differentiate themselves from competing products, it also gives assurance to consumers and helps assuage the tension involved in making a purchase decision (Keller, 2001). Brands are also essential for the success of service firms (Berry, 2000). However, service branding is complicated due to its intangibility (Berry,

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O. Adeola et al. (eds.), *Marketing Communications and Brand Development in Emerging Economies Volume I*, Palgrave Studies of Marketing in Emerging Economies,
https://doi.org/10.1007/978-3-030-88678-3_4

2000; Grace & O'Cass, 2005; O'loughlin & Szmigin, 2007) and the human element in service provision. Despite these, it is still critical for service providers to build strong brands since strong brands lead to favourable outcomes such as brand preference and choice (Chang & Liu, 2009; Narteh et al., 2012), brand love, brand equity, and brand loyalty (Adam et al., 2018; Ha & John, 2010; Chang & Liu, 2009; Carroll & Ahuvia, 2006).

Although the brand literature is still growing, researchers' attention has mainly focused on the positive aspects of brands, such as brand love, brand loyalty, and brand equity (Berndt et al., 2019); limited attention has been paid to negative outcomes resulting from consumer-brand interactions, such as brand avoidance and brand hate (Berndt et al., 2019). However, these negative aspects resulting from consumer-brand interactions have ramifications on the equity of the brand.

In addition, studies that have investigated negative outcomes of consumer-brand interactions, such as brand avoidance, were carried out within the context of physical products (Hellberg et al., 2016; Almqvist et al., 2016; Black & Cherrier, 2010) with a limited focus on service brands (Berndt et al., 2019; Cherrier et al., 2011; Lee et al., 2009a). However, service brands are different from physical products, and therefore, issues that will inform a consumer's decision to avoid physical product brands is different from those of service brands. Service brands are essential to the global economy; thus, it is important that more research is conducted on why consumers avoid certain service brands (Berndt et al., 2019).

Moreover, studies on brand avoidance did not focus on a specific service. The existing studies have only investigated brand avoidance in multiple service contexts (Berndt et al., 2019) or within the context of services and products (Lee et al., 2009a; Cherrier at al., 2011). Only a few have focused on the service sector, for example the mobile telecommunication sector (Hsu et al., 2019). Notably, all services are not the same. They differ in terms of the tangible and intangible components. For instance, banking services are different from telecommunication services; thus, consumers' reasons for avoiding these services are likely to differ.

Although brand avoidance is "an everyday phenomenon in the lives of consumers" (Berndt et al., 2019, p. 3), this phenomenon has not been adequately examined from a phenomenological approach. Therefore, to bridge these research gaps, we investigate service brand avoidance in the banking sector in emerging economies context. The purpose of this study is to understand why bank customers avoid some bank brands even though they could afford their service charges. Our study makes methodological contributions as well as empirical contributions, since the extant literature has rarely used a phenomenological approach to investigate service brand avoidance in the banking sector.

Context of the Study

The banking sector is one of the most competitive sectors in Ghana and Nigeria. There are many brands of banks currently operating in the banking sector of the two countries. As a merchantable space for foreign investments (Ezeoha, 2007), the focus on the African banking sector can have a remarkable influence on the overall business performance of organisations. As a highly regulated sector, banks in Nigeria and Ghana were encouraged to adopt a recapitalisation policy in 2005 and 2008, respectively. These strategies were mainly due to the inefficiencies in the banking sector birthed by a low deposit base, among others (Ezeoha, 2007; Opoku et al., 2009). Meanwhile, sparse deposit bases experienced by banks could be dependent on consumer's behaviour, that is their decision to patronise one or more bank brands and avoid others.

The thrust of this study focuses on the premise that understanding African buying behaviour is critical to business survival in most African spaces in the world. Therefore, it is pertinent to examine the service experience of customers, as well as avoidances of bank brands made as a result of these nuances in the banking sector. A unique dimension of the banking sector in Ghana and Nigeria is that many banks are handicapped in deploying state-of-the-art technology while delivering superior services to their customers (Amoako, 2012). Frequent breakdown of information technology systems, internet banking security issues, and unreliability of automated teller machines (ATMs), among others, are the challenges banks in Ghana face (Narteh, 2013). Selecting a bank brand that has superior services and satisfies customers in this regard is essential for many bank customers in these countries. Customers' choice of banks is mainly influenced by service quality and technology-related issues

(Boateng et al., 2016). For instance, bank customers in Ghana want to be treated fairly and with compassion. They also want their banking needs to be provided conveniently (Amoako, 2012). Bank choice is usually based on technology-related factors, attitudes and behaviour of bank employees, and speed in service delivery (Narteh & Owusu-Frimpong, 2011). Therefore, it is reasonable to explore the reasons for brand aversion among African consumers using bank brands. We chose Nigeria and Ghana as the study context because Nigeria is the largest economy in sub-Saharan Africa and has a competitive banking sector. Similarly, Ghana also has a competitive banking sector.

Brand Avoidance: A Review of Literature

Generally, the focal point of consumer studies is on consumer behaviours and attitudes. It spurs the thought as to why people choose to buy or consume a product or service. However, brand avoidance, otherwise known as anti-consumption or brand aversion, is concerned with consumers' reasons for avoiding a product or service of a brand; an insightful understanding of consumers' judgement demands a thorough study of both facets (Lee et al., 2009b).

Brand avoidance is a situation whereby "consumers deliberately choose to keep away from or reject a brand" (Lee et al., 2009a, p. 422). A major feature that characterises the brand avoidance phenomenon is when customers are financially capable of purchasing a brand that is also readily available but still chooses to avoid the said brand (Lee et al., 2009a; Knittel et al., 2016; Johansson et al., 2016). Therefore, for the purpose of this study, brand avoidance will be conceived as a conscious phenomenon whereby consumers avert certain bank brands despite affordability and availability.

The objective of this study is to examine the reasons behind brand avoidance in the absence of spatial and financial barriers.

The next section, therefore, examines the reasons behind brand aversion. It explicates the four forms of brand avoidance identified by Lee et al. (2009a, 2009b), namely experiential, identity, moral and deficit-value brand avoidance, as well as Knittel et al. (2016) advertising avoidance. Myriads of studies have examined brand avoidance praxis in various sectors of the economy. In the following section, we also clarify the gaps in the literature.

Major Forms of Brand Avoidance

Experiential Brand Avoidance

According to Lee et al. (2009a), experiential brand avoidance surfaces when a consumer is unable to admit the previous experience she or he had with a particular product or service. Put differently, when consumers avoid brands based on past negative encounters with the brand(s), a prolonged negative perception of the brands could develop. This perception is birthed from a consumer experience that constitutes the basis of experiential brand avoidance (Kim et al., 2013). Berndt et al. (2019) noted that core service failure and service failure encounters contribute to service brand avoidance. For example, they noted that people had avoided some brands in the mobile phone network sector due to unreliable networks. Similarly, Hsu et al. (2019) found that service failure severity spurs anger among consumers who experience them, and consequently, these consumers avoid the service providers involved.

Identity Brand Avoidance

Identity brand avoidance is a form of anti-consumption stemming from the glaring collision between the image a brand portrays and the consumer's identity (Lee et al., 2009a; Lee et al., 2009b; Kim et al., 2013). Therefore, incongruent symbolic viewpoints of a brand could lead to the avoidance of the brand. The incongruence implies that a consumer could rebuff a brand that antagonises his or her self-concept (Knittel et al., 2016). Findings also advance that the aversion of a brand could be related to the political axiom of individuals. For instance, an individual who opposes public health policymakers is more likely to avoid consumption of the public health services since she or he detests the policy formulator(s)

(Kaplan & Kaplan, 2011). In tandem with Kaplan and Kaplan's position, Cherrier et al., (2011) also stated that the act of brand avoidance is subjectively adopted based on self-concepts, individualities, and ordinary circumstances for sustainability purposes. Hoffmann (2011) further found that consumers could avoid a brand due to ethnocentric reasons, which is purchasing only domestic products to support the economy of their home country rather than buying a foreign-made product that contributes little or nothing to its host economy.

Moral Brand Avoidance

This is the form of courteous brand avoidance that emerges from the inconsistencies amongst a consumer's ethical and ideological beliefs, and the features of a brand (Hellberg et al., 2016; Kim et al., 2013; Lee et al., 2012; Strandvik et al., 2013). In other words, the decision one takes with thoughts beyond one's interest, but rather with societal aspect in mind, and therefore avoiding certain brands, as a result, is moral (Lee et al., 2009b). Therefore, while the need for ethical consumption increases, so does the avoidance of certain products due to moral concerns (see, e.g., Bridges et al., 2018). Black and Cherrier (2010) also submitted that anti-consumption for sustainability could encourage the act of avoiding the consumption of a particular product. However, the nexus between the needs of the individual and the demands for environmental preservation perhaps determines anti-consumption practices for sustainability.

Kaplan and Kaplan (2011) noted that moral incompatibility with public service gives rise to brand avoidance. Put differently, the duo argued that the public might deliberately boycott the consumption of a health facility because they perceive the treatment to be catastrophic or incongruent to ideological and moral values. Additionally, people could refrain from consuming a healthcare service when they believe that the threat is fabricated and the treatment is excessive. Brand avoidance also occurs when there is irresponsible behaviour in the environment in which the brand operates (Hoffmann, 2011).

Deficit-Value Brand Avoidance

This occurs when consumers desist from the consumption of certain brands due to their cost, which they perceive as incongruous with the level of value and quality of the product (Lee et al., 2009a; Lee et al., 2012). Within the confines of consumer research, dissatisfaction could occur when the value offered by a particular product or service is below its cost. When this happens, consumers are likely offered a diminished value of their financial expenditure (Kim et al., 2013).

Advert Brand Avoidance

Knittel et al. (2016) argued that advert brand avoidance occurs among millennials that are not only technologically savvy but highly educated, thus not anxious to attempt the consumption of novel products and services. Authors have argued that the strands of advertising that could encourage brand avoidance among consumers include the advertisement content, celebrity used for endorsement purpose, and the music in the advert session, as well as the response to the ad (Knittel et al., 2016), collaborations, channels, trustworthiness, frequency, and timing (Almqvist et al., 2016). Notably, the nature of a product or service's advertisement could influence consumers' purchasing behaviour (Knittel et al., 2016).

Alternative Forms of Brand Avoidance

There are also alternative forms of brand avoidance. For instance, Kaplan and Kaplan (2011) argued that consumers are likely to avoid a health service when they perceive that natural alternatives would suit a particular ailment rather than the use of drugs. This situation signifies that a consumer could fail to patronise a specific brand due to the perceived efficacy of a close substitute. This form of avoidance is called *need-based brand avoidance*.

Hoffmann (2011) also noted that the proximity of a particular product or service could influence a buyer's behaviour. In practical terms, a consumer will deliberately avoid a brand when space is distant. However, buyers consume brands that are closer to them distance-wise. This form of avoidance is called s*patial brand avoidance*. While the other types of avoidance are as a result of a direct encounter with the consumer, Hellberg et al. (2016) noted that there is a third-party phenomenon that could encourage brand avoidance. Specifically, negative comments about a product or service could induce the buyer or potential buyer to avoid the said brand. This type of avoidance is *called negative word-of-mouth (WoM) brand avoidance*.

Organisations that suffer product or service brand avoidance create action plans in (re)gaining their customers. These action plans are regarded as redemption strategies in this chapter. Dursun and Kabadayi (2013), via their experimental study, opined that the anti-consumer of a particular brand does not tend to alter their consumption attitude even when they are exposed to positive messages about a brand unless the brand-related positive message is strong. Hutter and Hoffmann (2013) confirmed that consumers are more willing to participate in activities for organisations that conduct ecological-friendly businesses and boycott the products or services of those whose actions are detrimental to the environment within which they operate.

As shown in Table 4.1, one could deduce that most previous studies have focused mainly on Lee et al.'s typologies of brand avoidance as well as Knittel et al.'s advert avoidance. However, less attention has been given to need-based avoidance, spatial avoidance, and negative WoM avoidance. Also, several available studies on brand avoidance have focused on random products and services, fashion, biotechnology, cosmetics and sportswear industries, manufacturing, public health and education sectors, and non-governmental and frozen foods organisations. However, attention is yet to be given to the examination of brand avoidance and redemption models, especially in the African banking sector. This study will, therefore, call for a modification in the existing brand avoidance model through the examination of the banking sector in Africa.

Table 4.1 Synopsis of existing studies on the typologies of brand avoidance and redemption strategies

Reasons for brand avoidance			
S/N	Avoidance type	Study sectors	Authors/Year
1	Experiential brand avoidance	Random products and services	Lee et al. (2009a)
		Fashion industry	Kim et al. (2013)
		Services	Berndt et al. (2019)
2	Identity brand avoidance	Random products and services	Lee et al. (2009a); Lee et al. (2009b)
		Random products and services	Cherrier et al. (2011)
		Manufacturing sector	Hoffmann (2011)
		Public health sector	Kaplan and Kaplan (2011)
		Biotechnology industry	Lee et al. (2012)
		Fashion industry	Kim et al. (2013)
		Random products and services	Knittel et al. (2016)
3	Moral brand avoidance	Random products	Black and Cherrier (2010)
		Manufacturing sector	Hoffmann (2011)
		Public health sector	Kaplan and Kaplan (2011)
		Biotechnology industry	Lee et al. (2012)
		Fashion industry	Kim et al. (2013)
		Non-governmental organisations	Strandvik et al. (2013)
		Cosmetics industry	Hellberg et al. (2016)
4	Deficit-value avoidance	Fashion industry	Kim et al. (2013)
		Random products and services	Lee et al. (2009a)
		Biotechnology industry	Lee et al. (2012)
5	Advert avoidance	Sportswear industry	Almqvist et al. (2016)
		Random products and services	Knittel et al. (2016)
6	Need-based avoidance	Public health sector	Kaplan and Kaplan (2011)
7	Spatial avoidance	Manufacturing sector	Hoffmann (2011)
8	Negative WoM avoidance	Cosmetics industry	Hellberg et al. (2016)

Source: Authors' Compilation

Methodology

This study employed a phenomenological approach to understanding bank brand avoidance in two emerging markets in sub-Saharan Africa. According to Creswell (2007), "phenomenology describes the meanings of several individuals of their lived experience of a concept or a phenomenon" (p. 57). Similarly, van Manen (1990) asserted that phenomenological research involves studying "the way that a person experiences or understands his or her world as real or meaningful" (p. 183). From the definitions, phenomenology deals with lived experience and a phenomenon. Since "brand avoidance is an everyday phenomenon in the lives of consumers" (Berndt et al., 2019, p. 3), we believe that we can understand bank brand avoidance using phenomenology since banking services are experienced, and brand avoidance is a phenomenon. This approach is appropriate not only because the extant studies have utilised this approach but also because this approach allows the participants to share the "lived experience" informing their decisions to avoid a bank brand. This approach also helps us to have first-hand knowledge of the experiences leading to participants' decisions to avoid a bank brand. The basic goal is to arrive at a description of participants' experience with the bank brands, leading to their decisions to avoid the brands.

We conducted semi-structured interviews with 30 participants: 17 from Ghana and 13 from Nigeria. These participants were purposefully selected based on the following criterion: they could afford the charges of bank brands but actively choose not to bank with them and instead avoid these bank brands.

One of the authors from Nigeria interviewed Nigerian participants in Nigeria, while the Ghanaian counterparts conducted that of the Ghanaian participants. The decision to use interviews for this study is in accordance with van Manen (1990), who postulated that an interview is a suitable data collection method for phenomenology research. Since many people own bank accounts, it was easy to identify bank customers and approach them for participation in the study. A short questionnaire was self-administered to the bank customers we identified. We asked them to confirm if they have a bank account. We also asked them if there are any bank brands that they could afford to use their services but actively choose not to use their banking services. Those who confirmed that they have a bank account, and that they actively choose not to use the banking services of some banks even though they could afford to, were interviewed.

During the interviews, we asked participants to share their experiences, leading to their decision not to do business with the bank brands they mentioned. We further asked them questions regarding the criteria they use to select their current bank brand and why they are still using their services. These questions helped to have detailed information about the participants' experiences and the context informing their decisions to avoid the banks.

The participants' ages range from 18 to 54 years. Many of the interviews took a maximum of 35 minutes. We recorded all the interviews and transcribed them afterwards for analysis. We also made notes during the interviews, which were also analysed. We used thematic analysis techniques to analyse the data. This was to enable us to identify the key service issues that informed the participants' decision to avoid certain bank brands. This approach also enabled us to be logical about the interviews we conducted (see Malhotra, 2012). We have identified the bank brands the participants mentioned during the interview and instead we have used pseudonyms such as *Abank, Bbank*, *and Zbank*. Similarly, we have used pseudonyms to represent the participants of the study. This was to ensure confidentiality.

To ensure the trustworthiness of the study, we followed Creswell (2007) and Guba (1981). We had a prolonged engagement with the participants on bank brand avoidance during the interviews. We have quoted their words verbatim from the interviews to support our claims. We also applied member checking, where the researchers cross-checked the coding and extracts used to support the findings. Finally, we ensured that the analysis was free from bias by using the exact words of the participants to support our findings.

Presentation of Findings

Delivering superior services is key for customers' continued usage of services. Bank customers, for instance, require that banks provide prompt and individualised services. They also require banks to keep to their promises. However, many banks in emerging economies do not meet these expectations (Amoako, 2012). Service failure is widespread in the banking sector in emerging economies. Customers who experience service failure avoid repeat business transactions with such a service provider. We found from this study that the participants avoid some bank brands due to service failure issues which relate to lack of empathy, delays and complex procedures, and technology. The next section presents a detailed discussion of these identified issues.

Brand Avoidance Resulting from Lack of Empathy

Service customers expect their service providers to provide individualised service and show concern in a peculiar situation. However, from the interviews, some banks do not recognise the need to sympathise with their customers and provide such individualised service. This has led some of the participants of the study to avoid certain banks. Some participants cited instances where their service providers have shown no empathy informing their decisions to avoid using the services of the bank:

> *I had to pay some clients of mine at the Tema harbor and the amount involved was a bit huge, and so I rushed to the Bbank Tema branch, and they calmly told me that due to the amount involved they can't give me that amount and that I should rather go to my branch (which is at Accra high street) to do that transaction. Because of time unavailability [given] me by my clients, that option [was] bad for me, and so I had to [resort] to calling friends who sent me cash through other electronic mediums. It was really the worse encounter ever. (CD7)*

This participant expected the bank to show concern in this instance and allow him to withdraw the amount. By not allowing the customer to withdraw the money and directing him to the branch where he opened the bank account, the bank did not show sympathy for the customer's urgent need. Similarly, another participant intimated a lack of empathy as the reason why she has avoided a bank:

I remember going to the banking hall to withdraw some cash and apparently their system was down; for more than 30mins we sat in the banking hall, and none of their staff members seemed to even care about us. We were actually ignored …. If I can say that. I felt very agitated and decided not to bank with them again! (CD16)

From this extract, it can be observed that the service provider showed no empathy to the client. This customer needed sympathy and did not get it from the service provider, even though the bank failed by delivering prompt services to this customer. From the extract, it can be inferred that the customer's decision to avoid the bank is due to a lack of empathy from the bank. It can also be inferred from the extract that delays in service delivery may lead to brand avoidance.

Brand Avoidance Resulting from Delays and Complex Procedures

Many customers want services to be delivered promptly and without going through any complex procedures. Bank customers, in this case, do not want to wait for a long time in queues or go through a complicated process to access a service. Some of the participants informed us during the interview that they have avoided some banks because of long waiting times and the complex processes they had to go through to open a bank account. The following are some extracts from the interviews which support this view:

I went with my dad to Kbank to cash out my school fees. We waited for hours because of the slow nature of attending to customers. As for Abank, I went there to cash a cheque of #5000, and they had their systems down for more than 5hours. Eventually, they resulted in delivering services to customers manually. As you would expect, the process was laborious and made me sick. I even lost the joy of having money in my pocket when I later stepped out of the bank after about 6 hours. (CD1)

Similarly, another participant said the following:

Actually, I am a Bbank customer. Xbank was the first bank account I had, but using the bank's services is almost like you are punishing yourself. Walking into Xbank branch, things are never done on time, I think with the exception of the Airport, Opeibea branch where things are fast. There is always a long queue, you never leave there early, they have many customers, so if you need any request, it takes forever before you are sorted. (CD6)

From the extracts, it can be concluded that two participants have avoided the respective banks due to delays in service delivery. That is long waiting in queues and sluggishness on the part of a service provider in a way inform a customer's decision to avoid a bank brand. The complexity of service delivery, which is associated with delays, is also evident from the first extract (CD1). We find another support for how complexity in service delivery leads to bank brand avoidance. One of the participants had this to say:

Their processes are very complicated when opening a current account, even though I had an account with them already, I had to bring my offer letter, water bill, light bill and I didn't see the need for that. (CD9)

From this extract, it is observed that the customer wanted to go through a simple procedure since she is already a customer of the bank. This participant wanted the bank to use her existing records to open the current account instead of repeating a procedure she has gone through already to establish her identity. Thus, redundancy in the service delivery process leads to bank service brand avoidance.

Brand Avoidance Resulting from Service Failure Relating to Technology

We also observed from the analysis that some of the participants had avoided some banks due to service failure resulting from technology-related issues such as insecurity, slow internet, and malfunctioning Automated Teller Machines (ATMs). There were instances where some of the participants needed access to the service but could not due to technology failure. For instance, one participant narrated how he had avoided a bank because he could not withdraw money from the bank's ATM:

2015 Xmas was not enjoyable due to technology. Couldn't withdraw cash from a PPBank ATM, with a PPBank card and nothing was done till after the Xmas break. (CD3)

Another participant also shared a similar story:

I went to the ATM to withdraw cash, I entered the amount and received a debit alert, but the machine did not dispense. The ATM deducted money without actually dispensing, and it took the bank ages to process my complaint and refund my money. (CD19)

In these two instances, both participants had issues with ATMs. The banks involved were not responsive, and they delayed in resolving the participants' complaints and recovering the failed services. Other participants shared their experiences with the banks' ATMs, and websites informed their decisions to avoid the banks. The issues relate to ATM malfunctioning and slow loading of the banks' websites. This was what the participant said:

Their ATM and internet service is poor, which means you have to enter the banking hall for withdrawal. Poor internet banking—their internet platform is not easy to access. (CD20)

Similarly, another participant had this to say:

Their internet banking platform is not secured, I received several emails from fraudsters asking me to log in with my details. (CD24)

From the extracts, it can be observed that the participants do require not only internet banking but a fast and secure internet banking website. The participants also wanted easy access to the internet banking website. However, the banks failed to provide these services, leading to the decision to avoid the banks' brands.

Discussion of Findings and Conclusion

The purpose of this study was to understand the customer service experience that informs their decisions to avoid bank brands. The participants of the study were customers of banks in Ghana and Nigeria, whose service experience with some banks has led them to avoid those banks. The findings of the study show that the participants' decisions to avoid those bank brands resulted from a lack of empathy, delays, and complex procedures in service delivery and service failure relating to technology. Some participants of the study shared their experiences where the banks did not show any concern when they needed individualised services. For instance, a customer wanted to withdraw a huge sum from another branch of his bank; however, the branch did not allow this transaction. They would rather send him to his original branch to perform the transaction. By this decision, the bank has inconvenienced the customer in addition to showing no concern to the peculiar needs of the customer. As noted by Lee et al. (2009a), when consumers encounter negative experiences with a product or a service, those consumers avoid the brand. It is not surprising, therefore, that participants indicated that they had avoided some bank brands due to the negative service experience they had with those bank brands.

As indicated earlier, delays and complex procedures in service delivery emerged as one of the major reasons why the participants have avoided some bank brands. These participants wanted their required services to be delivered at a greater speed and without complexity. However, from the findings, some of the procedures that the participants had to go through were redundant and or had prolonged process times, leading participants to decide not to use the services of these banks. Also, unlike customers in developed economies, most bank customers in developing economies still prefer to conduct their banking transactions in the banking hall. This creates a situation where the banking halls are usually packed and with long queues. Some of the banks also have sluggish employees, and this compounds the delays. We are not surprised by these findings since, according to Narteh and Owusu-Frimpong (2011), speed in service delivery is one of the many factors that bank customers consider when selecting a bank brand.

Additionally, Narteh and Owusu-Frimpong (2011) found in their study that many bank customers in Ghana select their banks based on technology-related factors. These same factors are the reason why some participants of this study have decided not to use the services of some banks. We found in our study that service failure relating to technology such as insecurity, slow internet, and malfunctioning Automated Teller Machines (ATMs) is one of the reasons why some participants of this study decided to avoid some bank brands. Some of the participants, for example, shared their experience of where they had received emails from fraudsters requesting their personal account details. According to them, this situation shows that the brands' internet banking is not secured; thus, their decision not to use their full service.

From these results, we have learnt that negative service experience in the banking sector is a major factor for bank brand avoidance. We have also learnt from these findings that service experiences that lead to brand avoidance in the banking sector are human and technology related, and procedural in nature.

Implications and Recommendations

The findings of this study have implications for theory and practice. From a theoretical perspective, the findings imply that brand avoidance resulting from service experience can be conceptualised from three perspectives: human relations, technology related, and process and procedures. Brand avoidance resulting from human relations involves a lack of empathy, bank employees showing no concern to customers' needs, and their unwillingness to provide individualised services to bank customers. The findings also suggest that speed in service delivery and simple and convenient processes and procedures can avoid brand avoidance in the banking sector. Technology-related service experience resulting in brand avoidance includes insecurity, slow internet, and malfunctioning Automated Teller Machines (ATMs). We concluded that bank brand avoidance resulting from service experiences is multi-faceted, as we have shown in the study.

From a practical perspective, the study implies the need for banks to train their employees on how best to relate to their customers. Specific emphasis should be on training employees to be able to identify themselves with customers and their peculiar situations. They should be flexible in dealing with their customers in order not to inconvenience them. Again, bank managers should provide their employees with time-saving tools and train them on the pertinent issues they need to focus on while rendering services to customers. Additionally, they should encourage their employees, especially the tellers, to consistently practise with the banking software to improve mastery.

Management should track the employees' speed in service delivery in real time. Managers can also improve speed in service delivery by investing in state-of-the-art technology. They should provide more modern ATMs at strategic locations. This will reduce the number of customers who go to the banking halls to perform their transactions. Management must also invest in system security. They should make sure that they protect their customers' banking details from third parties. We also recommend that management should redesign the service delivery process and procedures to make it simpler. Any redundancy in their existing systems should be eliminated.

Limitations and Recommendations for Future Studies

Our study used a qualitative approach, where we interviewed 30 people from Ghana and Nigeria. As a result, we are unable to generalise the findings to the entire banking sector. Thus, we recommend that future studies consider using a quantitative approach where these findings can be tested on many respondents. The hospitality sector is one of the most vibrant industries in the service sector but has left customers with many negative service experiences. Future studies may, therefore, use our approach to investigate service experience, which results in brand avoidance in the hospitality sector.

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