Full Length Research Paper

The role of logos in brand personality of organizations

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The purpose of the study was to examine the role of logos in brand image of banking institutions, and to examine whether consumers are influenced in anyway by the logos that banks use as part of their corporate branding. A stratified sampling was used to select 50 respondents. Questionnaires were administered to customers from Ghana Commercial Bank, Merchant Bank Ghana Limited, Standard Chartered Bank (Ghana) Limited and Barclays Bank Ghana Limited to solicit data. The major findings from the study revealed that logos play a very important role in brand image of a bank and helps communicate and share their frame of thought. The brand influenced customers' choice, feeling and behaviour because the brand met their preferences. Logos or brands in today's banking industry to some extent necessitate customers' patronage of a particular bank. Thus, companies benefits from a competitive advantage by properly branding and registering their brand which gives customers a feeling of quality and safety as far as the brand is concerned. Symbols or Logos and brands influence customer feelings, behaviors and choices. Recommendations made include: management of banks should allocate more funds to its branding activities. Corporate Affairs Managers of banks need to organized monthly or quarterly mystery shopping to seek customer feedback on the brand image of their banks.

Key words: Brand, personality, logo, personality, organization.

INTRODUCTION

Logos can be termed as symbols, emblems or designs that are used by organizations as unique identifiers. Herskovitz and Crystal (2010) argues that logos serve as the official visual representation of a company and send thousands of information of an organization to outsiders beyond what firms can think of.

The role logos play within organizations cannot be overemphasized despite the seemingly not so loud nature logos carry as compared to other assets organizations have at their disposal. However, some individuals and/or organizations pick such symbols/logos without considering the effect it will have on the image and ultimately performance of the organization.

In the past, a brand was usually seen as merely a way of marketing, and firms did not really care about the impression they leave in the minds of consumers. In recent times there has been a need to personalize brands in order to create a connection between the brand and its consumer, hence the term "brand Image". Brands have been chosen because they have a logo that exhibit

appealing image.

A symbol can also be termed as a logo. Although a logo is just one element of branding, it is safe to say that its effect on the image of a company is very strong. Consumers easily remember the logo/symbol of a company than the colour of its office or buildings. Different companies may have similar/same color being used as part of their branding, but no two companies can have the same logo/symbol.

Therefore, logos play a very important role in corporate identity and should be given a serious look when being chosen. It can also be said that the logo of a company can affect the patronage of goods and services. In 1994, over 3000 new companies in the United States spent a whopping 120 million dollars to create and implement logos. Top management in organizations believes that logos can add value to an organization's image and therefore spend huge sums of money on it (Van Riel and van den Ban, 2001).

Various studies have shown that remembering a company's logo can increase the recognition of its name (Silver and Roast, 2016). There are two elements relevant to logo recognition. First, correct recognition and second, recall. Correct recognition concerns how a customer remembers a logo. The focus here is on the design aspects of the logo which can then lead to false recognition. In the case of false recognition, the customer thinks he/she has observed the logo when he/she has apparently not. The second element, recall, is necessary so as to remind the customer of the particular brand or company. Recall and recognition are key objectives in achieving communication effects and reinforcing positioning.

Recent changes in deregulation and technology have made banking one of the most competitive sectors in the global economy. Brand image of banking has gained importance as a way of differentiating banks (Kapferer, 2014). New brand identity along with the new vision will help to serve customers in the best possible manner, living the brand values of being alive, inclusive and respectful (Kapoor, 2011).

Brand is defined as "the name, associated with one or more items in the product line that is used to identify the source of character of the item(s)" (Kotler 2010). The American Marketing Association (AMA) definition of a brand is a name, term, sign, symbol, or design, or a combination of them, intended to identify the goods and services of one seller or group of sellers and to differentiate them from those of competitors.

A brand is a collection of experiences and associations attached to a company, organization, product or service. More specifically brand refers to the concrete symbols such as name, logo, slogan, and design scheme. It is a symbolic embodiment of all the information connected to a company, organization, product or service. It often includes explicit logos, fonts, colour schemes, symbols, sound which may be developed to represent implicit values, ideas, and even personality.

In the past, Ghanaian banks have hardly taken branding seriously. In recent years it has been observed that Banks have started taking care of their brands (Ghana Banking Survey, 2010). They have become conscious about their brands, and its brand image. Although scholars have identified some importance of logos on the perception of employees, there is still lacking empirical evidence on its added value to organizations (Herskovitz and Crystal, 2010).

Keller (2003) writes "technically speaking, then, whenever a marketer creates a new name, logo, or symbol for a new product, he or she has created a brand" (p.3). It is evident that an organization should either aim at creating a corporate brand or use the various elements of branding such as the use logos to create an image for the brand. This helps the consumer to identify himself with the firm as a whole and not just a particular product.

People patronize product or services because of various reasons; such reasons include prestige, brand popularity, price public opinion among others. For example, in time past most consumers would only think of buying a "Nike" branded sneaker if they want to buy a trainer. Of course, in this case apart from the logo of the brand which is highly respected, one is assured of quality. There is another side to this scenario that is equally interesting.

In the midst of a great supply of the Nike sneakers on the market, it is possible to have other fake "Nike" sneakers which have been branded with the logo and is therefore receiving high patronage because it looks like the original and genuine product. It is important to find out the extent to which the logos/symbols influence consumer purchases and that is what this study seeks to achieve. No matter where a logo is printed we will get the message one way or the other.

"A product is something that is made in a factory; a brand is something that is bought by the customer. A product can be copied by a competitor; a brand is unique. A product can be quickly outdated; a successful brand is timeless" -- Stephen King. If branding is what distinguishes one product from the other then organizations should be justified if they spend millions of cedis in creating their brands. The following statement by Harish Bijoor, also gives another perspective of branding.

"Branding can be called both an art and a science. Branding is a science- A science that seeks to peek into the minds of consumers and create offerings that cater to their individual and aggregate needs, wants and desires. However, this extremely 'soft' area of branding is difficult to identify and classified clearly. Consider the following: Brands are about consumers and their minds, their extremely volatile minds. None of us can claim to be a champion of the human mind as yet. There is indeed no computer on earth as yet that can claim to clone the processes of the mind and its volatile nature. The mind is still being understood".

De Chernatony and Mc Donald (1992) stated that a brand is not merely a combination of letters and images, but rather a tool to communicate an image of the owner to others. In other words, when consumers buy brands they are supposedly not only concerned with the functional capabilities of the product but in the brand image. Though branding was considered to be important in times past, much more importance is being attached to it now. Usually the norm is that a brand will choose a logo that facilitates the communication of the chosen brand values. The implication for firms is that, logos should be selected based on the information the firm would like to communicated to the target group (Morgan et al., 2002).

According to Aaker (1997), the success of a brand depends heavily on the corporate identity, while it represents the essence of the brand. When I think of branding, one popular phrase comes to mind. That is, "what you see is what you get". Consumers form their perceptions mainly by what they see. What is seen by the eyes also forms a mental picture in the mind thus affecting the emotions that are developed towards that product or service. Assuming there were two people selling food, one selling by a heap of garbage and the other in an enclosed and neat environment, it is not unusual for a consumer to patronize the food being sold by the second person in the relatively neat environment, because to him the first seller's environment seems to make the food unhygienic.

Chaudhuri (2002) in studying brand equity, found that brand reputation ' performs better than brand attitudes in explaining the effect of brand advertising on brand equity outcomes' (Chaudhuri, 2002). In other words, the reputation of a brand is a better predictor of the effect of brand communication upon equity outcomes than other attitudes toward the brand. This is an interesting finding, given that consumer brand associations (based upon attitudes) account for brand equity outcomes. The results indicate the immense power of the brand; for if reputation is a better predictor of the effects of branding than other attitudes, then such factors as individual difference should play a lesser role.

According to Best (2009), "a strong brand enhances positive evaluation of a product's quality, maintains a high level of product awareness and provides a consistent image or brand personality". Whilst the Pan-European Satisfaction Index (EPSI) rates brand image as an important driver of "perceived value, customer satisfaction and customer loyalty" (Eskilden et al., 2004; Faullant et al., 2008), there are divergent views to this in the literature.

In his study of the banking industry, Chaudhuri (2002) found an indirect relationship where brand image is mediated by service quality. Again, Kotler (2010) in establishing the relationship came out with a path analysis in the order: Image --> quality --> satisfaction--> post purchase behaviour.

A strong corporate image is the most effective means for differentiating in banking (Van de Bosch and De Jong, 2005) and powerful brand is a proper alternative to reduce perceived risk taking (O'loughlin and Szmigin, 2005) and obtain a sustainable competitive advantage (Walsh et al., 2010). The word logo basically is the graphic design or symbol that a company uses with or without the brand name to identify itself to its target audience. (Bennet 1995; Henerson and Cote, 1998). Corporate identity for many people is synonymous to a symbol and or a company name (Baker and Balmer, 1997). Baker and Balmer (1997) also describe the corporate identity as; the symbols an organization uses to identify itself to people.

Balmer and Gray (2002) literature review on corporate branding presents different visions that have been developed during the years prior. They conclude that corporate brands are leading to the development of a new branch of marketing which should be known as "corporate- level marketing" (Balmer and Greyser 2002).

If organizations have seen the need to do corporate branding instead of product branding, then they should be interested in letting their employees know the importance of branding and also ensure that these employees understand what the brand means. This study will access four organizations to determine the extent to which their logos and brand image affects the consumption or patronage of their products.

Barclays Bank Ghana limited, Merchant Bank Ghana Limited, Standard Chartered Bank Ghana Limited and Ghana Commercial Bank are the study organization on which the study is based. The main respondents are customers of these banks. The study was directed to look into the current state of the role of logos or symbols in brand personality in the banking sector. A brand's personality has both a head and heart, its heads refers to the logical attribute of the brand features, and whiles the heart refers to its emotional benefits and association (Morgan et al., 2002).

Furthermore, Morgan et al., 2002, argue that the main challenge in branding is to develop a destination brand that has a rich personality and yet is complex and appealing to the target audiences. Such branding is rare, because attributes are mostly arbitrarily and superficially constructed.

Ambroise et al. (2004) talk about a "set of human traits associated with a brand". This definition uses only traits that can be applied to both persons and brands and excludes adjectives that have not equivalence in terms of human characteristics such as "ruggedness" and "sophistication" (Ambroise et al., 2004; Ferrandi et al., 2005).

Brand personality is a mean to build a unique identity to the brand and plays a significant role in the comprehension of consumers' attitudes and choices. Aaker (1997) stated that personality can be linked to a branch, through such elements as name, symbol or logo, besides promotional methods, price and distribution. The

name, logo and symbol are impressions that affect the company's image.

Fatt (1997) observes that, among the elements of corporate identity, the name and logo are among the most recognizable; therefore the designs of these visible components are to be treated seriously. The brand name and the logo are extremely important features of many organizations. This explains why some big organizations spend millions of dollars seeking the right brand name and designing logos in order to attract customers and generate the correct corporate image as well (Wei, 2002).

LITERATURE REVIEW

Brands are about consumers, their perceptions and their preferences which usually vary from time to time. It is equally important to note that what appeals to one person may not appeal to the other. Numerous studies have been done on Brand Image, with some focusing brands within symbolic categories, for example; stereo, sneakers, camera, fragrance, beer, wine, cellular phone, and car (Batra et al., 1993).

Some authors argue that brand image should not have any effect among products and brands that are bought and used primarily to solve problems (Aaker 1997). According to Aaker (1997), the brand image approach can enable researchers to understand the symbolic use of brands at the same level as multi-attribute models. However, most banking institutions are still placing emphasis on financial performance rather than brand success indicators (De Chernatony, 2010). Based on these conceptual arguments raised by the authors, the researcher undertakes to uncover the role of logos in brand image of banking institutions in Ghana.

This study seeks to explore the purpose, nature, and power of logos and its effects on consumer choices and general organsational revenue. The problem statement therefore is as follows:

(1) Why are brands important and why consumers would buy a branded product or service and not others?
(2) Do they buy or patronize because of the logo or is it the logo, brand name and the quality?

Purpose of the study

The study has a general objective of establishing the role of logos/symbols in brand personality of organizations. Specifically, the study has the following objectives:

(1) To establish the factors that influences the choice of Logo/symbols in banking institutions
(2) To find out how logo communicates the corporate identity of the organization to clients
(3) To determine the influences of brand image of an organization

(4) To ascertain the extent to which logo(s) of a bank affects the patronage of its products and services.

Research questions

Based on the reasoning aforementioned, this study seeks is to gain a better understanding into how customer patronage of good or services are influenced by the logos of companies. Three research questions have been outlined; answering these questions will give us an understanding necessary to help accomplish the stated objectives.

(1) What factors influences the choice of Logo/symbols in a banking institution?
(2) To what extent do logos communicate the corporate identity of the organization to clients?
(3) Do clients care about the brand image of a banking institution?
(4) To ascertain the extent to which logo(s) of a banks influence the patronage of its products and services?

METHODOLOGY

Research design

Research design can be thought of as the structure of the research. In the words of Kapferer (2008), a research design provides the glue that holds the research work together. Kapferer (2008) further indicates that a design is used to structure the research, to show how all of the major parts of the entire research work together to try to address the central research questions. This research explores attitudes, behavior and experiences through such methods as interviews or focus groups. In quantitative research, statistics are generated through large scale survey, using methods such as questionnaires and structured interviews. For the purpose of the study, both qualitative and quantitative research approach was used, thus it is a mixed method.

Population, sample and sampling procedure

The population of the study therefore, comprise of all the twenty-seven (27) universal banks in Ghana. Out of the population chosen for the study, random samplings of fifty (50) customers of the selected banks were used for the study. Basically, there are two main types of sampling methods, which are probability sampling and non-probability sampling. For the purpose of the study non-probability sampling was used. Purposive sampling was used to sample the clients needed. For the purpose of obtaining data from the clients of the selected banks, convenience sampling was adopted. This was also used for other customers who were readily available to respond to the questionnaires administered.

Instrument

Questionnaires were used to collect data for the study. Fifty (50) questionnaires were distributed in all. It gave the researcher the opportunity to probe further into what influence the choice of logo in an organization. Close and open ended questions were used. With the close ended questions, the study gave out a set of possible

answers to questions from which the respondents had to select. The open ended questions gave the respondents the opportunity to give answers on their own opinion(s).

Data collection procedure

Data collection approach used in this study was a survey approach. This approach calls for interrogational method that is used for questionnaire. For maximum efficiency and effectiveness of the research, the instrument was administered directly by the researcher. This was done to ensure that detailed discussion and explanation were given to the respondents in question.

Data analysis

Data was analysed quantitatively using descriptive statistics. Charts, Figures, Graphs and Tables were used to represent the data collected for simplicity and clarity.

RESULTS AND DISCUSSION

Descriptive statistics

A total of fifty (50) questionnaires representing 100% were administered to customers of the banks, out of which all questionnaires representing 100% of the total were received.

As shown in Table 1, fifteen (N-15) respondents representing 30% were between the ages of 21 and 30 years, twenty (N-20) respondents representing forty percent were between the ages of 31 and 40 years, ten (N-10) respondents representing twenty percent were between the ages of 41 and 50 years, whilst five (N-5) respondents representing ten percent were between fifty -one and sixty years. It can be deduced from the above table that majority (70%) of the customers staffs of the banks were within the age group 21 to 40 years, which is described as youthful age group. This means that majority respondents of the banks are the youth.

From Table 2, out of the total number of fifty (50) respondents, twenty-two customers, representing forty-four (44%) percent were males and twenty-eight customers which represent fifty-six (56%) percent were females. This means that most of the customer staffs of these Banks according the data gathered was females. That also means there is no gender balance when it comes to banking with these banks.

From the aforementioned statistics (Table 3), it is beyond doubt that respondent who fell in the bachelor category recorded the highest percentage which was forty-four percent (44%) compared to the respondents in the ordinary level which recorded a percentage of eight percent (8%), both professional and masters level recorded twenty-four percent (24%) respectively.

As seen in Table 4, there is a clear indication that eight (N-8) respondents representing 16% said they has been working with these bank between 1 to 3 years, Twenty-

Table 1. Age of respondents.

Age	Number of responses	%
21-30	15	30
31-40	20	40
41-50	10	20
51-60	5	10
Total	50	100

Table 2. Gender of respondents.

Gender	Population	%
Male	22	44
Female	28	56
Total	50	100

Table 3. Educational backgrounds.

Educational background	Frequency	%
Ordinary level	4	8
Professional level	12	24
Bachelor level	22	44
Masters level	12	24
Total	50	100

Source: *Survey data, 2012; Figure 1: Educational backgrounds.*

Table 4. Number of year's customers have been working with these banks.

Number of year's	Frequency	%
1-3	8	16
4-6	21	42
7-9	12	24
10 years and above	9	18
Total	50	100

Source: Survey data 2012.

one (N-21) respondents representing 42% said they have been working with these banks between 4 to 6 years, twelve (N- 12) respondents representing 24% said they have been working with these banks between 7 to 9 years, and nine (N-9) respondents representing 18% also said they have been working with these banks 10 years and above.

From Figure 1, in trying to find out from the bank customers whether the bank logo look appealing to and
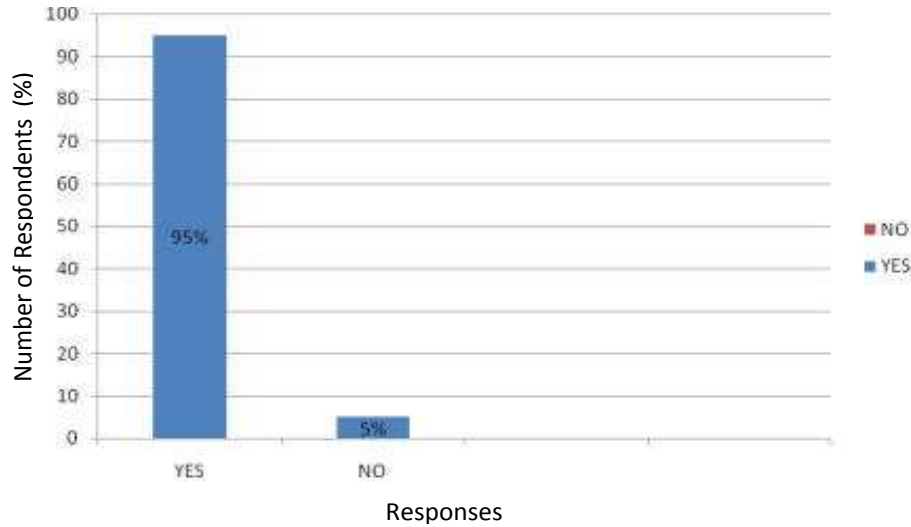
Figure 1. Responses on whether the bank logo looks appealing to and attracting customers (Source: Survey Data 2012).

attract customers 95% of the respondents were of the view by stating Yes while 5% of the respondents stated No. This research result confirm with the literature review of what Morgan et al. (2002) and Van den Bosch et al. (2005) cited that the main challenge in branding is to develop a destination brand that has a rich personality and yet is complex and appealing to the target audiences. The result indicated a fair representation on the bank customer's views on whether customers prefer a logo/brand/symbol that gives a professional look. In expressing their views 80% of the respondents affirmed YES, and 20% of the respondents affirmed NO. This result confirm with that of Kapferer (2004) cited in brand personality of an organization.

Soliciting for responses on whether a customer prefers a logo/brand that can add value to the image of the organization. It was observed that 96% of respondents answered 'Yes' to the question of whether a customer prefer a logo/brand that can add value to the image of the organization as against 4% of the respondents that answered 'no'.

Further, 28 respondents representing 56% answered 'Yes' to the question on whether the issues of logo/brand in today's banking industry necessitate customer's patronage of a particular bank as against 22 respondents representing 44% of the respondents that answered 'no'. This result confirms with that of Table 5 above depicting 96% of the respondent who affirmed that customer prefer a logo/brand that can add value to the image of the organization.

Also, respondents representing 70% answered 'Yes' to the question on whether logos influence customer feeling, behavior and choice as against 15 respondents representing 30% of the respondents that answered 'no'. This result corroborate with the research objective of

Table 5. To what extent logos of an organization affect the patronage of that company's products and services.

Responses	Frequency	%
Self-respect	11	22
Social approval	5	10
Excitement	14	28
Security	20	40
Total	50	100

establishing the factors that influences customers choice of logo or brand in an organization.

Does the logo communicate the corporate identity of the organization to customers?

Figure 2 was targeted to take the opinion of respondents on the most recognizable corporate identity that communicates to the customer of the bank, In expressing their views 15% of the respondents stated Bank Name, 25% of the respondents stated Bank Logo, 20% of the respondents stated Bank's Slogan, 5% of the respondents each stated Name Tag and Dress Code respectively, while 25% of the respondents stated Mission/Vision/Core value. The result from this research affirms the literature review of Van den Bosch et al, (2005) stating that "The logo does not only communicate the existence of a company, it can also represent the image of the company". These also validate the research objective of to what extent logos of an organization affect the patronage of that company's products and services

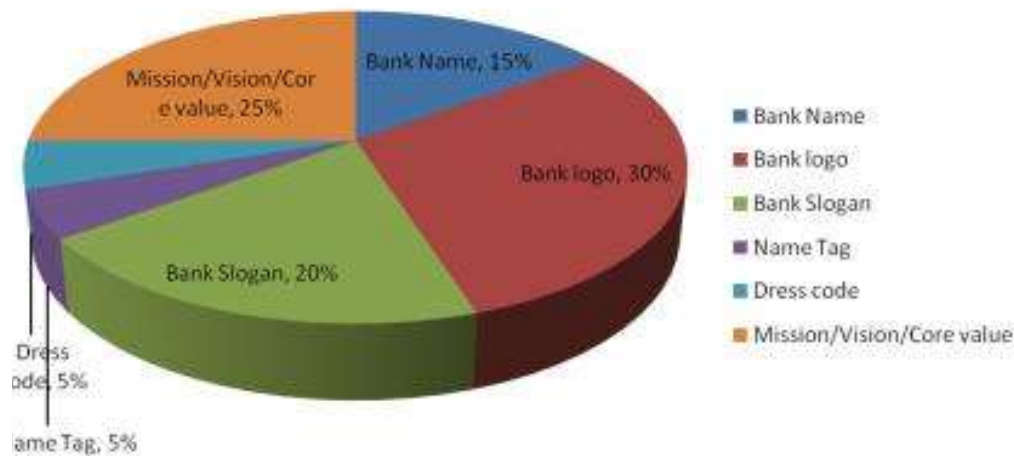## Most recognizable corporate identity that communicate to the bank customers

Figure 2. Most recognizable corporate identity that communicate to the customer of the bank (Source data: 2012).

(Table 5).

As stated earlier in trying to determine the brand feeling the bank gives to the customer, it came to light that 11 respondents representing 22% said Self-respect, 5 respondents representing 10% said Social approval, 14 respondents representing 28% said Excitement and 20 respondents representing 40% of the overwhelming majority said Security. The result confirms that branding can make consumers believe that a particular product is of high quality, but that perception is subject to confirmation as Chaudhuri (2002) reported in the literature review.

When asked whether brand logo may play as important (or even more important) a role as that of the company name in merger, in terms of assuring consumers that there will be connection with the brands past and respecting the brand heritage, 55% of respondents answered 'Yes' as against 45% of the respondents that answered 'no'. This survey result refutes Schumann (2006), explanation of how companies became not only interested in using brands to attract consumer's attention, but staff members as well.

Again, in soliciting for customers view on whether the bank logo communicates the corporate identity of the organization to the customers 80% of the respondents affirmed YES, and 20% of the respondents affirmed NO. This result validate a study conducted by Balmer and Greyser (2002) looking at the effects of controlled and uncontrolled communication in retail stores vs. banks, find that the service brand name has a significant effect on both customer satisfaction and customer attitude. The brand name is a crucial element of company's identity (Chaudhuri, 2002); it plays an important role for the

awareness toward the brand (Aaker, 1991).

Responses of the respondents on whether the bank logo helps to communicate and share their frame of thought revealed that 50% of the respondents affirmed YES, and 50% of the respondents affirmed NO. This result confirms the connotations made by Chaudhuri (2002) that the reputation of a brand is a better predictor of the effect of brand communication upon equity outcomes than other attitudes toward the brand.

Brand image of organization

Table 6 portrays brand personality of organization with regards to the extent to which the bank customers agree or disagree with the assertions scaled from 1 to 5.

Firstly, the researcher found out about the respondents view on the extent they agree or disagree whether customer really care about the brand personality of the organization; five (N-5) respondents representing (10%) give a neutral view, twenty (N-20) respondents representing 40%. said they agree , and twenty-five (N-25) respondents representing 50% said they strongly agree.

Secondly, researcher wanted to know the degree of extent to which customers agree or disagree on the assertion that brand personality of a bank should be clear in its focus and what it stands for, as well as reveal the culture of the organization; thirty (N-30) of the respondents representing 60% indicated that they agree whereas twenty (N-20) respondents representing 40% said they strongly agree while none of the respondents either strongly disagree, disagree or give a fair view.

Table 6. With regards to brand image to what extent do you agree or disagree with the following assertions scaled from **1-5** strongly disagree, disagree, neutral, agree, strongly agree.

Questions	Frequency of responses					Percentage of responses				
	1	2	3	4	5	1 (%)	2 (%)	3 (%)	4 (%)	5 (%)
Do you agree customer really care about the brand image of the organization?	-	-	5	20	25	0	0	10	40	50
Brand image of a bank should be clear in its focus and what it stands for, as well as reveal the culture of the organization	-	-	-	30	20	0	0	0	60	40
Brand image influences the perceived service quality in relation to physical facilities and operational systems.	-	-	-	15	35	0	0	0	30	70
Do you agree many customers are saving with a particular bank because the banking hall is conveniently located and not because of the brand?	-	-	15	20	15	0	0	30	40	30
Do you agree brand image has a great influence on choice, where customers treat the image of the brand as a reflection and an extension of their own images?			5	20	25	0	0	10	40	50

Again, the researcher tried to find out about the extent to which customers agree or disagree on how brand personality affects the perceived service quality in relation to physical facilities and operational systems.

Fifteen (N-15) of the respondents representing 30% stated that they agree whereas, thirty-five (N-35) respondents representing 70% stated that they strongly agree. On the issue many customers are saving with a particular bank because the banking hall is conveniently located and not because of the brand; fifteen (15) respondents representing 30% gave a neutral view, twenty (N-20) respondents representing 40% admitted that they agree, whereas fifteen (15) respondents representing 30% also admitted that they strongly agree.

Finally, the researcher in trying to find out about the extent to which brand personality has a great influence on choice, where customers treat the personality of the brand as a reflection and an extension of their own personalities: five (N-5) respondents representing (10%) give a neutral view, twenty (N-20) respondents representing 40%. said they agree, and twenty-five (N-25) respondents representing.

Fifty (50%) said they strongly agree. This result confirms with that of Ambroise (2004); Ferrandi et al., (2005). Brand personality is a mean to build a unique identity to the brand and plays a significant role in the comprehension of consumers' attitudes and choices.

The aforementioned statistical analysis portrays a clearer picture about the level of understanding on customer service by staff. It can be noticed that all the fifteen (N-15) respondents understand the meaning of quality customer service, but only seven (N-7) respondents have received training on customer service. All the fifteen (N-15) respondents pursue on customer service, however, nine of them encounter difficulties. This therefore suggests that there is little attention given to the provision of designed training programs for all staffs on customer service in Barclays bank.

Extent to which logo(s) of a financial institutions influence the patronage of the organizational product(s)/service?

In an attempt to find from respondents the extent to which logo(s) of an organization/bank affect patronage of the organizational product(s)/service, 60% of the respondents were of the view that logo(s) have a great effect on the choice of patronage of a product/service these were ascribed to:

(1) When the logo looks appealing and attractive it excites the customers.
(2) The international banks tends to appeal to customers more than the local banks especially for Visa and Master Cards.
(3) Logo of organizations or banks affects patronage to a large extent. People are consciously connected to certain mosaic patterns. They are however attracted to a particular bank because of how the logo looks.
(4) To a large extent, this is because logo(s) form part of organization identity or affect customers' patronage decision.

It was revealed that forty, (40%) of the respondents responded contrarily to this view. They were of the view that;

(1) When the logo(s) are the same we are not able to differentiate one from other.
(2) Logo do not necessarily matter when it comes to the patronage of an organization's products or services.

With reference to which of the logos/symbols/brands look appealing and attractive to them as customers of the bank taking the four selected banks into considerations. Respondents were of the following views:

Sixty percent (60%) of the respondents' said Ghana

Commercial Bank logo/symbols/brand look appealing because of the following:

(1) It depicts the sense of patriotism and a representation of typical Ghanaian Bank
(2) The eagle and the star make it easier for other people to identify it, when money is being sent to them for collection.

Twenty percent (20%) of the respondents' said Merchant Banks logo looks appealing to them because, the tree symbolizes shade which signify that you can be covered in terms of difficulties and that of the elephant also show how mighty the animal is, so whether rain or shine the customer is protected.

Some attributed it to the elephant depicts strength of the bank. Ten percent (10%) said Barclay's banks logo looks appealing because they have a unique interest in falcons. Five percent (5%) were of the view that Standard Chartered Bank (SCB) logo looks appealing to them because of it colors. Five percent (5%) of the respondents stress that attractive goes beyond the logo, convenience, competitive pricing and speed of service. Some of the view that as a customer of bank, the coat of arms only attract them just because they are proud to be Ghanaians and not because it is associated with a bank.

Roles logos/symbols/brands play in brand personality of a bank

Contact made to customers to find out what roles logos/symbols/brands play in brand personality of a bank, the following were some of the positive views expressed by customers;

(1) Logo represents the reputation and stature of a company
(2) It helps for easy for identification of an organization amongst a lot
(3) It communicates to the customer what the bank stands for.
(4) They sometimes communicate the business of the organization.

Some of the negative views expressed by customers are:

(1) Logos play insignificant role in brand personality of a bank, so customers must focus on competence, quality services convenience and more.

Respondents view on how First Rand logo/symbol influence customers' choice of patronage for that bank in comparison with Chelsea football club logo

Majority of the customers representing sixty (60%) percent were of the view that First Rand logo will attract a lot of customers who are Chelsea funs to the bank while few of the customers which represent thirty-five(35%) percent were of the view that First Rand logo cannot influence customer's choice in any way in comparison with Chelsea logo.

Fifteen (15%) percent of the respondents were also of the view that Football fun of Chelsea may be quick to associate themselves with First Rand Bank but the ultimate decision of becoming a customer may be considered if the bank provides quality services.

Respondents view on whether little attention has been given to banks' logo/symbols/brands in its important roles it plays in brand personality of the bank. 70% forming majority of customers who responded' Yes' further explained that

(1) Customer conveniences at the banking hall, customer service quality and others have more influence than logo.
(2) Symbols or logos do not really matter. It has to do with the commitment of employees, their loyalty and customer satisfaction.
(3) Some banks for example fidelity bank (Ghana) Limited has not given much attention to logo-appeal.
(4) Banks logos can attract other persons to have interest in saving their money and to have other business with them.

Thirty (30%) percent of the respondents said 'No', they ascribed it to:

(1) Banks logos or symbols plays important personality of the bank
(2) Company logo represents what the bank stands or company stand for
(3) Logos of the company represent the strength of the organization and all that it stands for.
(4) Because many do not know the significance of logos/system/image

This result endorsed the literature review of these researchers (Bahadir et al., 2008; Balmer and Dinnie, 1999; Melewar and Harold, 2000). Who said relatively little academic attention has been paid to the different name and logo options available to a new corporate entity, and to the authors' knowledge no empirical research has yet addressed branding strategies from the perspective of individual consumers.

CONCLUSION AND RECOMMENDATION

Logos have been identified to have an enormous effect on the overall perception stakeholders will have about the organizations. As a result, firms spend a lot of resources in building good brand image. Nevertheless, it must also be noted that, despite these merits, logos are also limited in the sense that they might take a long time to create the

picture or perception organizations intend a well as may end up sending a rather wrong message. Despite the tendency for logos to communicate a wrong message with the influence of culture, it must be noted that logos are very powerful in influencing the perception prospective clients have about firms. As a sequel to the conclusion, the following recommendations are proposed:

(1) Although the research adopted a case study approach, it is recommended that a multiple case study approach should be used in order to obtain more information on the subject matter. Also, future research on the subject matter should look at a survey with a greater sample size so as to obtain views which a more representative of the entire population.
(2) It is also recommended that management of Merchant Bank, Ghana Commercial Bank, Barclays Bank and Standard Chartered Bank should allocate more funds to its branding activities and also consider setting up branding department devoured of the marketing department to look into the case of branding on regular bases.
(3) It is also recommended that more effort should be but in promotional campaigns and distribution networks so as to weaken their life time competitor in the banking industry. Corporate Affairs Managers of the selected banks need to organized monthly or quarterly mystery shopping on customer response to the brand image of their banks.

FUTURE RESEARCH RECOMMENDATIONS

A major limitation in this study was time constraint which led to the use of four (4) selected banks instead of the twenty-seven (27) banks in Ghana. In future, different methods of research could be used for the study of the same topic or other related aspect of the topic. Specifically, a future study might research into cross-cultural implications of logos/symbols.

CONFLICT OF INTERESTS

The authors have not declared any conflict of interests.

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