



Exploring negative brand experiences at the Bottom of Pyramid

Keneilwe Thupae

Student number: 29642770

A research project submitted to the Gordon Institute of Business Sciences, University of Pretoria, in partial fulfilment of the requirements for the degree of Masters of Business Administration.

10 November 2010



Abstract

The purpose of the research study was to build a deeper understanding of negative brand experiences for consumers at the Bottom of the pyramid segment. The research took an approach of looking at a negative brand experience from end to end, by focusing on elements such as brand contacts, triggers and customer response across different experience dimensions.

The literature asserts that for companies to succeed at the Bottom of the Pyramid they need to forego existing assumptions, companies must realise that low income consumers are brand conscious in order to build successful brands. Building successful brands at this market involves offering more than just a functional offering but creating an emotional bond through positive experiences. Such experiences are created each time one is in contact with one of the brand touch-points.

The qualitative study showed that consumers value being treated with respect in addition to the provision of a product or service. It also shows that negative brand experiences can happen at various points for both products and services irrespective of whether a product is regarded as hedonic or utilitarian. The nature of negative word of mouth within this segment needs to be explored further as the study showed that there are other factors that influence one to spread negative word of mouth. The research study also shows that consumers

i



are sensitive to brands that demonstrate not to care or those that break trust as such experiences lead to strong negative emotions.

Keywords: brand experiences, brand, Bottom of pyramid, service failure, brand contacts

UNIVERSITEIT VAN PRETORIA UNIVERSITY OF PRETORIA YUNIBESITHI YA PRETORIA

Declaration

I declare that this research project is my own work. It is submitted in partial

fulfilment of the requirements for the degree of Master of Business

Administration at the Gordon Institute of Business Science, University of

Pretoria. It has not been submitted before for any degree or examination in any

other University. I further declare that I have obtained the necessary

authorisation and consent to carry out this research.

Name:

Keneilwe Thupae

Signature:

Date:

10 November 2010

iii



Acknowledgements

To my supervisor Nicola who brought direction to this research, thank you for your valuable insights on the literature and most importantly for calming me down during my moments of panic.

Thank you to all the respondents who took part in the research and allowed me into your homes and offered your valuable time.

A special thanks to Dineo Moalosi and Anna for arranging the interviews .

To my MBA colleagues and friends, this has been a fun, challenging and interesting journey. To all the evenings and weekends spent at Gibs, the famous Nandos chicken, the not so productive sessions, the words of encouragement through the wheel of pain and the sense of humour even in times of doubt. I was happy to be inside the circle of trust.

To my friends, all those events I missed. I will try and make it up to you.

To my partner Vuyiswa, Thank you for the words of encouragement and believing in me.

İ۷



A special thank you to my family. To Sisi, my true inspiration; to Fani, I hope I can make up for the time we lost and those times when I could not be the sister you needed. To Mama, the first lady; thank you for the words of encouragement. To Papa, for the love and gentle push, your gentle smile and silence were more encouraging than all the words.

To the members of my cell group, thank you for your words of encouragement and prayers. It is only by the grace that I this journey was made possible.



Table of Contents

Abstract

Declaration

Acknowledgements

1 Chaper 1 : Introduction to the Research Problem				. 1
	1.1	Intro	oduction	. 1
	1.2	Bac	kground	. 2
	1.2.1 Building Strong E		Building Strong Brands	. 2
	1.2.	2	Bottom of Pyramid (BoP)	. 3
	1.2.	3	Branding at Bottom of the Pyramid	. 6
	1.3	Ider	ntification of the Research Problem	. 7
	1.4	Res	earch Study Motivation	. 9
2	Cha	pter	2 : Literature Review	13
	2.1	Intro	oduction	13
	2.2	The	Experience Economy	13
	2.2.	1	Brand Experience	15
	2.2.	2	Brand Contact Points	17
	2.2.	3	Brand Experience Dimensions	20
	2.3	Neg	ative Experiences	21
	2.3.	1	Cognitive Responses	23
	2.3.	2	Affective Responses	24
	2.3.	3	Behavioural Responses	24
	2.3.	4	Other Consequences	26
	2.4	Neg	ative Brand Expriences	27
3	Cha	pter	3 : Research Questions	28
4	Cha	pter	4: Research Methodology	30
	4.1	Intro	oduction	30
	4.2	Res	earch Method and Design	30
	4.2.1		Method	30
	4.2.2		Critical Incident Technique	31
	4.3	Data	a Collection	33
	4.4	Res	pondent Selection	36
	4.4.1		Population	36
	4.4.2		Sampling Method	37
	4.5	Unit	of Analysis	39
	4.6	Data	a Analysis	39



	4.7	Res	earch Limitations	40
5	Cha	pter	5: Results	42
	5.1	Intro	oduction	42
	5.2	Idio	graphic Accounts	42
	5.2.	1	Anna	44
	5.2.	2	Elva	49
	5.2.3		Dineo	53
	5.2.4		Bongi	56
	5.2.5 5.2.6		Cindy	59
			Hazel	62
	5.2.	7	Gloria	66
	5.2.	8	Kukie	68
	5.2.	9	Jane	72
	5.2.	10	Maria	74
	5.3	Sun	nmary of Negative Brand Experiences	77
	5.3.1 Research Question 1 : Types of Brands that Consumers Have Ne Experiences			
	5.3.2		Research Question 2 : Nature of Brand Experiences	
	5.3.3		Response to Negative Brand Experience	
6	Chapter		6 : Discussion	88
	6.1 Intro		oduction	88
	6.2	Disc	cussion of Results	89
	6.2. neg		Research Question 1: What types of brands do consumers have experiences with?	89
	6.2.2 Research Question 2: The nature of the negative consumer branch			
	experience?			90
	6.2.	3	Research Question 3 : Consumer's Responses to Negative	93
7	Cha	pter	7: Concluion and Recommendataions	101
	7.1	Intro	oduction	101
	7.2	5 5		101
	7.3	Imp	lications for Managers	102
			ommendations for Future Research	
	7.5		clusion	
8	Ref	eren	ces	107
A	PPENI	DIX 1	: Consistency Matrix	120
Α	PPFNI	אור צור	2: Interview Guide	123



List of Figures

Figure 1: The Economic Pyramid. Source: (Prahalad & Hart, 2002) 4						
Figure 2 : Conceptual Model of	Figure 2 : Conceptual Model of Negative Consumer Brand Experiences 27					
Figure 3 : The South Africar	Pyramid	(000s)	Source:	SAARF	(2009).	AMPS ®
2008B	37					
Figure 4 : Phola Park Informal	Settlement	in Ivor	y Park 43	3		
Figure 5 : Anna at her place	44					
Figure 6 : Elva at her place	49					
Figure 7 : Dineo at her place	53					
Figure 8 : Bongi in Her One Bed roomed Shack 56						
Figure 9: Cindy in the Kitchen 60						
Figure 10 : Hazel in the streets of Phola park 63						
Figure 11 : Gloria in her Kithchen 66						
Figure 12 : Kukie in her sitting	room	69				
Figure 13: Jane inside the Kit	chen at he	r Uncle	's place	72		
Figure 14 : Maria in her kitchen 75						
Figure 15 : Critical Incidents Breakdown 89						



List of Tables

Table 1: Consumer Responses to Negative Brand Experience	e s 25	
Table 2: Demographics of the 10 Respondents 42		
Table 3: Types of Brand that Annah has had negative experie	nences with	45
Table 4 : Brand Contact and the Exchange (Trigger) - Anna	46	
Table 5 : Response to Negative Brand Experience - Anna	47	
Table 6: Types of Brand that Elva has had negative experiene	ences with	49
Table 7 : Brand Contact and the Exchange (Trigger) - Elva	52	
Table 8 : Response to Negative Brand Experience - Elva	52	
Table 9: Types of Brand that Dineo has had negative experier	nences with	53
Table 10 : Brand Contact and the Exchange (Trigger) - Dineo	55	
Table 11 : Response to Negative Brand Experience - Dineo	55	
Table 12: Types of Brand that Bongi has had negative experie	ences with	57
Table 13 : Brand Contact and the Exchange (Trigger) - Bongi	58	
Table 14 : Response to Negative Brand Experience - Bongi	58	
Table 15: Types of Brand that Cindy has had negative experie	enences with	60
Table 16 : Brand Contact and the Exchange (Trigger) - Cindy	61	
Table 17 : Response to Negative Brand Experience - Cindy	62	
Table 18: Types of Brand that Hazel has had negative experie	nences with	63
Table 19 : Brand Contact and the Exchange (Trigger) - Hazel	64	
Table 20 : Response to Negative Brand Experience - Hazel	64	
Table 21: Types of Brand that Gloria has had negative experie	enences with	66
Table 22 : Brand Contact and the Exchange (Trigger) - Gloria	67	



Table 23 : Response to Negati	ve Brand Experience - G	loria	68		
Table 24: Types of Brand that	Kukie has had negative e	experie	nences with	69	
Table 25 : Brand Contact and	the Exchange (Trigger) -	Kukie	70		
Table 26 : Response to Negati	ve Brand Experience - K	ukie	71		
Table 27: Types of Brand that	Jane has had negative e	xperier	nences with	72	
Table 28 : Brand Contact and	the Exchange (Trigger) -	Jane:	73		
Table 29 : Response to Negati	ve Brand Experience - Ja	ane	74		
Table 30: Types of Brand that	Maria has had negative	experie	nences with	75	
Table 31 : Brand Contact and	the Exchange (Trigger) -	Maria	76		
Table 32 : Response to Negati	ve Brand Experience - M	laria	76		
Table 33 : Types of Brands that Consumers Have Negative Experiences with					
	78				
Table 34 : Cognitive Appraisa	I: Reasons for Failure	94			
Table 35 : Summary Affectve F	Response Mentioned	95			
Table 36 : Consistency Matrix	120				
Table 36 : Household variables by Pyramid Groups Source: SAARF (2009c).					
AMPS® 2008B	126				
Table 37 : Income levels acros	ss the Pyramid (Mean) –	US\$ =	R7.50. Source	data:	
AMPS® 2008b	128				



1 Chapter 1: Introduction to the Research Problem

1.1 Introduction

A brand is an important asset for companies as it helps them to differentiate their products from competitors and assists consumers in building relationships with their products. Bottom of the Pyramid (BoP) as a market segment has been neglected, although it provides opportunities for growth through new markets. Studies by Anderson & Billou (2007) and A.T. Kearney (2007) have demonstrated that this is a viable market which is in its growth phase. With companies facing saturation in traditional middle and high income segments, companies should explore BoP as an alternative. According to de, Calicchio, & Lunardin (2003)), in 2002, 20 top consumer companies expanded to fast-growing countries of Africa, Asian and Latin America as a result of slowing growth at home.

The expansion to such market is not straight forward. Seelos & Mair (2007) argue that different approaches are required to succeed in this market and hence companies that intend to serve the market at the Bottom of the Pyramid need to ensure that they fully understand this market. Lane Keller & Moorthi (2003) found that although some global power brands have been successful in developed markets, their performance has been shortcoming in developing markets due to the fact that they do not adequately understand this market.

In order to ensure the success of their brands, companies also need to have an understanding of what can impact their brand success. Consumers form expectations in terms of what the brand promises. Negative brand experiences



can occur when a consumer has an unsatisfactory experience during an encounter with the brand and this can include a disconfirmation of consumer's expectations. Such experiences can have unfavourable consequences for the brand and impact consumer behaviour.

It is imperative for companies to build and manage strong brands at the bottom of the pyramid. This paper brings together existing literature on branding and customer experience, as well as negative service encounters and employs a qualitative study method to build a deeper understanding of negative experiences during contact with the brand.

1.2 Background

This section discusses the importance of building strong brands and provides more context on the Bottom of the Pyramid segment. The research problem is then identified along with the motivation for the study in the context of BoP.

1.2.1 Building Strong Brands

Companies aim to build brands in order to differentiate their offering from that of competitors and gain competitive advantage. According to Keller & Lehman (2003) a brand is one of the most valuable intangible assets of a firm. Referring to a brand as an asset implies that a brand has value; this value of a brand from a company's perspective is referred to as brand equity and refers to the value



added to the product or the perception of such value by the consumer (K. H. Kim, Kim, Kim, Kim, & Kang, 2008).

Broyles, Schumann, & Leingpibul (2009) examined the consequences of brand equity from a consumer's perspective and found that high equity brands tend to reduce anticipated risk and difficulty for consumers when it comes to making purchase decisions, as well as providing an increase in anticipated confidence and satisfaction in the brand purchase. This shows that consumers seem to be more comfortable when purchasing a known, trusted brand as they expect a certain level of performance.

A brand can also affect the consumer's behaviour in terms of decisions to purchase and remain loyal. As stated by Chang & Liu (2009) companies gain higher market share, higher profits, or share value as consumers respond to branding by purchasing the same products or brands or by showing preference toward a particular brand.

1.2.2 Bottom of Pyramid (BoP)

The original debate that there are opportunities for market growth among low income consumers was originally raised by C.K Prahalad in conjunction with Stuart Hart in 2002. Prahalad & Hart (2002) argue that the real source of wealth no longer lies with the wealthy few but the aspiring poor who are joining the market economy for the first time. According to A.T. Kearney (2007) this is about 78 percent of the world population.



According to Prahalad & Hart (2002) the world economy can be divided into four tiers as shown in

Figure **1**. Tier Four is considered bottom of the pyramid and includes people with a purchasing power parity of \$1500 or less.

Figure 1: The Economic Pyramid. Source: (Prahalad & Hart, 2002)

Annual Per Capita Income*	Tiers	Population in Millions
More Than \$20,000	1	75-100
\$1,500 \$20,000	2 & 3	1,500 1,750
Loss Than \$1,500	4	4,000

Prahalad & Hammond (2002) argue that the assumption that people with such low incomes have little to spend is a narrow view and point to multinationals that have managed to serve this segment.

Anderson & Billou (2007) argue that there is a significant market for products and services among low income consumers. Looking at the spending power in some of the emerging markets, it was found that the household expenditure of Brazil's poorest 25 million households amount to \$73 billion per annum (Anderson & Billou, 2007). According to A.T. Kearney (2007) not only are low-income consumers currently a viable market, but they are also a growing segment as they progress up the pyramid, which implies that the situation for those consumers classified as poor today may change in the future.



Using the Buying Power Index (BPI) which characterizes the world's BoP buying power in terms of location, needs and income tiers, Guesalaga & Marshall (2008) found that on average consumer spending at the BoP accounts for more than 50 percent of the purchasing power in developing countries. Africa is considered the most prevalent BoP region, with the greatest buying power residing in the lowest tier with an annual income of \$1,000 or less (Guesalaga & Marshall, 2008).

Companies are also called upon to address social challenges such as poverty, which is viewed as one of the challenges facing human development. In recognition of this challenge, the United Nations has identified "ending hunger and extreme poverty" as the number one goal as part of the Millennium Development Goals. Hamilton & Catterall (2005) define low-income consumers as individuals whose financial resources or income results in them being unable to obtain the goods and services needed to have an adequate and socially acceptable standard of living.

London & Hart (2004) state that there is an increased pressure on multi-national corporations to take a greater role in global societal issues. Firms that want to overcome the perception of being foreign, must not only create local value but should also become locally embedded in the social infrastructures that dominate the low-income markets they serve (London & Hart, 2004). There is also a view that the poor actually pay more for products when compared to other income segments (Hamilton & Catterall, 2005). Talukdar (2008) found a



price difference of between 10 and 15 percent on everyday grocery items between the stores in wealthy and poor areas and attributed this to the fact that poor households lack access to cost-efficient, large grocery stores because of mobility as well as limited presence of such stores in their neighbourhoods.

Multi-National companies have the resources required in terms of experience and economies of scale to change the situation and give accessible and affordable products and services to low income consumers. These companies can use their reach, scale and resources to bring poor communities into the market and stimulate commerce and development (Prahalad & Hammond, 2002).

1.2.3 Branding at Bottom of the Pyramid

Low income consumers are brand conscious and thus are not only concerned about prices when making purchase decisions. Barki & Parente (2010) found that BoP consumers also want to be served with good-quality products and are often willing to pay more to purchase a premium product from a leader brand or to have a differentiated service. The success of Chik (shampoo by Cavinkare Private Limited) in terms of establishing itself in a market dominated by strong competition, shows that rural consumers can also use a brand as a differentiator as much as urban rich consumers, provided that the brand offers a value proposition acceptable to them (Jaiswal & Venugopal, 2008).



Low income consumers are also more brand loyal due to the fact that they are more risk conscious and want to reduce the risk of dissatisfaction that may be associated with trying a new brand (Questex Media Group, 2006). Thus, the cost of failure due to non-performance is high as consumers cannot simply discard the old product and buy a new one.

1.3 Identification of the Research Problem

The term "brand" has evolved and represents more than just identification of a product or a service being offered. Brands are viewed as platforms through which companies interact with customers and represent certain expectations and promises to customers (Montaña, Guzmán, & Moll, 2007). It is during such interaction that a customer will experience a brand. As indicated by Brakus, Schmitt, & Zarantonello (2009) customers come into contact with the brand when exposed to brand related stimuli, these include brand design elements, product, price, packaging, communication and the environment where the product or service is delivered.

Ghodeswar (2008) defines a brand from a customer's point of view as the total accumulation of a customer's experiences that is built at all points of contact with the customer. Thus, the experience that the customer has with the brand across different contact points will have an influence on the customer's overall perception and evaluation of the brand. O'Loughlin, Szmigin, & Turnbull (2004) found that brand experiences do not only play a role in selecting between alternatives but were also key in ensuring customer retention and satisfaction.



In managing contacts with a brand, companies need to understand what BoP consumers expect from a brand. Barki & Parente (2010) found that low income consumers have certain expectations that may differ from other classes as listed below:

- In most cases low income consumers are exposed to low quality services and when they have a choice, they want to be treated with respect and dignity. This was reflected in instances where poor facilities, store atmosphere and impersonal service resulted in consumers choosing an alternative store at a relatively higher price.
- Low income consumers value personal services as they want to be on the receiving end of "being served", thus face to face contact is important for these consumers.
- Finally, low income consumers view large companies as exploiters and distant, indicating that there is a lack of trust, relevance and relationship between such companies and low income consumers.

Rajagopal (2009) also looked at what low incomes value when it comes to a brand and found that consumer behaviour towards brands in low income markets is driven by pull factors such as price advantage, social status and perceived use value.

A brand may not always behave as expected and can deliver a negative experience; this can include cases where the product quality differs from expectations, lack of service orientation, symbolic-psychological misconduct



and socially debatable actions (Huber, Vogel, & Meyer, 2009). In cases where the brand does not perform as expected, it can have different consequences for consumer behaviour and the brand. These responses can include customers complaining to the service provider, deciding not to use the brand (avoidance), leaving the brand (switching) or spreading negative word of mouth.

1.4 Research Study Motivation

Brands promise value to consumers as they simplify decision making and reduce uncertainty (Kotler & Keller, 2009). There is a misconception that low income consumers are not brand conscious but research conducted by Synovate (2006) established that low income consumers have high expectations and are not that different from middle class consumers as they expect the same quality.

As indicated in the BoP background section, there is a business opportunity as well as a social imperative to serve low income consumers. Companies, however, seem to be failing at serving low income consumers, Anderson & Billou (2007) describes success at serving such markets as being "patchy". Prahalad & Hammond (2002) state that although global firms have demonstrated their ability to create wealth around the world, the benefits of the capabilities of these firms and of the global market system do not yet reach most of the four billion people who live in relative poverty at the bottom of the economic pyramid.



There is also a need to do research and provide more insights on the low income consumer segment. Gbadamosi (2009) argues that there is limited research into low-income consumers as a segment and attributes this to the fact that this group is considered risky and unprofitable, hence not good for market research.

Studies on BoP have indicated that different and innovative strategies are required to service these consumers (Seelos & Mair, 2007). Given this and the differing perspectives in terms of the role played by brands in this market, the study aims to add to the body of knowledge in terms of strategies required to succeed at the Bottom of Pyramid.

Brand contacts are the points at which the consumer and the brand come into contact with each other. According to Chattopadhyay & Laborie (2005) it is important for companies to manage brand contact points as the investment in brand contacts accounts for about 90 percent of marketing communication investments. Given that there are multiple points where a customer can experience a brand, there can be multiple points at which a negative brand experiences can occur. With a view to a brand as more than a product, it is not only important to understand as per existing literature how consumers respond to negative experiences, but it is also important to understand how the interpretation and response to such experiences may be shaped by contacts through which the brand was experienced. By understanding negative brand



experiences, companies can focus their marketing efforts on ensuring that the brand contacts deliver positive experiences in line with what consumers value.

The main objectives of the research study are thus as follows:

- to review the literature pertaining to negative consumer experiences by focusing on the literature on experience and negative encounters at brand, service or product level;
- to gain a deeper understanding of negative brand experiences within the
 context of low income consumers by conducting empirical research. The
 results from the study will be presented and analysed in the context of
 the literature previously reviewed and the questions posted;
- to provide recommendations to practitioners and suggestions for future research based on the findings.

The report has been organised as follows:

Chapter Two provides an overview of the existing literature pertaining to experience. First, the concept of experience is defined and its relevance in marketing outlined. The concept of brand experience is then introduced and as part of this definition brand experience, is broken down into subcomponents listed below that are further discussed based on the literature:

- 1. The point at which the brand experience occurs;
- 2. The exchange between the brand and the customer;



- The overall customer response to service failure and the consequences to the brand is discussed, based on the existing service failure literature;
- 4. The experience dimensions through which all of the above occur; behavioural, affective, sensory and cognitive.

Chapter Three outlines the research questions that will be explored and links these to the literature discussed in Chapter Two.

Chapter Four focuses on the methodology that was used in the research. The chapter provides justification on the chosen research methodology and outlines the respondent selection, sampling criteria, the unit of analysis and finally the research method limitations.

Chapter Five presents the results of the study.

In Chapter Six research results are discussed using the literature review provided in Chapter Two.

Chapter Seven outlines implications, academics and managers, research limitations and recommendations for future research.



2 Chapter 2: Literature Review

2.1 Introduction

The previous chapter focused on defining low income consumers and the motivation for companies to serve this market. The chapter provided justification from an economic and a social point of view and also touched on the existing literature that alluded to the fact that different approaches are required to succeed in this market.

This chapter starts with a critically review of the literature on experience, customer experience management and brand experience. The literature review then focuses on brand failure by combining the literature on service failure and brand misconduct. The end of this chapter brings together the literature on brand experience and on brand failure together and identifies a gap in literature in terms of exploring the negative consumer brand experience.

2.2 The Experience Economy

In order to understand the context of the experience terminology being applied it is important to define the term "experience". According to Palmer (2010) there is confusion as to whether experience is a verb or a noun. The cognitive definition of experience as an outcome defines experience as "active participation in events or activities, leading to accumulation of knowledge and skill" whereas a more affective and process based definition refers to experience as "the feeling"



of emotions and sensations as opposed to thinking and the involvement in what is happening rather than abstract reflection of an event" (Palmer, 2010,p.197).

Customer experience management takes a view of experience as a more affective and process based definition. Gentile, Spiller, & Noci (2007) state that "customer experience originates from a set of interactions between a customer and a product, a company, or part of its organisation which provoke a reaction. Its evaluation depends on the comparison between a customer's expectations and the stimuli coming from the interaction with the company and its offering in correspondence of the different moments of contact or touch-points" p.397.

Customer experience has recently received a lot of attention from marketing practitioners and academics alike with businesses touting it as the next frontier and marketing academics seeing it as an integrating framework that overcomes the limitations of customer relationship management (Palmer, 2010). According to Shaw & Ivens (2002) about 85 percent of business leaders have indicated that differentiation that relies entirely on traditional physical elements is no longer effective.

The main argument in marketing is that marketing has evolved and different approaches are required to retain customers, hence the focus needs to be more than just providing a satisfying product or service. The competitive differentiation of companies has evolved over time from manufacturing,



services, relationship marketing and that over this period the differentiators have changed (McCole, 2004; Palmer, 2010; Vargo & Lusch, 2004)

The role of experiences in relation to consumer behaviour views the consumer as not only rational thinkers when it comes to consumption or usage of a product or a service. Addis & Holbrook (2001) outline the experiential perspective as recognising among other things, the importance of emotions and symbolism in consumption. This importance can depend on the weight attached by the customer to functional features (objective) and the symbolic features (subjective). Schmitt (1999) argues that companies need to start looking at consumers differently and should not only focus on the functional product features but also on anything that provides value during decision making, purchase and usage.

In this new paradigm of marketing the emotional attachment is key in order to create brand differentiation as products and services are becoming more commoditised (Crane & Morrison, 2007).

2.2.1 Brand Experience

A brand can be defined as a "name, terms, sign, symbol, or design or a combination of them intended to identify the goods or services of one seller or group of sellers and to differentiate them from those of competitors" (Kotler & Keller, 2009, p.151). As per definition provided, brands allow consumers to



differentiate products based on product performance (functional, rational, and tangible) or what the brand represents (symbolic, emotional and intangible).

This shows that brands serve other purposes than just highlighting the functional attributes of a product or service. Brodie, Whittome, & Brush (2009) propose a different view of the brand from that of the traditional image and logo view. Berry (2000) states that this view of branding focuses on the value adding processes that lead to the creation of the customer experiences which makes the company the primary brand and not just the product.

The role of a brand has thus shifted from brands being identifiers but communication platforms between different stakeholders that can be used to convey the messages about a product or the brand promise (Henkel, Tomczak, Heitmann, & Herrmann, 2007). As the experience economy unfolds, brands have a role to play in creating meaningful experiences. Crane & Morrison (2007) argue that engaging the consumer on the level of senses and emotions can forge a deeper connection to the brand which surpasses the material satisfaction.

Brakus et al. (2009, p. 153) conceptualise brand experiences as "subjective internal consumer responses that are evoked by specific brand related stimuli that are part of a brand's design and identity, packaging, communications and environment".



The two definitions provided by Brakus et al. (2009) and Gentile et al. (2007) point to certain key aspects about the nature of experiences as listed below:

- There is a point at which the brand is encountered; at this point the brand is presented to the consumer in the form of a brand contact.
- There must be stimuli (exchange) during the encounter, at this point there is an interaction between the brand contact and the consumer.
- The consumer's response in relation to the encounter, this response can be triggered by the stimuli above and is subject to evaluation by the consumer.
- During this encounter, the brand presentation, interaction between consumer and the brand as well as the consumer's response can occur through different experience dimensions.

2.2.2 Brand Contact Points

Consumers experience a brand each time they come into contact with one of its contacts, this includes pre-purchase, purchase, usage and during product disposal. Brand contacts are "the points at which the consumer and the brand come into contact with each other" (Chattopadhyay & Laborie, 2005, p.9). These contact points may include controlled communication such as brand elements, advertising, and contacts with employees during a service, as well as any external information such as word of mouth that is outside the company's control (Morgan, Deeter-Schmelz, & Moberg, 2007)



Brand contacts include brand messages being communicated to the customer, intentional or not. According to Nguyen & Leblanc (2002) and Berry (2000) brand contacts are related to the product (product, quality, price and packaging), the environment in which the customer interacts with the company, the information received from sources other than the company and finally the contact personnel.

The role of employees in delivering the brand experiences has been widely documented especially in the service environment (Bettencourt, Brown, & Mackenzie, 2005; Punjaisri, Wilson, & Evanschitzky, 2008). According to Morhart, Herzog, & Tomczak (2009) front-line employees are brand builders and their behaviour can impact a customer's brand experience. Nguyen & Leblanc (2002) found that contact personnel can strongly influence the customer's perception of the company. De Chernatony, Cottam, & Segal-Horn (2006) further argue that the interaction between consumers and employees during the service encounter is as important, as it is during such encounters that the value of the brand is communicated.

The physical environment in which the consumer interacts with the brand can also have an effect on the experience. Andreu, Bigné, Chumpitaz, & Swaen (2006) found that the retail environment's atmospherics can affect affective and behavioural responses from a customer. Customers' responses include the desire to explore and interact, stay or leave, communicate with others or avoidance (Bonnin, 2006). De Chernatony et al. (2006) also found that there



was a dependency between the physical environment and the personnel contact.

Advertising messages also need to reflect shopping values for different segments. H.Kim & Kim (2008) found that there is a difference in terms of response to advertising messages among consumers across age, gender and income. Low income consumers value an engaging store environment (an emotional dimension) as well as the functional dimension which includes energy cost saving and post-sales support.

The communication among consumers about their experiences with a brand can also affect how others respond towards a brand. East, Hammond, & Lomax (2008) argue that word of mouth (WOM) can influence customer behaviour; positive WOM encourages brand choice whereas negative WOM which discourages brand choice. Lim & Chung (2009) state that customers tend to view such information as evidence of reality, since the information comes from friends and families.

Companies should also be cognisant of the meaning behind the different marketing elements. Yoo, Donthu, & Lee (2000) found that frequent price promotions can harm the brand, whereas high advertising expenditure, high prices, distribution through good store images and high distribution intensity can be brand building.



In summarising brand touch points, Morgan (2007, p.3) states that a "brand is the sum of its touch points". This definition of a brand implies that during such touch points the consumer develops a picture of "the brand" which can be influenced by the interpretation of such encounters.

2.2.3 Brand Experience Dimensions

Brand experiences can occur across four dimensions; sensory, affective, cognitive and behavioural (Brakus et al., 2009) and can be understood through the experiential modules literature provided by Schmitt (1999) below:

- The sensory experience (sense) appeals to the senses with the objective of creating a sensory experience, through sight, sound, touch, taste and smell.
- The behaviour experience (act) targets the physical experience and show alternative ways of doing things, alternative lifestyles and interactions.
- The affective dimension (feel) appeals to consumer's inner feelings and emotions, with the objective of creating affective experiences.
- The cognitive experience (think) speaks to the intellect with the objective of creating cognitive, problem solving experiences that engage the consumer creatively.

According to Crane & Morrison (2007) creating and managing effective emotional branding experiences can lead to service brand differentiation, an



increase in sales, consumer loyalty and evangelical promotion of the service brand. Brand experiences can also affect consumer behaviour through other brand constructs. Brakus et al. (2009) found that brand experience can be a strong predictor of consumer buying behaviour and a similar study by M.L Chang & Chieng (2006) found that experience can affect the consumer–brand relationship.

2.3 Negative Experiences

Voss, Roth, & Chase (2008) define successful experiences as those that are unique and memorable, such that a consumer would want to repeat or share them. Thus, brand experiences can create a "moment" for the consumer at each touch point. The experiences with the brand can be negative or positive at any of the brand contact points. According to Duncan & Moriarty (2006) brand contacts points are supposed to be value-producing acts for both the company and the consumer and a failure in the brand contact exchange can have negative consequences for the brand.

"Acts of Transgression" or "Brand Misconduct", are some of the terms that have been used whenever a brand does not behave as expected (Aaker, Fournier, & Brasel, 2004; Huber, Vollhardt, Matthes, & Vogel, 2009; Huber et al., 2009). Such negative behaviour of brands has been associated directly with the brand or product endowed with the brand as well as with actions of the brand owner.



Huber et.al (2009) provides a distinction between such cases of brand misconduct below:

- A brand may fail to fulfil customer's expectations of functional benefit when product quality differs from initial expectations.
- Failure can be as a result of lack of service orientation in terms of how a company treats its customers.
- Symbolic or psychological misconduct can arise due to the fact that brands do not only give consumers functional value but also have symbolic value.
- Socially detestable actions relates to instances where the consumer's ethical norms and moral values have been violated.

The first two instances above relate to the functional offering, the product or service and the last two relate to meaning attached to the brand as well as the company. This supports the view stated previously, that the brand is more than just a product that has been endowed with branding.

When using a product or service, consumers make a comparison between their initial expectations and the actual performance of the product or service. In this case consumer expectations can either be confirmed or disconfirmed (Lee, Motion, & Conroy, 2009). Disconfirmation occurs when consumer experiences are either below or above initial expectations and can be positive or negative. Negative disconfirmation occurs when the consumer's experience with the



product or service is below their expectations and is likely to result in consumer dissatisfaction (Lee et al., 2009).

The consumer response towards a service failure will also occur across different dimensions; cognitive, affective and behavioural.

2.3.1 Cognitive Responses

Roehm & Brady (2007) state that consumers may think about the situation when confronted with a brand failure, which implies assigning cognitive resources to understanding and coping with the problem. Watson & Spence (2007) categorise different types of cognitive appraisals as follows:

- Outcome desirability refers to the initial appraisal of whether the outcome
 is good or bad in relation to personal benchmark. This would include an
 instance when the consumer makes a comparison in terms of their
 expectations and the outcomes (disconfirmation) as indicated above.
- Agency refers to the appraisal of whom or what caused the stimulus events. The appraiser can perceive it to be caused by self, someone else or due to circumstances.
- Fairness refers to how morally attractive one perceives the event to be and is linked to the concept of justice.
- Coping potential refers to one's ability to deal with or change the situation and can be neutral, stressful or positive.



2.3.2 Affective Responses

Bagozzi, Gopinath, & Nyer (1999) define affect as an umbrella encompassing a set of certain mental process which includes emotions, mood and attitude. Cognitive appraisals defined above can lead to different emotional responses. According to Bagozzi et al. (1999) it is not the specific event that results in emotions, emotions result from an appraisal made by the person who is evaluating the event.

Poon, Hui, & Au (2004) found that consumers' perceptions of attributions (causes for product failure) generate differentiated affective reactions which in turn determine consumers' behaviour post the negative experience. Negative service encounters can result in negative emotions such as disappointment, regret (Zeelenberg & Pieters, 2004), embarrassment (Grace, 2007) and anger (Bonifield & Cole, 2007).

2.3.3 Behavioural Responses

Consumers can also choose to take physical action when confronted with a negative experience. As previously indicated, affective reactions can also have an impact on the actions taken by consumers after a negative experience. Table 1 below summarises the typical behavioural responses to service failure.



Table 1: Consumer Responses to Negative Brand Experiences

Response	Description		
Complaining to the	In a case of dissatisfaction a customer can choose		
Service Provider	to complain directly to service providers, giving		
	them an opportunity to rectify the problem (Huppertz, 2007).		
Negative Word of Mouth	Consumers may choose other means to deal with		
(N-WOM)	their dissatisfaction; one of the alternatives is the		
	word of mouth. Word of mouth involves customer		
	communication with members of their social as well		
	as professional network (Zeelenberg & Pieters,		
	2004)		
Switching	Switching refers to ending the relationship with the		
	current service provider and finding other		
	alternatives such as a new service provider or		
	refraining from the service altogether (Zeelenberg		
	& Pieters, 2004).		
Inertia	Inertia occurs when a customer experiences a lack		
	of behavioural action in response to failure, that is,		
	the absence of goal-directed behaviour		
	(Zeelenberg & Pieters, 2004).		
Brand Avoidance	Brand avoidance in the form of experiential		



avoidance can happen as a result of brand consumption experiences that are negatively disconfirmed. Lee et al.(2009) found that consumer avoid brands that fail to meet expectations, these negative disconfirmations between what the consumer expected and what the brand delivered resulted in experiential avoidance.

2.3.4 Other Consequences

Negative experiences with a brand can lead to a breakdown of customer trust. According to Brodie et al.(2009) trust is built when experiences between the company and the customer are positive and in line with what the brand promises and that trust is lost when there is misalignment. According to Van Heerde, Helsen, & Dekimpe (2007) a breakdown of customers' trust may negate the impact of marketing investment prior to the crisis, resulting in the company not being able to attract new customers.

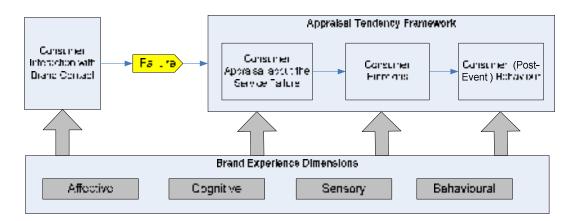
Brand misconduct can also have unfavourable consequences on brand constructs such as brand's image and reputation, brand relationships and customer-based equity (Huber, Vollhardt et al., 2009)



2.4 Negative Brand Experiences

A conceptual model of negative consumer brand experiences is presented in **Figure 2**. This model employs the reviewed literature to illustrate that consumers' negative brand experience can be a multi-dimensional concept.

Figure 2 : Conceptual Model of Negative Consumer Brand Experiences



This model will be used going forward to analyse negative brand experiences in the context of BoP.



3 Chapter 3: Research Questions

The literature review has expanded on the definition of brand experience and used the existing literature on brand and service failure to understand how consumers respond to negative brand experiences. The literature was also used to illustrate that any customer experience is multidimensional, as it involves an interaction through the brand contact, the stimulus and can involve one at different levels; affective, behavioural, sensory and cognitive.

The literature review highlighted that although there has been ample research in the field of service failure, there has not been focus on failure in terms of experiencing the brand and within Bottom of Pyramid context. The introductory sections also suggest that new approaches are required to be successful at serving the Bottom of Pyramid segment and this research aims to build an understanding of what constitutes a negative brand experience for low income consumers by addressing the following questions:

Research Question 1:

What types of brands do consumers have negative experiences with?

Research Question 2

What was the nature of the negative experience? This question aims to explore the contact through which the experience occurred, the actual exchange and the experience dimensions.



Research Question 3

What was the consumer's response to the experience?

The consistency matrix in Appendix 1 provides a link between the literature review and the research questions.



4 Chapter 4: Research Methodology

4.1 Introduction

The purpose of the study was to build a deeper understanding of negative brand experiences in the context of Bottom of Pyramid (BoP) market segment. The purpose of this chapter is to outline the methodology that was followed in conducting the research study. It aims to defend the selected methodology and highlight limitations of the research approach taken.

4.2 Research Method and Design

4.2.1 Method

The method of research chosen was qualitative as the aim was to explore negative brand experiences across the entire process as outlined by the definition of experience. Multiple approaches can be employed when conducting research, Zikmund (2003) provides a distinction between three types of research methods and their application as follows:

- Exploratory research can be used when the research problem is not well
 defined and more clarity is required. This method can only be used to
 understand a problem and other methods should be used once the
 problem has been well understood.
- Descriptive research is used to describe the characteristics of a population or phenomenon being investigated. This approach is based on some previous understanding of the research problem and aims to provide accurate and conclusive evidence (Zikmund, 2003).



 The third approach, causal research can be applied to identify cause and effect relationships among variables in instances where the research problem is well understood (Zikmund, 2003).

Malhotra (1996) states that exploratory, qualitative research methods are applicable when the research objectives are to discover new ideas and gain insights. Qualitative research has also been found to be an effective method in cases where a holistic understanding of human experiences in the context of specific situations is required (Amaratunga, Baldry, Sarshar, & Newton, 2002).

This study uses a new concept of brand experiences and aims to explore what factors across the brand experience can influence the negative experience. The research does not make assumptions about how the brand experience subcomponents (brand contact, stimuli, and dimensions) can influence the negative brand experience but rather uses an exploratory study to understand these.

4.2.2 Critical Incident Technique

According to Grove & Fisk (1997) research into service experiences requires a research methodology that can capture the unique subjective and procedural qualities while allowing for an exploration of various aspects over the duration of the experience. The Critical Incident Technique (CIT) was used to facilitate the process of eliciting negative experience from the participants. CIT is a qualitative research method that can be used to capture descriptions of how the



research subject remembers a positive or a negative experience (Stauss & Weinlich, 1997). CIT involves asking subjects to state how they feel about a service experience and works best as it reflects the normal way customers think about such incidents (Mckenzie, 2006).

CIT was chosen for this study as it allows participants to use their own terms and language when describing the experiences. Gremler (2004) argues that since the research participants use their own words and perspective to report first hand experiences, the method provides a rich source of data as well as an accurate in-depth record of events. CIT is also effective when assessing perceptions of customers from different cultures as it invites candidates to share perception on an issue as opposed to perceptions to research initiated questions (Gremler, 2004).

The type of CIT technique employed in this study includes a combination of traditional CIT as well as the Switching Path Analysis Technique (SPAT). SPAT is defined as a method that focuses on the criticality of the relationship, the switching path leading from the trigger to the relationship switch (Roos, 2002). Edvardsson & Strandvik (2000) modelled the critical incidents in relational context and found that it includes the initial state of the relationship before the incident, the trigger for the incident, the process of the incident and the outcome of the incident. According to Edvardsson & Strandvik (2000) the criticality of a critical incident can be measured at cognitive, emotional and a behavioural level. SPAT was found to be in line with the overall approach of the



research study which focuses on the process during the negative experience as well as the different dimensions. The study did however not focus too much on the initial relationship with the brand and included incidents where there was no strong previous relationship with the brand.

Combining SPAT with traditional CIT was also effective due to the inherent limitations of CIT, which were confirmed during the pilot study. The limitations with CIT is the ability of respondents to remember, it was during the pilot study that respondents had difficulties remembering incidents and this approach enabled them to remember brands that they have terminated the relationship with and then discuss the incident in terms of trigger, process and consequences (response).

4.3 Data Collection

Data gathering was done using the in-depth interview method in order to explore questions raised in Chapter Three. As stated by Grove & Fisk (1997) various methods including an interview can be used to gather critical incidents, provided that the focus is always upon interviewees' detailed accounts of specific occurrences that result in them assessing the experience.

In-depth interview is a method that allows for a conversation between the researcher and a participant. Legard, Keegan, & Ward (2003) define such an interview as a "conversation with a purpose" (p.138). Key features of an in-



depth interview include interaction between the researcher and the participant, structure and flexibility, opportunity for probing, generation of new knowledge and thoughts, as well as being conducted in face to face environment (Legard et al., 2003).

An interview guide outlined in Appendix 2 was used during the interview. Seidman (2006) argues that since in-depth interviews are not intended to collect data one must be cautious in terms of how they use the interview guide and use questions that reflect the area of interest within the context of the study; such questions should follow on what the interviewee is saying.

The type of questions asked were open-ended questions, which allowed participants to use their own words. Seidman (2006) argues that an open-ended question allows the interviewer to establish the context of the topic being explored while allowing the participant to choose own direction. A mini-tour type of an open ended question was used, Seidman (2006) defines a mini-tour open ended question as "one that allows the participant to reconstruct details of a particular experience" (p.85) and argues that "mini-tour" open ended questions enable focusing on the subjective experience of the participant.

Given that the study was focused on bottom of pyramid segment and the exploratory nature of the study, it was believed that a face to face interview would be more appropriate. Factors for consideration included opportunity for feedback, opportunity to probe complex answers, the length of the interviews



and finally the influence of locale for the interview on the participations rate. These factors have also been identified by Zikmund (2003) as the advantages for conducting face to face interviews.

In order to address language barriers and to eliminate the requirement for a translator, the interviews were conducted in Northern Sotho, Southern Sotho or Setswana as the researcher is fluent in those languages. According to Squires (2009) poorly translated concepts or phrases can also change themes which emerge from the analysis and may not reflect what the participant actually said, which would threaten the credibility and dependability of the cross-language study and form part of the study's limitations.

A pilot study was conducted to ensure that the types of questions asked were easy to understand. Since the interviewer had no previous experience in conducting interviews, it was important to have a pilot study in order to assess what changes need to be made to the interview style or level of questioning so as not to compromise the quality and reliability of the research findings.

The following were observed during the pilot interview:

 At a certain point respondents seemed uncomfortable with the questioning, especially the probing on experience dimensions (sense, think, behave and affect). This resulted in deciding to choose one incident and focus on that as respondents lose interest after discussing one critical incident. Some of the brands that respondents mentioned they had



negative experiences or issues with are documented in Chapter Five, these do not form part of the discussion in Chapter Six.

- Respondents battled to grasp the concept of brands and negative brand experiences as defined in this study. Respondents were rather asked to focus on the brands they used and then probed in terms of the relationships with the brand, experiences and whether they had always used such a brand. This questioning allowed respondents to focus on brands where they had switched, thus employing the SPAT.
- Respondents seemed uncomfortable with probing and started doubting
 their own responses, the interviewer made a note of this and as part of
 the interviews assured respondents that there are no right and wrong
 answers and the intention of probing is just to understand and not to
 assess the response given.

4.4 Respondent Selection

4.4.1 Population

According to Prahalad (2010) given the rate at which bottom of pyramid markets are evolving, one should consider using life style measurements, as income may hide the transitions that happen in the market. This situation is particularly true in South Africa which is characterised by slum townships in urban areas, as well as social initiatives such as social grants.

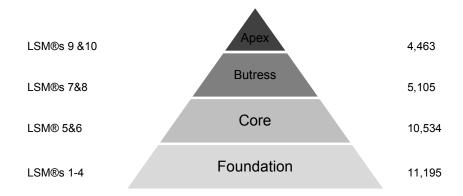
Corder & Chipp (2009) use the Living Standards Measure (LSM) to define the BoP segment in South Africa. The LSM classification does not describe the



characteristics of an individual, but rather the current living standard of their household; it is strongly applicable to collective spheres of society where the individual strives to maintain the group identity and needs over their own (Corder & Chipp, 2009). The details for LSM classification is provided in Appendix 3. Using LSM classification, the South Africa pyramid can be divided into Apex, Butress, Core and Foundation tiers as show in **Figure 3** below.

Figure 3: The South African Pyramid (000s) Source: SAARF (2009).

AMPS® 2008B



The average household income for respondents was based on the income levels across the pyramid provided by AMPS as outlined in Appendix 3.The respondents were selected from a population of LSM 2 & 3 from the foundation segment with a household income of less than R3000.

4.4.2 Sampling Method

Purposeful and Convenience sampling methods were used for selecting candidates for interviews. Purposeful sampling is a technique whereby the



researcher selects the sample based on his or her judgment about the characteristics required of the sample members, whereas convenience sampling refers to obtaining a sample that is conveniently available (Zikmund, 2003). The services of a local resident were employed to obtain a convenience sample from the population based on the guidelines provided. Local residents were employed as they already understand the dynamics of the community and may already have an indication of the criteria without having to ask for confidential details.

The guidelines used for selection were based on LSM 2 variables and are as follows:

Employment Status and Household Income

If the participant is unemployed, there must be some household income of less than R3000 per month. If employed, household income must be less that R3000 as above.

Living Conditions

The participants should be staying in an informal settlement or living in a one or two bedroom houses with some of the key features below.

- There should be no running water
- There should be no deep freezer, a normal fridge is acceptable.
- There should be no washing machine.
- The participant should preferably not own a car.



- If there is a television set it should only be a basic television set.
- There should be no flushing toilets.
- There should be no electric stove, if available; it must be a small stove.

Other Factors

 The participant must be involved in household shopping irrespective of whether she is the main bread winner.

4.5 Unit of Analysis

The unit of analysis is the consumer's negative brand experience.

4.6 Data Analysis

According to Grove & Fisk (1997) information concerning incidents should be scrutinized to identify data categories that summarize and describe the incidents. This will ensure that the interpretation of the classified data follows to provide insights regarding the frequency and patterns of factors affecting a phenomenon. The CIT also relies upon content analysis method (Grove & Fisk, 1997).

According to Bitner, Booms, & Tetreault (1990) the primary outcomes of CIT research study are the groups and categories that emerge through a



classification procedure. Once the interview had been transcribed the transcribed data was analysed using content analysis in order of the themes that emerge from existing words and phrases. The process included grouping major high level categories and then subgroups within each category based on the content analysis. The major groups included the different components of brand experience (brand contact, stimuli and response) which were assessed across the overall dimensions (cognitive, sense, behavioural and affective).

4.7 Research Limitations

The research technique used was a non-probability sampling techniques which implies that random sampling error cannot be measured, hence respondents may not be representative of the overall population due to the manner by which they were selected (Zikmund, 2003). However, due to the exploratory nature of the research study conducted, convenience sampling was found to be appropriate (Zikmund, 2003).

Limitations of the CIT as identified by Gremler (2004) include:

- issues of reliability and validity as reported incidents can be misleading;
- recall bias due to memory lapses as participants are required to remember and truthfully report experience;
- low responses in cases where participants are not willing to take-time to tell the story.



To address some of these the interview duration was positioned upfront to allow enough time for participants' responses.



5 Chapter 5: Results

5.1 Introduction

Interviews were conducted with ten women from the Bottom of the Pyramid market segment as part of the research study. This chapter summarises the results from the interviews and is structured as follows:

- The first part of this chapter aims to give a glimpse of the respondents' lives in terms of demographics, background and a narrative of negative brand experiences;
- The second part of the chapter focuses on presenting the findings according to the research question defined as well as the emerging themes within each question. The conceptual model defined in Chapter Two is used to present the findings in line with the research questions.

5.2 Idiographic Accounts

Ten interviews were conducted for this research. Table 2 is a summary of the respondent demographics.

Table 2: Demographics of the 10 Respondents

Name	Age	Marital Status	Employment
1. Anna	50	Single	Domestic
2. Elva	66	Single	Unemployed
3. Dineo	35	In a relationship	Unemployed



4. Bongi	23	In a relationship	Unemployed
5. Cindy	24	In a relationship	Unemployed
6. Hazel	28	In a relationship	Unemployed
7. Gloria	35	In a relationship	Unemployed
8. Kukie	41	Married	Unemployed
9. Jane	27	Married	Unemployed
10. Maria	39	Married (custom)	Unemployed

Seven of the interviews took place at the Ivory Park Township which forms part of Thembisa; the area is called "Phola Park" which is an informal settlement. There is no electricity except for illegal connections, but the government has installed water taps on the street as well as pit toilets. The other three interviews were held at Dukathole informal settlement and Germiston RDP extension 9, which forms part of Germiston. Germiston extension 9 is mainly RDP houses with shacks in the backyard.

Figure 4: Phola Park Informal Settlement in Ivory Park







The respondents preferred speaking their own language as the interviewer could understand the language. Photographs have been included to give a snapshot of the area and the individuals.

5.2.1 Anna

Anna is 50 years old and is a single mother with two children. She stays with one of the children in a one bedroom shack (separated by curtains). Anna is employed as a domestic worker, working at one place from Monday to Friday and another place on Saturdays. She supplements her income with a tuck shop where she sells a few items from her house.

Figure 5 : Anna at her place



Anna mentioned the following brands when asked to identify brands that she had previously had negative experiences with:



Table 3: Types of Brand that Anna has had negative experiences with

Brand	Issue	
Jet	Anna has issues with Jet clothing and footwear stores because	
	the retailer stocks a lot of clothes and she does not like it when	
	she sees people wearing the same clothes that she is wearing.	
	She mentions that she buys from other shops that are within the	
	same price range but those shops do not have large numbers of	
	the same item so there is less chance that you will find	
	someone wearing the same clothes. Anna has since stopped	
	buying from Jet	
Shoprite	Anna has also indicated that she prefers Shoprite but she once	
	had an issue where there was no communication in terms of	
	availability of services. She was upset in that instance because	
	she had waited long in the queue and only found out at the end	
	that there was no service. She insists that she does not mind	
	the queue but that shops should inform people when services	
	are not available so that they do not waste their time. Shoprite	
	provides Anna with a lot of valuable services so she just goes to	
	the front of the queue to check if the service is available before	
	standing in the queue.	
Clientèle	Anna had a negative brand experience when she tried to	
	sign-up for Clientèle life's insurance product. A special thank	
	you to my family.	



She was sold a funeral cover product over the phone and the company proceeded to debit her account without sending her the necessary documentation.

The critical incident selected for Anna was the negative brand experience with Clientèle Life. Anna's first response when asked to narrate the negative experience with Clientèle was "Those ones, I never want to see them again; if I did I would throw water at them". Anna was used by well-known TV actors whom she trusted. She liked the fact that she only had to send an sms and they called her back to sign her up. Anna applied telephonically and was told that forms would follow within the next three weeks to specify all the details of the people she wanted to sign-up. The person on the phone convinced her to give her banking account details before receiving the forms. When Anna noticed that the company had started to deduct money, she thought she would receive the forms soon but became concerned when three months passed and no forms were received.

The negative brand experience above can be summarised as follows:

Table 4: Brand Contact and the Exchange (Trigger) - Anna

Brand	Clientèle	
Brand	1) Service Personnel	
Contact	2) Policies and Procedures	



Moment of	Anna's negative moment was when she realised that the
Truth	company continued to deduct money from her account
(Trigger)	although she had not specified any beneficiary details. She
	became suspicious of the company's intentions and wondered
	who the beneficiary was. For Anna it was important that the
	right people be signed up for the product. As Anna tried to
	resolve this she was frustrated by the service personnel's
	inability and willingness to resolve her issues, especially the
	fact that the person who sold her the product handed her
	request to another department as it was out of his hands.
Experience	The behaviour of the service personnel in terms of being
Dimensions	able to assist;
	The suspicious action taken by the company on Anna's account.

Table 5 : Response to Negative Brand Experience - Anna

Dimension	Response
Cognitive	Anna thought that there was something suspicious about the
	company; she labels them criminals and crooks because the
	company deducted money from her account without her
	permission. She also blames herself for agreeing to give account
	details before everything could be finalised.
Affective	Anna reported the following emotions during the encounter :



- being upset that money was being deducted for the wrong reasons. It was important for her that her mother and nephew be signed up;
- feeling stupid for giving away her personal details and that
 Clientèle was clever which really hurt her;
- being upset that the person who initially dealt with her was now unwilling to help, they would not even offer to call her back as they did when she was being sold the product. She insisted that she knew him and not those other people;
- she felt there are different messages from Clientele depending on whether you are being sold a product or have issues. Anna lost money while trying to resolve this as she was being made to hold on the phone.

Behaviour

Anna took the following actions to resolve the situation:

- contacted the company to resolve the issue and get the correct people signed up;
- closed her own account to prevent Clientèle from deducting more money from her account;
- went to Clientèle meeting with the intention of informing others about her experience (negative).



5.2.2 Elva

Elva is 66 years old and is currently unemployed. She does not receive her pension yet but receives some money from her previous employer. Elva stays in an RDP house and shares the backyard with some of her children and grandchildren. Elva stays alone in her RDP house and does grocery shopping separate from her children, she mentions that they do share whatever food each have depending on the circumstances

Figure 6 : Elva at her place





Elva mentioned the following brands when asked to identify brands that she had previously had negative experiences with:

Table 6: Types of Brand that Elva has had negative experiences with

Brand	Issue
WhiteStar	Elva uses Ace mealiemeal and was visiting a friend when she saw them using WhiteStar. She was attracted by the fact that it looked so white and appealing and she thought



	she would try it out. She decided to buy it and the first time	
	she cooked it she was disappointed to find that she needed	
	to use more mealie meal in order for the porridge to become	
	stiff.	
Electricity	Elva uses the local shops and the municipality office to buy	
Supply	electricity. On two occasions she noticed that the electricity units	
	were less than what she had bought. On the first occasion she	
	was at the office and was shocked to see the receipt, she asked	
	the service consultant what was happening and she told her to	
	go to the other building for resolution. Elva felt despondent about	
	going to the other place which happened to be right across the	
	street. She felt there was nothing she could do if the person who	
	is currently dealing with her was not prepared to help her; she	
	remarks that there was nothing to do because "these kids are	
	just like that". Although she said she had never had a personal	
	experience she indicated the people at the offices often shout at	
	people, the people at the offices are who she refers to as "these	
	kids". At the end she decided that maybe this was as a result of	
	an increase in electricity prices.	
ОМО	Elva says that OMO washing powder is too strong for her clothes	
	and they loose colour quickly. She now uses Sunlight washing	
	powder for her clothes and says that before using Sunlight	
	washing powder she would not use OMO on her valuable	
	clothes but used the green sunlight bar as it was better than	

OMO.

The critical incident selected for Elva was the negative brand experience with WhiteStar. Elva saw WhiteStar mealiemeal at a friend's house and found its whiteness appealing. She decided to buy it the next time she went grocery shopping and did not mind the fact that it was more expensive than her normal brand, because she likes beautiful things. She insists that when you are poor you need to get the right product and should question why something is too cheap.

The first time Elva cooked with WhiteStar mealiemeal she noticed that it required her to add more mealiemeal before it would become stiff. Although she was happy with the appealing colour and enjoyed the taste of WhiteStar mealiemeal she did not like the fact the she had to use more and was particularly saddened by that fact. Elva had bought 12.5 kilograms of WhiteStar mealiemeal and it did not last as long as usual which was painful for her as she does not have money.



The negative brand experience above can be summarised as follows:

Table 7: Brand Contact and the Exchange (Trigger) - Elva

Brand	WhiteStar
Brand Contact	Product: Mealiemeal during preparation.
Moment of Truth	The fact that she had to use more mealiemeal (as compared
(Trigger)	to own brand) for the porridge to be stiff.
Experience	Elva's moment was during meal preparation; hence she made
Dimensions	an observation (Sight) of how the product behaved.

Table 8: Response to Negative Brand Experience - Elva

Dimension	Response
Cognitive	Elva thought that it was the nature of the product, a bad crop.
Affective	Elva had bought 12.5 kilograms of WhiteStar mealiemeal and it was finished before the usual time which was painful for her as she does not have money.
Behaviour	 Elva decided immediately that she would finish the product and buy her normal brand (ACE), thus exiting the relationship. Elva would not say anything negative about WhiteStar and would advise someone based on their circumstances. One can buy WhiteStar mealiemeal if they want something that is white, tastes nice and would not mind the fact that it takes more mealie meal.



5.2.3 **Dineo**

Dineo is 35 years old and is currently unemployed. Dineo used to be a domestic worker but has since stopped working for health reasons and hopes to return to work once she has recovered. Dineo is a single mother with two children and stays in a shack in her mother's backyard with her children and a grandchild.

Figure 7 : Dineo at her place



Dineo mentioned the following brands when asked to identify brands that she had previously had negative experiences with:

Table 9: Types of Brand that Dineo has had negative experiences with

Brand	Issue
Home	Dineo was once mistreated by a home affairs service person
Affairs	who did not talk to her properly
Taxi Drivers	Dineo points to the fact that Taxi drivers have no respect for elders and are inconsiderate. She says they would not even let



	her feed her child in the Taxi and she gets very upset. She says
	they always shout at a person and she does not like being
	shouted at.
ОМО	Dineo says that OMO is too strong for her and makes her skin
	peel although it keeps her clothes very white. She used to have
	no choice but to use OMO as it was they only thing that kept her
	children's clothes white but stopped because the pain was
	unbearable. Dineo says she has now uses an alternative brand,
	Surf, for her white clothes and uses Sunlight for her other
	clothes to keep them from losing colour.

The critical incident selected for Dineo was the negative brand experience at the Home Affairs department. Dineo says that she was once mistreated by a home affairs service person who did not talk to her properly when she went to enquire about the status of her identity document. The woman just told her that the document was not ready without even checking, Dineo felt that the woman did not do her job as she (Dineo) knows that normally one would have to check on the computer to check the document status. Dineo says when she enquired as to why she did not check the woman just shouted at and told that "you people are annoying". Dineo says that at the time she was pregnant and was irritable, she thought of going to another service desk but felt very hurt and went home.

The negative brand experience above can be summarised as follows:



Table 10 : Brand Contact and the Exchange (Trigger) - Dineo

Brand	Home Affairs
Brand Contact	Service Personnel
Moment of	Doing her job properly (the service) , Dineo insists that she
Truth (Trigger)	knows that one is supposed to check on the computer;
	The way she was shouted at her when she enquired.
Experience	The behaviour of the service personnel in terms of doing
Dimensions	their job properly;
	The tone of voice – the woman shouted at Dineo and the
	customer before her;
	The facial expression and general appearance – the
	woman did not look happy with what she was doing and
	appeared to be in a hurry.

Table 11: Response to Negative Brand Experience - Dineo

Dimension	Response
Cognitive	Dineo thought that it was the person's characteristics;
	She also mentions the circumstances at point - that it was December time so it was busy.
Affective	Dineo was very hurt and upset by the way the woman treated her.



Behaviour

- At the moment Dineo left as she was just too upset;
- She later told someone who worked at the same office about the woman and when she was told that the woman no longer worked there she saw no need to complain further;
- After the experience Dineo would ask people if the woman was there and then avoided the woman.

5.2.4 Bongi

Bongi is 23 years old and is currently unemployed. She has one child and stays with the father of her child, renting a backyard room in one of the informal settlement. Bongi's boyfriend is the main breadwinner and she also receives a grant for the child.

Figure 8 : Bongi in Her One Bed roomed Shack



Bongi mentioned the following brands when asked to identify brands that she had previously had negative experiences with:



Table 12: Types of Brand that Bongi has had negative experiences with

Brand	Issue
Mojaji (mealie	The mealiemeal requires one to use too much before it
meal)	becomes stiff.
Indian Owned	These shops are just referred to as "Indian shops" as they
Shops	are owned by Indians. Bongi does not like the smell of the
	shops and although she used to buy there because it is
	cheap she has since stopped as for her it is just too
	smelly, a mess and unclean. She also realised that they
	sell unknown products that she cannot use (she makes an
	example of an unknown cooking oil brand with a strong
	smell that she had to discard).
GentleMagic	Bongi used GentleMagic but stopped as it started
	burning her skin.

The critical incident selected for Bongi was the negative brand experience with GentleMagic. Bongi heard about GentleMagic from a friend who told her that it would give her a lighter complexion. She used GentleMagic for about a year until "it suddenly changed on her": Bongi says that at that point she would feel her skin burn whenever she went out into the sun and she had begun developing sores on her face. She immediately suspected that it was GentleMagic and stopped using it, she noticed that her skin stopped burning when she was not using it and decided to stop altogether.



The negative brand experience above can be summarised as follows:

Table 13: Brand Contact and the Exchange (Trigger) - Bongi

Brand	GentleMagic
Brand Contact	Product
Moment of	Bongi's skin would burn whenever she was exposed to
Truth (Trigger)	sunlight and developed sores.
Experience	The way the product behaved (burning her skin and)
Dimensions	causing sores);
	The way her skin felt (in pain) and looked (sores).

Table 14: Response to Negative Brand Experience - Bongi

Dimension	Response
Cognitive	Bongi could not understand why GentleMagic would suddenly
	change on her as she had been using it for a year and
	decided that is just the way GentleMagic (characteristics) is, it
	takes time to penetrate your skin and then you feel it after
	some time;
	She thinks it also depends on one's skin as other people's
	skins are not affected and she had heard negative stories from
	others before her own experience.



Affective	Bongi was just disappointed because GentleMagic had treated
	her well and now suddenly it changed;
	She regretted leaving Ponds for GentleMagic which had now
	affected her skin. She did not have issues with Ponds but was
	attracted by the promise of a better complexion.
Behaviour	Bongi immediately stopped using GentleMagic as she was
	sure it was the cause and went back to her Ponds;
	She says she would never say anything negative as people
	are different
	She does not think she would buy other GentleMagic products
	as they would treat her well and suddenly change on her

5.2.5 Cindy

Cindy is 24 years old and is currently unemployed. She has two children and stays with her boyfriend and the boyfriend's mother at the informal settlement. She used to have piece jobs working as a general worker but has since lost the job. Both the boyfriend and the mother are employed and she also receives a social grant for her two children. Cindy says in most cases her boyfriend's mother buy the groceries but she sends her to buy non-staple food such as meat as well as to run other errands.



Figure 9: Cindy in the Kitchen



Cindy mentioned the following brands when asked to identify brands that she had previously had negative experiences with:

Table 15: Types of Brand that Cindy has had negative experiences with

Brand	Issue
Shoprite	Cindy does not like going to Shoprite retail store because she
	can never find all the things that she needs
Delight	Delight is another brand of cooking oil; Cindy does not like it
	because it smells. Cindy only uses Delight cooking when she is
	back at home (rural Limpopo) but she cannot even eat the food.
MAQ	Cindy finds that when she uses MAQ washing powder her skin
	starts burning and gets irritated. She does not normally use
	MAQ but uses it when the family buys it and she personally
	prefers Sunlight.
Nedbank	Cindy once had a negative experience with Nedbank where
	a bank employee did not talk to her properly



The critical incident selected for Cindy was the negative brand experience with Nedbank. Cindy had gone to deposit money at the bank, it was the first time that Cindy had gone to Nedbank and she did not fill in the deposit slip properly. A bank employee saw what she had done, he raised his tone and asked her if she could not read, he picked up another deposit slip which was properly completed and showed her how she was supposed to complete a deposit slip. Cindy says that the person was being rude and this did not sit well with her, she says she did not have to use that tone with her and should have just explained in a polite manner.

The negative brand experience above can be summarised as follows:

Table 16: Brand Contact and the Exchange (Trigger) - Cindy

Brand	Nedbank
Brand Contact	Service Personnel
Moment of	The way the person spoke to her. She says the person did not
Truth (Trigger)	have to use that tone with her and should have just explained
	in a polite manner.
Experience	Tone of Voice;
Dimensions	The way he was when he spoke to her (changed face and raised chest)



Table 17: Response to Negative Brand Experience - Cindy

Dimension	Response
Cognitive	 Cindy thought the person was tired of people making mistakes, she points out that she had made a mistake; She also later thought it was the employee's characteristics as this person looked upset even when he was not with a customer.
Affective	Cindy insists that although she did not like being treated that way she was not upset because she does not easily get upset.
Behaviour	 Cindy never told anyone about the experience and since she does not use the bank she did not have to go back there; She says she would not say anything negative about the experience but she does not think she would open an account with Nedbank or visit the same branch.

5.2.6 Hazel

Hazel is 28 years old and is currently unemployed. She stays with the father of her child in a shack at an informal settlement. The boyfriend is employed and she also receives a social grant for her child. Hazel does the household grocery shopping for the family.



Figure 10: Hazel in the streets of Phola Park



Hazel mentioned the following brands when asked to identify brands that she had previously had negative experiences with:

Table 18: Types of Brand that Hazel has had negative experiences with

Brand	Issue
Sunlight	Hazel does not use Sunlight green bar soap as it once gave
	her skin irritation.
Shaya	Hazel once tried Shaya mealiemeal and did not like as it
	made her constipated
SuperSave	Hazel does not like SuperSave store as she thinks it is
	not clean and sells spoilt foodstuff.

The critical incident selected for Hazel was the negative brand experience with SuperSave store. Hazel heard from people that SuperSave was cheap and decided to try it and see if she could get something and save some money. She bought a sausage at SuperSave store and when she cooked the meat sausage she noticed that it had a bad smell and had too much salt. She could not eat



because of the salt and says that it turned to mince meat when she cooked it, she even tried to rinse the salt by opening the sausage and washing it with water but this did not help.

The negative brand experience above can be summarised as follows:

Table 19: Brand Contact and the Exchange (Trigger) - Hazel

Brand	SuperSave
Brand Contact	1) Product (Primary)
	2) Store Environment
Moment of Truth	The condition of the meat sausage was so bad that Hazel
(Trigger)	could not eat it and this led her to focus on the store
	environment where she noticed that it smells bad and
	seems to sell expired products.
Experience	Taste & Smell of the meat sausage;
Dimensions	Quality of the product;
	Bad smell at the store.

T



able 20 : Response to Negative Brand Experience - Hazel

Dimension	Response
Cognitive	Hazel thinks SuperSave is a bad shop that buys rejects and expired foodstuff and then sells it to people who may be vulnerable with no other option.
Affective	Hazel was hurt and disappointed because she had used her last money hoping to save and get something to eat but she could not even eat the meat sausage.
Behaviour	 Hazel went back to the shop to make them aware of the product quality; she did not want to make a big deal as it only cost her ten rands. Hazel stopped visiting the store and she would not visit any other SuperSave store until she reassured herself and even arranged with the manager to return something if she was not happy. Hazel says she would not say anything negative about SuperSave as people are different and she does not wish to be insensitive or have people to accuse her of thinking she is better.



5.2.7 Gloria

Gloria is 35 years old and is currently unemployed; her last employment was in August 2010 where she worked as a contract cleaner. She stays with her boyfriend in a shack at an informal settlement.

Figure 11 : Gloria in her Kitchen



Gloria mentioned the following brands when asked to identify brands that she had previously had negative experiences with:

Table 21: Types of Brand that Gloria has had negative experiences with

Brand	Issue
Shaya	Gloria says that she does not like Shaya mealiemeal because she cannot cook it as it always forms small balls
	(lumps) whenever she tries to cook it.
Shoprite	Gloria has observed that sometimes Shoprite in Midrand has a funny smell that makes her feel dizzy but she still prefers to



go because she can afford it and it is the closest Shoprite

The critical incident selected for Gloria was the negative brand experience with Shaya. Gloria did not have money to buy her usual brand of mealiemeal so she decided to buy Shaya mealiemeal as it was on special. She had never used it before but she had seen it at other people's houses. Gloria says she could not cook with Shaya as it formed lumps and she could not mix it properly.

The negative brand experience above can be summarised as follows:

Table 22: Brand Contact and the Exchange (Trigger) - Gloria

Brand	Shaya
Brand Contact	Product : Mealiemeal
Moment of Truth	In spite of her efforts Gloria could just not cook with Shaya
(Trigger)	and it spoiled her meal experience.
Experience	Quality of the product, it did not mix properly and
Dimensions	needed more effort;
	Taste and Colour once cooked when compared to own brand



Table 23: Response to Negative Brand Experience - Gloria

Dimension	Response
Cognitive	Gloria thinks she is the one who cannot cook with Shaya, someone told her to make sure her hand is more firm.
Affective	For Gloria not being able to cook with Shaya mealiemeal was very painful and frustrating because she just could not do it, it was like she was forcing.
Behaviour	 Gloria stopped cooking with Shaya after three days, she discarded it and went back to her normal brand; Gloria shared her frustration with someone about not being able to cook with Shaya. Gloria would not say anything negative about Shaya, she is the one who cannot cook with it, and for her it will always be the mealiemeal that she cannot cook with.

5.2.8 Kukie

Kukie is 41 years old and is currently unemployed. She stays with her husband in a relatively bigger shack at an informal settlement; her children do not stay with them but are back at home in the rural area. Kukie says that her husband does most of the grocery shopping as it is more convenient for him and she only gets involved when they buy clothes for the children which happens in June and December each year.



Figure 12 : Kukie in her sitting room



Kukie mentioned the following brands when asked to identify brands that she had previously had negative experiences with:

Table 24: Types of Brand that Kukie has had negative experiences with

Brand	Issue
Ace	Kukie has tried using Ace mealiemeal but finds that it does not last long as she need to put extra for it to be
	stiff.
Sunlight	Kukie says Sunlight washing powder does not make her
	clothes as bright as she likes and does not wash the
	clothes while she soaks with it. She has to put in extra
	effort when using Sunlight when compared to another
	brand.
Unknown Brand	An employee at the clothing store was rude to Kukie



Clothing Store	and as she was looking for clothes.

The critical incident selected for Kukie was the negative brand experience with the Unknown Brand Clothing Store. Kukie had entered the store to check out tracksuits that she saw from the outside. As she was browsing she noticed that there were no price tags and asked the store employee for the price. She continued browsing and on three different occasions kept going to the store employee to enquire about the price. The third time around she was asked if she was buying or just looking, she responded that she was checking to see what she liked first and the store employee told her that she was wasting their time as they deal with people who are actually buying.

The negative brand experience above can be summarised as follows:

Table 25: Brand Contact and the Exchange (Trigger) - Kukie

Brand	No Name Clothing Shop
Brand Contact	Service Personnel (Store Employee)
Moment of Truth	Kukie did not like the way the person spoke to her and what
(Trigger)	he said. He made her feel as if she is not a customer and is
	not bringing money to the store. She says she was not
	being treated like a potential customer



Experience Dimensions	Facial expression showing that the person was being "funny";
	Threatening tone of voice (she says he treated her like a child).

Table 26 : Response to Negative Brand Experience - Kukie

Dimension	Response
Cognitive	Kukie did not understand why someone would treat her as if she
	is not there to buy clothes; she wanted to ask the guy if he
	thought she would be getting the clothes for free. She also
	thought the person was not patient and should not deal with
	customers in such a manner.
Affective	Kukie says she was hurt by the way the person spoke to her and
	was upset when she left the shop.
Behaviour	Kukie decided that it was best to leave the shop before they
	have and argument, she thinks she would have said
	something painful to the person and telling the manager would
	cause him to loose his job. She also thought of telling the
	manager but did not want to cause problems for the person.
	Kukie says even if she remembered the shop she would never
	go back into that shop as seeing the person would upset her
	all over again.



5.2.9 Jane

Jane is 27 years old and is a mother of two children. She stays with her husband and her uncle. She is currently looking for a job as a domestic worker and regularly helps out at her uncle's tavern.

Figure 13 : Jane inside the Kitchen at her Uncle's place



Jane mentioned the following brands when asked to identify brands that she had previously had negative experiences with:

Table 27: Types of Brand that Jane has had negative experiences with

Brand	Issue
Lemon Light	Jane tried using Lemon light but it was making her skin pale.
Jet	Jane does not like Jet because their clothes lose shape and colour quickly.



The critical incident selected for Jane was the negative brand experience with Jet. Jane used to buy at Jet a long time ago as she was attracted by the colourful clothes that they sold, especially for her children. She says the clothes were nice but she noticed that by the third wash they lost colour and in no time they would loose shape. Jane was not happy with this because she had expected their clothes to last longer. This would upset her and she would tell herself that she will not buy at Jet again but she found herself going back because of the colours only to feel disappointed all over again. She wished she could take the clothes back but she could not because they had been washed. She would think to herself that she should have just bought at another shop.

The negative brand experience above can be summarised as follows:

Table 28: Brand Contact and the Exchange (Trigger) - Jane:

Brand	Jet Stores
Brand Contact	Product : Clothes
Moment of	Jane's moment was when she realised that Jet Clothes lose
Truth (Trigger)	shape and colour and she was not making any progress as
	she had to keep replacing her clothes.
Experience	Quality in terms of losing shape and colour (the bright colours
Dimensions	that she found attractive)



Table 29: Response to Negative Brand Experience - Jane

Dimension	Response
Cognitive	Jane thinks that Jet is a bad company as it sells people things
	that do not last. She compares Jet to a company selling fake
	airtime to people.
Affective	Jane says she always regretted buying from Jet and
	wished she would have bought from another shop.
	She would be upset and wish she could take the clothes
	back.
Behaviour	Jane did not leave immediately; she would keep going
	back as she really liked their colours but would be upset
	each time she realised she has just wasted money. She
	finally decided to stop as she was not making progress by
	buying things that do not last.
	Jane only complained to her mother about the shop.
	Jane does not think she would say anything negative
	about Jet as it is probably a personal matter and people
	are different.

5.2.10 Maria

Maria is 39 years old and is currently unemployed. She stays with her husband and their children at an informal settlement. She normally gets part-time jobs



working as a security guard at sport events. Her husband is the main breadwinner and she also receives a grant for one of her children.

Figure 14: Maria in her kitchen



Maria mentioned the following brands when asked to identify brands that she had previously had negative experiences with:

Table 30: Types of Brand that Maria has had negative experiences with

Brand	Issue
Shaya Magic	Maria had a negative experience when using Shaya Magic
Rice	rice because It does not rise as expected and sticks
	together like mealiemeal.
ОМО	Maria would not use OMO washing powder as she found that it
	irritates her skin.



The critical incident selected for Maria was the negative brand experience with Shaya Magic Rice. Maria saw that Magic rice was on special and decided to check it out. When she cooked the rice she noticed that it was different from her normal brand of rice, the rice was sticking together and not rising as expected.

The negative brand experience above can be summarised as follows:

Table 31: Brand Contact and the Exchange (Trigger) - Maria

Brand	Shaya Magic Rice	
Brand Contact	Product	
Moment of Truth	Maria's moment of truth was she realised that the rice did	
(Trigger)	not rise as expected and was becoming sticky when she	
	cooked it the way she cooked using her usual brand of	
	rice.	
Experience	Quality in terms of rising as expected and sticking	
Dimensions	together, she says it was like eating mealiemeal (pap).	

Table 32: Response to Negative Brand Experience - Maria

Response
Maria was surprised and just did not understand why the rice
behaved this way. She initially thought that she could not cook it properly because it looked and behaved differently from her other



	brand while she was cooking it.
Affective	Maria was annoyed and decided that she would not buy the rice again. Maria says that she was not upset and would not stress about it and told herself she would just finish the rice because she had no other choice.
Behaviour	 Maria decided immediately that she would just finish the current packet of rice and go back to her old brand. She felt there was nothing more to do as she bought the rice. Maria says that she would not badmouth Magic rice because maybe other people will not have issues with it; maybe she is the one who cannot cook it properly.

5.3 Summary of Negative Brand Experiences

This previous section was aimed at providing a glimpse into the lives of consumers and their individual negative brand experiences; the following section uses the conceptual model defined in Chapter Two and provides a summary of negative brand experiences across all the reported incidents.



5.3.1 Research Question 1: Types of Brands that Consumers Have Negative Experiences

Table 33 is a summary of brands that were reported by consumers within the critical incidents. As can be seen the majority of incidents involved products in the Fast Moving Consumer Goods category, which include mostly food.

Table 33: Types of Brands that Consumers Have Negative Experiences with

No.	Brand Name	Brand Category	Type of Negative Brand Experience
1.	Clientele	Financial Services – Insurance	 Lack of Service Orientation Brand promise
2.	White Star	FMCG - Food	Functional (Product Attributes)
3.	Home Affairs	Government	Lack of Service Orientation
4.	Gentle Magic	FMCG – Personal Care	Functional (Product Attributes)
5.	Nedbank	Financial Service Banking	Lack of Service Orientation
6.	SuperSave	Retail – Food	Functional (Product Attributes)
7.	Shaya	FMCG – Food	Functional (Product Attributes)
8.	Unbranded	Retail – Clothing	2. Lack of Service



	Clothing Shop		Orientation
9.	Jet	Retail – Clothing	1. Functional (Product
			Attributes)
10.	Shaya (Magic	FMCC – Food	2. Functional (Product
	Rice)		Attributes) & Hedonic
			(Preparation Experience)

5.3.2 Research Question 2: Nature of Brand Experiences

This relates to what constituted the trigger point within the negative brand experience, the exchange that triggered the negative experience which includes the brand contact and the actual exchange. The evaluation of the exchange and the final response is presented in section 0

5.3.2.1 Brand Contact and the Exchange (Trigger)

In most cases the sense experience dimension was involved. Respondents' responses were narratives of what they saw (sight), felt (pain), and heard (hear). Even in the case of products, consumers "observe" as they interact with the product.

Below are some of the key findings that emerged during the discussion of negative experiences.

 Negative brand experiences can happen at different points during the interaction. In the cases where food was being prepared above it was found



that even before the meal was consumed the customer had already had the negative brand experience as can be seen through examples below:

Elva	"I observed as I was cooking that I needed to add more to the
	mealie meal for it to be stiff. I enjoyed the meal and it was pleasing
	to the eye but I hated the fact that I had to put too much mealie
	meal for the porridge to be stiff."
Gloria	"I poured the mealiemeal and it formed lumps, I tried to stir but I
	could not mix it properly. I just did not understand, it was just like I
	was cooking with something I did not understand. It was difficult for
	me and I felt bad because I could not measure properly. What was
	negative for me was that I could not cook with it and that was
	frustrating."
Maria	"I cooked as I would normally cook my Tastic but I realised that it
	was being sticky and was not rising as expected. I thought maybe I
	could not cook it and was frustrated."

Customers have certain views about what constitutes good service when it
comes to contact with service personnel. Although getting the expected
service outcome is important customers value facial expression and tone of
voice.

Dineo	"I could see that her heart was not in what she was doing, she
	cannot serve people like that. She did not look happy and you can
	see when someone is not happy with what is doing, she did not



have peace and did not seem happy with her job. When I get to you and I see your face like that I say sorry and move to the next guy, that person cannot help you. When you greet someone they should show that they are happy to help, they should have a relaxed face, with a smile as opposed to being tense." Cindy "He raised his voice and I could see that he was upset. I could even see that his spirit was high as he talked to me. That's not how you treat customers. They should say in a polite manner "how are you, this in not how you do it, do this and do that", he did not do that and just started shouting. I don't want someone like that to help me because I cannot learn whatever they are trying to show me." Kukie "When someone is being funny you can see it in their eyes that they are not right. But sometimes when you talk to someone you can see they have a relaxed face and when they change it (frown) you know they are not okay. When you work with customers you should be patient with customers and be free. When one deals with the customer they must be free until we both achieve something. I don't like people who look upset because I want to be able to chat to someone so that they can advise me."



5.3.3 Response to Negative Brand Experience

Consumers evaluate the exchange and go through a series of cognitive, affective and behavioural responses.

5.3.3.1 Cognitive

1. The characteristics of the product, service provider, the person providing the service and circumstances were considered in trying to understand reasons for failure; only two respondents reported some element of self-blame.

Dineo	"It was around December so it was busy and she looked like she was in a hurry."
Cindy	"At first I thought that maybe I was not the first person to make a mistake so he was tired of people making mistakes, but when I left the bank I looked at him again and he was still upset so I decided that is just the way he is even at his home."
Elva	"I decided that I tried WhiteStar and it showed me its nature so I would just go back."
Bongi	"I think that it is just the nature of GentleMagic, it takes time to penetrate your skin and then it changes."
Gloria	"I just think I cannot cook with Shaya."

Customers who attributed the blame to the service provider went as far as labelling it a bad and uncaring company. These customers showed anger related emotions such as anger and being hurt.



Hazel	"I don't think that they are right, the prices are right because we are
	poor and we make do. The only problem is that they are killing us. I
	sat down and thought about people who have no choice and taking
	their last money and then they get sick."
Jane	"I wish they could just close it because they sell people the wrong
	things to people." (In explaining the term "bad" Jane uses an
	example of a company that is deceitful and sells people fake
	airtime)."

3. In cases where customers were "trying out a new brand" they used the usual brand as the benchmark for performance.

Maria	"It was behaving different from Tastic, Tastic forms loose grains and	
	raises three times"	
Jane	"I had to use more mealiemeal before the porridge was stiff; with	
	Ace I only use 2 cups."	
Gloria	"I can cook Ace and it does not form lumps, Shaya is just too	
	difficult."	

5.3.3.2 Affective

Affective responses in incidents related to service included being upset and hurt, whereas related to product included disappointment, regret, frustration and being annoyed. Incidents related to products in which respondents indicated



being hurt by the experience, included cases where the meal experience was severely affected and the frustration with the effort involved in trying to make the food edible. There was also an element of loss as the food could not be tolerated and was discarded.

_	
Hazel	"The thing that did not sit well with me was that I love wors and
	that's what I wanted to eat, it was so salty, you will not even eat it.
	Even when you cook the wors it changes shape and becomes
	mince meat. I took my last money to buy the wors so I was so
	disappointed, I even tried washing it by opening it and putting it
	under running water."
Gloria	"It was painful, like I was forcing. I remember that it was February
	because we did not enjoy the meal (Gloria mentions that it is
	important for her to cook the porridge properly as it makes the
	boyfriend happy). We only ate it for three days and then I discarded
	it."

5.3.3.3 Behavioural

Consumers avoid confrontation and exit at the moment, mostly influenced by emotional responses at that time.

Dineo	"I was too upset and left, I only thought about telling someone later."
Kukie	"I decided that it would be best that I leave before there is an
	exchange of words that would cause problems, I would have told



him something very painful."

Although getting the expected service outcome is important, respondents
also indicated that they valued facial expression and tone of voice and these
have an impact on whether or not they come back as all three of the
respondents above stated.

Dineo	"I even knew her name and whenever I had to go to Home affairs
Billoo	Tover wiew nor name and whenever that to go to frome analie
	after the experience I would ask people if she was there and I would
	make sure that I do not go to her."
Cindy	"Although I am not upset I do not think I would go back. I just cannot
	deal with a person like that, maybe if I go back I will meet them
	again and they would be rude to me. If I had to go to Nedbank I
	would go to a different branch."
Kukie	"I would not go back to that shop even if something looked
	interesting, this thing really did not sit well with me, and it is one of
	those that you never forget. Even if you were to take me back there
	I would not go in because seeing that person would upset me all
	over again."

2. In the context of a product respondents seemed less likely to talk negatively about the bad experiences to other people. Some of the reasons sighted



include the fact that people are different and for them something may not be wrong.

Jane	"I would not say anything negative about Jet, maybe for them it is okay and they will like it."
Bongi	"Let them use it, they will see for themselves. Maybe there was something wrong with my skin."
Mary	"If someone asked me about Magic rice I would say that it is okay, maybe for them it is okay. I won't say anything bad."
Hazel	"We don't discuss shops. Other people will feel small and would say I think I am better. So I don't tell them, they will see for themselves."

3. Exit was easy in cases where customers were "trying out a new brand" as they could go back to the original brand. Only in a case where the service provider had a key differentiator for the respondent did they keep going back until it did not make sense for them.

Jane	"Every time I would tell myself that I would not go back but I kept	
	going back, the clothes were nice but every time I see them lose	
	colour I would be upset. It was only later that I decided that I	
	was not making progress and should stop."	
Bongi	"I knew it was GentleMagic and wish I never left Ponds as I did	
	not have issues. I stopped immediately and went back to	



	Ponds."	
Mary	"I told myself I would just finish the packet and go back to	
	Tastic. I did not even think too much about it."	
Elva	"There was not much I could do as I had to finish the mealie	
	meal. WhiteStar had shown me its true colours and I went back	
	to Ace."	



6 Chapter 6: Discussion

6.1 Introduction

Chapter Five presented the result of the study in a narrative format as well as a

summary of findings across critical incidents. Chapter Six provides an analysis

of the research findings in line with the theory that has been presented in

Chapter Two as well as the motivation of the study as outlined in Chapter One.

The research findings are discussed across research questions defined.

Research Question 1: What types of brands do consumers have negative

experiences with?

Research Question 2: What was the nature of the negative experience? This

question aims to explore the contact through which the experience occurred,

the actual exchange and the experience dimensions.

Research Question 3: What was the consumer's response to the negative

brand experience?

88

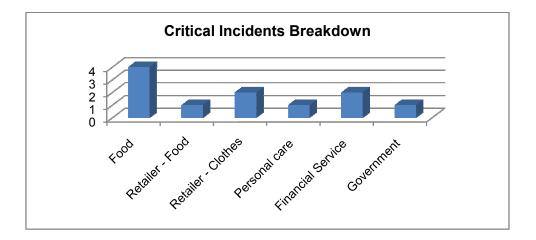


6.2 Discussion of Results

6.2.1 Research Question 1: What types of brands do consumers have negative experiences with?

Most of the incidents reported included products in the fast moving goods category (FMCG). A further breakdown reveals that these include basic items such as food and clothing in the product category. This was not surprising given the nature of the segment; according to Weidner, Rosa, & Viswanathan (2010) low income consumers spend a majority of their earnings on basic necessities such as food and clothing.

Figure 15: Critical Incidents Breakdown



The diagram above indicates the brands that were selected for discussion as critical incidents. A look at the list of all the brands that consumers have had negative experiences with indicates that the brands that consumers mostly consume include food, clothes, laundry products and personal care. Not many respondents mentioned negative brand experiences with service providers such as banks.



The brands mentioned are also top performing brands that are targeting different segments. This confirms the argument that low-income consumers are brand conscious and are looking for products with value (Barki & Parente, 2010; Jaiswal & Venugopal, 2008). Examples include Unilever brands such as OMO, Sunlight as well as MAQ washing powder, these brands are mostly used across metropolitan as well as settlement or non-urban areas (SAARF, 2009)

Research states that low income consumers will not take risk on brands that they are not familiar with because the risk of failure is too high (Prahalad, 2010; Questex Media Group, 2006), this was not found to be the case as respondents were willing to explore away from their normal brands for various reasons such as price promotions, word of mouth and for reasons that are not just functional such as a promise of a better complexion and appealing colour.

6.2.2 Research Question 2: The nature of the negative consumer brand experience?

As per definition, experiences are multidimensional and include the brand contact, the interaction and experience dimensions. Negative brand experiences can happen at different points during the interaction and are unique to what the customer values. In the cases where food was being prepared it was found that even before the meal was consumed the customer had already had the negative brand experience based on what they expected. Verhoef et al. (2009) argue that the customer experience has to look at the total experience and in the context of the buying process in the retail space this includes the



search, purchase, consumption and after sales. The negative experience with food preparation as reported in the study indicate that within each sub-component of the experience such as purchase or consumption there can be elements that can influence the total experience such as the cooking experience. As indicated by Schmitt (1999) the focus should be on the consumption situation which does not only focus on the end goal (eating) but focus on the end process where negative experiences can still occur.

When consumers were asked to discuss brands that they may have had negative experiences with, some of the product attribute valued by some respondents were also identified as triggers for negative brands experiences among other respondents (an example is Omo where some indicate that it is too strong and irritate hands and others indicate that makes clothes very bright). As indicated by Addis & Holbrook (2001) each consumption experience involves an interaction between a subject and an object. In this case the subject was the consumer and the object was the product. Addis & Holbrook (2001) argue that the two will give different contributions to the consumption experience. The product brings the features and characteristics whereas the consumers bring their own personality that may be sensitive to subjective responses. These experiences were very personal and indicated that they are made unique by the two entities. This supports the view by Palmer (2010) that one of the challenges when it comes to measuring customer experiences as value creation is defined by the experience of the specific customer, at a specific point in time & location, in the context of a specific event.



Respondents expressed strong views about what constituted good service when it comes to contact with service personnel. Although getting the expected service outcome is important, respondents seemed to place a great value on how employees expresses themselves, either through body language, facial expression or tone of voice. Factors related to contact personnel that could impact the customer's perception about the company include friendliness and courtesy, competence, appearance, demonstration of caring as well as overall attitude and behaviour (LeBlanc & Nguyen, 1996; Nguyen & Leblanc, 2002). Two of the respondents indicated that when dealing with a person who is not happy they will end up upset and not talking to the person properly, according to Hennig-Thurau, Groth, Paul, & Gremler (2006) employee's emotional display can also change the customer's affective state.

In two incidents a negative experience with one brand contact led to a negative experience with another brand contact once the respondent tried to resolve or recover from the negative experience. This was in the case of Anna, who's initial experience was as a result of a combination of service personnel and policies, but later went on to have a negative experience across multiple contacts including brand messages. Another case was that of Hazel, who had only experienced the bad taste and quality of the meat sausage but as she went on to complain to the service provider she discovered that there was something wrong with the store as a whole. Both cases led to respondents labelling the company and not just the brand contacts mentioned. Morgan (2007) stated that a "brand is the sum of its touch points" and it is during such touch points the consumer develops a picture of "the brand". These two cases clearly



demonstrate that the respondents' picture of the brand can be changed as they interacted more with the brand in addressing what triggered the negative brand experience.

Using the experience dimensions as defined by Brakus et al. (2009), it was found that the trigger for the negative brand experiences involved the sensory dimension. Respondents would in most cases observe the behaviour of the service provider or the product itself, in some cases the trigger would be received through other senses; pain as the skin was burning, hearing the tone of voice, seeing the unfriendly facial expression.

6.2.3 Research Question 3: Consumer's Responses to Negative

6.2.3.1 Cognitive Responses

According to Watson & Spence (2007) when appraising an event, consumers may attribute the failure to being self-caused, caused by others or circumstances. Respondents seem to understand that the company as a whole may not be responsible and that it can be a person or just a product that is suitable for them. However, there were clear cases where the respondents seemed to believe that the company had some level of control on the situation and respondents went as labelling the company as either bad, uncaring, or crooks. Table 34 provides a summary of types cognitive appraisals by respondents.



Table 34: Cognitive Appraisal: Reasons for Failure

Respondents	Number of Respondents
Circumstances	1
- Too many people making mistakes	
- It was December time	
Others – Cause	3
- Nature of the product	
- Nature of the person	
Others – Cause	3
- It's a bad company, they sell fake	
- They are crooks	
- The company is not right, some people have no	
choice and may get sick	
Self- Blame	3
- I cannot cook with it	
- I made a mistake and did not complete it properly	

In some instances respondents did not assign much thought to the cause of the failure and quickly dismissed it to move back to own brands. Respondents indicated that there was nothing that they could do seemed not to be too emotional about that negative experience although they made it clear that they will never use the product again. According to Somasundaram (1993) the level of product involvement can affect how much cognitive resources consumers assign to a particular failure.



6.2.3.1 Affective Responses

As per definition affective responses include a set of certain mental process which include emotions, mood and attitude (Bagozzi et al., 1999). In certain cases the attitude of consumers towards a particular brand were very explicit. Those respondents demonstrated emotions of being upset and indicated that they "did not like" the brand where only indicated that they were not happy with the experience.

A summary of emotions mentioned when exploring the negative brand are listed below across each brand contact:

Table 35: Summary Affective Response Mentioned

Brand Contact	Affective Responses		
Product	Hurt , Upset , Regret , Disappointment , Annoyed,		
	Trustrateu		
Service	Hurt , Upset , Cheated , No Feeling		
Personnel			

Affective responses related to service included being upset and hurt, whereas responses related to product failure included disappointment, regret, frustration and being annoyed. Incidents related to products in which respondents indicated being hurt included cases where the meal experience was severely



affected and the frustration with the effort involved in trying to make the food edible.

Respondents who attributed the blame to the service provider went as far as labelling it a bad and uncaring company and in some cases even labelling it as crooks. According to Romani, Sadeh, & Dalli, (2009) consumers are troubled when brands behave in ways that seem to be incorrect conduct, this is because brand constitute more than what they represent in terms of a product or service offering.

6.2.3.2 Behavioural Responses

Behavioural responses to a negative experience include complaining to the service provider or to others through negative word of mouth, exiting the relationship and / or switching to another provider and in some case no actions from the customer.

Complaining to the Service Provider

Respondents were more likely to complain to the service provider in cases that involved service personnel. Only one respondent who was upset in response to product failure indicated that they complained to the service provider, whereas the other one to a family member, these are the same respondents who labelled the company as bad. Colgate & Norris (2001) argue that consumers must have strong emotions about a situation before making an effort to complain. The fact that respondents did not indicate the likelihood of complaining to the service



provider was not surprising as it has been widely documented in the service literature that customers are less likely to complain to the service provider (Huppertz, 2007).

Given the fact that these respondents are located in emerging markets, Hoftede's cultural model framework can be used to understand low-income consumer's perception with regards to complaining. In a study on complaining behaviour in Malaysia, Ndubisi & Tam (2006) found that Malaysian customers might be more willing to engage in private complaint rather than public complaint because a customer who chooses public complaint will have to confront the service provider directly, which may not be deemed normative. Two of the respondents indicated that people do not complain because they do not want to be shouted at. One of the respondents (Hazel) indicated at she was not afraid of companioning as she is not afraid to face the white man and would get a translator if she had to (this is applicable to the context of South Africa where some people are still under the impression that a white person is in charge).

According to Donoghue & de Klerk (2009) there is no significant relationship between level of income and complaining to others about a bad experience (private action) and complaining to the service provider (public action). Donoghue & de Klerk (2009) argue that these findings may be explained by the fact that consumers in lower socio-economic groups might consider complaining worth the trouble as they are struggling more to make ends meet on their hard-earned money, compared with higher income earners. In two particular cases



where the respondents expressed a sense of loss there was a clear indication of the intent to complain or at least make the service provider aware. These were the cases of Hazel with her last money spent on the sausage and Anna with the insurance firm deducting her hard earned money. This clearly indicates that the severity of the negative experience will also have a bearing on whether or not the consumer will complain.

Negative Word of Mouth (NWOM)

According to the literature reviewed, consumers engage in negative WOM for various reasons and depending on circumstances. Wetzer, Zeelenberg, & Pieters (2007) argue that Word of mouth can be viewed as socially sharing one's emotion and accordingly people share their emotions far more with intimates (close friend, spouse/partner, or family member) than with no intimates. Wetzer et al. (2007) also found that specific goals that consumers have for sharing negative consumption experiences with other consumers are related to different specific emotions that are evoked by these experiences.

Only in an instance where the respondent was so upset that they wanted to engage in revenge did they also indicate the tendency to engage in public negative word of mouth. In the context of a product respondents seemed less likely to talk negatively about their bad experiences to other people. One of the reasons was that people are different and for them something may not be wrong. Hence it would seem that people also consider other people's circumstances before saying something negative. The research question was



too broad and did not explore as to who the respondent was more likely to share their negative experiences with and thus it could still be valid that they would share with people who are intimate. One respondent indicated that they complained to their mother but insisted that they would not say anything negative about the company.

Previous studies have indicted the value of social networks in subsistence marketplaces, examples of this in practise can be seen from the way Microfinance institutions have harnessed the value of existing social networks in these markets after finding that peer pressure and local norms play a substantial role in payback rates (Weidner et al., 2010). Chikweche & Fletcher (2010) found that individual consumer behaviour can be influenced by participation in social networks which help shape the psychological make up of consumers so that they conform to the groups' expectations and norms. It was expected that negative word of mouth would be more prevalent among this segment but it would seem that there are other factors that should be taken into consideration when it comes to complaining to others.

Exit and Switching

Exit was immediate in cases where customers were "trying out a new brand" as they could go back to the original brand. Only in a case where the service provider had a key differentiator for the respondent did they keep going back until it did not make sense for them and they do the final switch to another brand. Dissatisfied customers may consider switching costs when considering



whether or not to terminate the current relationship. Switching costs are defined as "the customer's perception towards the magnitude of additional costs to finish the current relationship and guarantee an alternative one". These costs encompass the monetary as well as the psychological effects and can influence the behaviour of a consumer towards switching (Augusto, Luiz Henrique, & de Rosa, 2009)

Due to the nature of the products mentioned in the study there were no real barriers to switch as respondents were not attached to the brand but were exploring. An interesting factor was that in most cases the respondents did not demonstrate any loyalty to their original brands and were willing to explore due to factors such as price promotion, WOM and certain hedonistic characteristic such as appealing colour and promise of a complexion. Where brands played a role was when respondents where deciding what to switch to which is in line with an argument by that brands can help in terms of mitigating the risk (Broyles et al., 2009).

Avoidance

Providing the required service is a requirement, but is not enough. Respondents also indicated that they valued facial expression and tone of voice and these have an impact on whether they go back to the service provider. Respondents who were exposed to a harsh tone and unfriendly service personnel indicated that they would not go back to the store. One of the consequences of positive emotional display is the increased likelihood that the customer will return to the store (Collishaw et al., 2008; Wei-Chi, 2001). Respondents also indicated that if



they had to go back they would avoid that particular store or person to avoid being exposed to the negative emotional display. This is in line with experiential avoidance as defined by Lee et al. (2009) where customers would engage in experiential avoidance when exposed to negative experiences.

7 Chapter 7: Conclusion and Recommendations

7.1 Introduction

The purpose of the research study was to build a deeper understanding of negative consumer brand experiences at the Bottom of the pyramid. The research findings were presented and analysed in the previous two chapters and the purpose of this chapter is to provide the highlights from these findings, provide implications for practitioners and academics and finally, provide recommendations for future research.

7.2 Highlights

- Low income consumers are brand conscious but are willing to explore other brands due to other reasons such as price promotion, social status and word of mouth references. This indicates that consumers are not particularly loyal to own brands and would switch under different situations.
- Negative brand experiences can occur at various points during contact with the brand. In order to understand experience the focus should be on the entire process that includes search, purchase, consumption and disposal



- Low income consumers value face to face interactions and a negative experience on such interaction affects the chances that the consumer will be willing to interact with the brand contact once more.
- 4. Respondents were less likely to complain to the service provider in the case of negative brand experience related to products. This can be attributed to the types of products that were mentioned which were mostly non-durable and less involved.
- 5. Respondents were less likely to share negative experience with just "anyone" and they highlight the fact that people are different and have different circumstances.
- 6. There were strong emotions where respondents attribute the negative experience to be the fault of the service provider in comparison to cases where the blame was either on the respondents or just the nature of the brand contact.

7.3 Implications for Managers

Managers need to be aware of the fact that negative experiences can happen at various contact points and that they are very specific to the consumer based on what they value. Hence when designing products managers will need to interact with consumers to understand what they value during a consumption experience and create messages that highlight those benefits. This would also include promotional activities that do not only focus on the functional attributes but on creating an emotional bond which will be a key differentiator and



minimise the chances of consumers switching as the brand means more to them than just serving a functional. London & Hart (2004) argue that firms must become locally embedded in the social infrastructure that dominate the low-income markets they serve, activities that demonstrate that the company understand they dynamics of this market segment will bring the company much closer to the segment.

Respondents indicated that they would be less likely to visit a service provider if someone has not treated them well and indicated that they would choose another provider if they did not have a choice. The fact that low-income consumers have limited places for shopping means that the chances of finding the same store or service provider within a close proximity would be less and consumers would end up choosing the competitor as they avoid confrontation with the negative brand experience trigger. Managers need to make employees understand the value of being friendly to customers and also include it as part of the customer service survey that are conducted when clients visit the service provider.

One negative experience may lead the consumer to interact more with the service provider as part of the recovery process. It is during such contacts that the customer may be exposed to more negative experiences and managers should have a separate process in place whenever a customer indicates that they have had a negative brand experience so that they can start creating positive moments for the consumer. By doing this, companies would also



indicate to consumers that feedback is valued and consumers would be more free to complain and thus give the company a chance to redeem itself.

Respondents indicated that they were less talk negatively about their negative brand experiences to just anyone. This needs to be explored further to understand under what circumstances and within what social groups are consumers willing share their negative brand experiences. One of the recommendations about business models at the bottom of the pyramid is to leverage of the social networks that exist, it would be important to understand what and who is likely to constitute such networks.

7.4 Recommendations for Future Research

This study was exploratory and further research should investigate the concept of negative brand experiences using a quantitative tool. Because the research was exploratory, it did not look at whether any causal relationships between the type of contact, the responses involved and how these influence each other. A study that focuses on developing this model would help in managing the endend customer experience.

The research was focused on female consumers and this resulted in them mentioning products that are relevant to their context. Future research could look at male consumers and see if there are differences based on the types of



brands they have negative experiences with and what types of responses are involved.

The research did not focus on brands that deal with a specific type of product or service. It would be ideal to also focus on specific types of brands or even brand contact so as to follow the process from end to end.

7.5 Conclusion

The study supports the view that low income consumers are a considerable market that is also brand conscious as indicated by the brands mentioned in the study. The study also indicates that consumers spending patterns involve products that service basic needs such as food and clothing as well as interaction with service providers.

As indicated in Chapter One, there are different strategies required to succeed in this market, the study points to the fact that different strategies should be employees in managing brands and their contacts. Companies need to carefully manage consumer contacts with the brand by making sure that they communicate the messages that are valued by consumers and reflect their day to day interaction with products.



The fact that consumers are likely to explore other products while holding their key brand as a reference point alludes to the fact that functional performance is no longer a differentiator when it comes to brand and that companies need to create an emotional attachment between brands and consumers if they want their products to be at top of mind.

The research results show consumers at the bottom of the pyramid response includes the cognitive, behavioural as well as affective dimension. These responses may be influenced by the level of involvement in the product as well as the severity of the negative experience on their well being. Consumers showed strong emotions towards brands that are seen as caring and exploitive as well as not being treated well by service personnel.

The study added to the body of knowledge on negative brand experiences at the bottom of the pyramid by focusing on the experience process. Although the study is exploratory and does not provide any conclusive evidence, it provides insights into aspects of negative brand experience that managers and practitioners can focus on.



8 References

A.T. Kearney. (2007). Seving the low-income consumer: How to tackle this mostly ignored market., 22 June 2010, from http://www.atkearney.com/images/global/pdf/ServingLow-IncomeConsumer.pdf

Aaker, J., Fournier, S., & Brasel, S. A. (2004). When good brands do bad. *Journal of Consumer Research*, *31*(1), 1-16.

Addis, M., & Holbrook, M. B. (2001). On the conceptual link between mass customisation and experiential consumption: An explosion of subjectivity. *Journal of Consumer Behaviour, 1*(1), 50.

Amaratunga, D., Baldry, D., Sarshar, M., & Newton, R. (2002). Quantitative and qualitative research in the built environment: Application of 'mixed' research approach. *Work Study*, *51*(1), 17-31.

Anderson, J., & Billou, N. (2007). Serving the world's poor: Innovation at the base of the economic pyramid. *Journal of Business Strategy*, *28*(2), 14-21.

Andreu, L., Bigné, E., Chumpitaz, R., & Swaen, V. (2006). How does the perceived retail environment influence consumers' emotional experience? evidence from two retail settings. *International Review of Retail, Distribution & Consumer Research*, *16*(5), 559-578.

Augusto, d. M., Luiz Henrique, J., & de Rosa, F. (2009). The different roles of switching costs on the satisfaction-loyalty relationship. *International Journal of Bank Marketing*, *27*(7), 506-523.



Bagozzi, R. P., Gopinath, M., & Nyer, P. U. (1999). The role of emotions in marketing. *Journal of the Academy of Marketing Science*, *27*(2), 184-206.

Barki, E., & Parente, J. (2010). Consumer behaviour of the base of the pyramid market in brazil. *Greener Management International*, (56), 11-23.

Berry, L. L. (2000). Cultivating service brand equity. *Journal of the Academy of Marketing Science*, 28(1), 128.

Bettencourt, L. A., Brown, S. W., & Mackenzie, S. B. (2005). Customer-oriented boundary-spanning behaviors: Test of a social exchange model of antecedents. *Journal of Retailing*, 81(2), 141-157.

Bitner, M. J., Booms, B. H., & Tetreault, M. S. (1990). The service encounter: Diagnosing favorable and unfavorable incidents. *Journal of Marketing*, *54*(1), 71-84.

Bonifield, C., & Cole, C. (2007). Affective responses to service failure: Anger, regret, and retaliatory versus conciliatory responses. *Marketing Letters*, *18*(1), 85-99.

Bonnin, G. (2006). Physical environment and service experience: An appropriation-based model. *Journal of Services Research*, *6*, 45-65.

Brakus, J. J., Schmitt, B. H., & Zarantonello, L. (2009). Brand experience: What is it? how is it measured? does it affect loyalty? *Journal of Marketing*, *73*(3), 52-68.



Brodie, R. J., Whittome, J. R. M., & Brush, G. J. (2009). Investigating the service brand: A customer value perspective. *Journal of Business Research*, 62(3), 345-355.

Broyles, S. A., Schumann, D. W., & Leingpibul, T. (2009). Examining brand equity Antecedent/consequence relationships. *Journal of Marketing Theory & Practice*, *17*(2), 145-161.

Chang, H., & Liu, Y. (2009). The impact of brand equity on brand preference and purchase intentions in the service industries. *Service Industries Journal*, 29(12), 1687-1706.

Chang, M. L., & Chieng, M. H. (2006). Building consumer-brand relationship: A cross-cultural experiential view. *Psychology and Marketing*, *23*(11), 927-959.

Chattopadhyay, A., & Laborie, J. (2005). Managing brand experience: The market contact audit™. *Journal of Advertising Research*, *45*(1), 9-16.

Chikweche, T., & Fletcher, R. (2010). Understanding factors that influence purchases in subsistence markets. *Journal of Business Research*, *63*(6), 643-650.

Colgate, M., & Norris, M. (2001). Developing a comprehensive picture of service failure. *International Journal of Service Industry Management*, *12*(3), 215.

Collishaw, M. A., Dyer, L., & Boies, K. (2008). The authenticity of positive emotional displays: Client responses to leisure service employees. *Journal of Leisure Research*, *40*(1), 23-46.



Corder, M., & Chipp, K. F. (2009). The role of collectivism in the BOP: Should the bottom of the pyramid be considered from a household or an individual viewpoint. Unpublished manuscript.

Crane, F. S., & Morrison, S. (2007). Building the service brand by creating and managing an emotional brand experience. *Journal of Brand Management*, 14(5), 410-421.

De Chernatony, L., Cottam, S., & Segal-Horn, S. (2006). Communicating services brands' values internally and externally. *Service Industries Journal*, 26(8), 819-836.

de, A. F., Calicchio, N., & Lunardini, F. (2003). Brand building in emerging markets. *McKinsey Quarterly*, (2), 6-9.

Donoghue, S., & de Klerk, H. M. (2009). The right to be heard and to be understood: A conceptual framework for consumer protection in emerging economies. *International Journal of Consumer Studies*, 33(4), 456-467.

Duncan, T., & Moriarty, S. (2006). How integrated marketing communicatio's touchpoints' can operationalze the service-dominant logic. In F. L. Robert, & L. V. Stephen (Eds.), *The service dominant logic of marketing : Dialog, debate, adn directions* (pp. 236-243). Armont, New York: M.E.Sharpe.

East, R., Hammond, K., & Lomax, W. (2008). Measuring the impact of positive and negative word of mouth on brand purchase probability. *International Journal of Research in Marketing*, *25*(3), 215-224.



Edvardsson, B., & Strandvik, T. (2000). Is a critical incident critical for a customer relationship? *Managing Service Quality*, *10*(2), 82-91.

Gbadamosi, A. (2009). Low-income consumers' reactions to low-involvement products. *Marketing Intelligence and Planning*, *27*(7), 882-899.

Gentile, C., Spiller, N., & Noci, G. (2007). How to sustain the customer experience:: An overview of experience components that co-create value with the customer. *European Management Journal*, *25*(5), 395-410.

Ghodeswar, B. M. (2008). Building brand identity in competitive markets: A conceptual model. *Journal of Product & Brand Management*, 17(1), 4-12.

Grace, D. (2007). How embarrassing! *Journal of Service Research*, 9(3), 271-284.

Gremler, D. D. (2004). The critical incident technique in service research. *Journal of Service Research*, 7(1), 65-89.

Grove, S. J., & Fisk, R. P. (1997). The impact of other customers on service experiences: A critical incident examination of "getting along". *Journal of Retailing*, 73(1), 63-85.

Guesalaga, R., & Marshall, P. (2008). Purchasing power at the bottom of the pyramid: Differences across geographic regions and income tiers. *Journal of Consumer Marketing*, 25(7), 413-418.

Hamilton, K., & Catterall, M. (2005). Towards A better understanding of the low-income consumer. *Advances in Consumer Research*, *32*(1), 627-632.



Henkel, S., Tomczak, T., Heitmann, M., & Herrmann, A. (2007). Managing brand consistent employee behaviour: Relevance and managerial control of behavioural branding. *Journal of Product and Brand Management*, *16*(5), 310-320.

Hennig-Thurau, T., Groth, M., Paul, M., & Gremler, D. D. (2006). Are all smiles created equal? how emotional contagion and emotional labor affect service relationships. *Journal of Marketing*, 70(3), 58-73.

Huber, F., Vogel, J., & Meyer, F. (2009). When brands get branded. *Marketing Theory*, 9(1), 131-136.

Huber, F., Vollhardt, K., Matthes, I., & Vogel, J. (2009). Brand misconduct: Consequences on consumer-brand relationships. *Journal of Business Research*,

Huppertz, J. W. (2007). Firms' complaint handling policies and consumer complaint voicing. *Journal of Consumer Marketing*, *24*(7), 428-437.

Jaiswal, A. K., & Venugopal, P. (2008). Cavinkare private limited:: Serving low income consumers. *Asian Case Research Journal*, *12*(1), 1-28.

Keller, K. L., & Lehmann, D. R. (2003). How do brands create value? *Marketing Management*, 12(3), 26-31.

Kim, H., & Kim, Y. (2008). Receptivity to advertising messages and desired shopping values. *Journal of Marketing Communications*, *14*(5), 367-385.



Kim, K. H., Kim, K. S., Kim, D. Y., Kim, J. H., & Kang, S. H. (2008). Brand equity in hospital marketing. *Journal of Business Research*, *61*(1), 75-82.

Kotler, P., & Keller, K. L. (2009). *A framework for marketing management* (4th ed.). Upper Saddle River, New Jersey: Pearson Education, Inc.

Lane Keller, K., & Moorthi, Y. L. R. (2003). Branding in developing markets. *Business Horizons*, *46*(3), 49-59.

LeBlanc, G., & Nguyen, N. (1996). Cues used by customers evaluating corporate image in service firms: An empirical study in financial institutions. *International Journal of Service Industry Management*, 7(2), 44-56.

Lee, M. S. W., Motion, J., & Conroy, D. (2009). Anti-consumption and brand avoidance. *Journal of Business Research*, 62(2), 169-180.

Legard, R., Keegan, J., & Ward, K. (2003). In-depth interviews. In J. Ritchie, & J. Lewis (Eds.), *Qualitative research practice : A guide for social science students and researchers* (pp. 138-169). London; Thousand Oaks, CA: Sage.

Lim, B. C., & Chung, C. M. Y. (2009). The impact of word-of-mouth communication on attribute evaluation. *Journal of Business Research, In Press, Corrected Proof*

London, T., & Hart, S. L. (2004). Reinventing strategies for emerging markets: Beyond the transnational model. *Journal of International Business Studies*, 35(5), 350-370.



Malhotra, N. K. (1996). *Marketing research: An applied orientation* (2nd ed.). London: Prentice-Hall.

McCole, P. (2004). Refocusing marketing to reflect practice: The changing role of marketing for business. *Marketing Intelligence & Planning, 22*(5), 531-539.

Mckenzie, B. (2006). Retail service quality success factors in estonia: A qualitative approach. *Baltic Journal of Management*, *1*(3), 352-369.

Montaña, J., Guzmán, F., & Moll, I. (2007). Branding and design management:

A brand design management model. *Journal of Marketing Management*, *23*(9), 829-840.

Morgan, F., Deeter-Schmelz, D., & Moberg, C. R. (2007). Branding implications of partner firm-focal firm relationships in business-to-business service networks. *Journal of Business & Industrial Marketing*, 22(6), 372-382.

Morhart, F. M., Herzog, W., & Tomczak, T. (2009). Brand-specific leadership: Turning employees into brand champions. *Journal of Marketing*, *73*(5), 122-142.

Ndubisi, N. O., & Tam, Y. (2006). Complaint behaviour of malaysian consumers. *Management Research News*, 29(1), 65-76.

Nguyen, N., & Leblanc, G. (2002). Contact personnel, physical environment and the perceived corporate image of intangible services by new clients. *International Journal of Service Industry Management*, 13(3), 242-262.



O'Loughlin, D., Szmigin, I., & Turnbull, P. (2004). Branding and relationships: Customer and supplier perspectives. *Journal of Financial Services Marketing*, 8(3), 218-230.

Palmer, A. (2010). Customer experience management: A critical review of an emerging idea. *Journal of Services Marketing*, *24*(3), 196-208.

Poon, P. S., Hui, M. K., & Au, K. (2004). Attributions on dissatisfying service encounters. *European Journal of Marketing*, *38*(11), 1527-1540.

Prahalad, C. K. (2010).

The fortune at the bottom of the pyramid (5th anniversary ed.). Upper Saddle River, New Jersey: Wharton School Publishing.

Prahalad, C. K., & Hammond, A. (2002). Serving the world's poor, profitably. *Harvard Business Review, 80*(9), 48-57.

Prahalad, C. K., & Hart, S. L. (2002, The fortune at the bottom of the pyramid.

Strategy + Business, Retrieved from http://www.cs.berkeley.edu/~brewer/ict4b/Fortune-BoP.pdf

Punjaisri, K., Wilson, A., & Evanschitzky, H. (2008). Exploring the influences of internal branding on employees' brand promise delivery: Implications for strengthening customer-brand relationships. *Journal of Relationship Marketing*, 7(4), 407-424.

Questex Media Group. (2006, September). Danger at the low-end. *Wireless Asia*, 9, 26-28. Retrieved from



http://search.ebscohost.com/login.aspx?direct=true&db=bch&AN=22711651&sit e=ehost-live

Rajagopal. (2009). Branding paradigm for the bottom of the pyramid markets. *Measuring Business Excellence*, *13*(4), 58-68.

Roehm, M. L., & Brady, M. K. (2007). Consumer responses to performance failures by high-equity brands. *Journal of Consumer Research*, *34*(4), 537-545.

Romani, S., Sadeh, H., & Dalli, D. (2009). When the brand is bad, I'm mad! an exploration of negative emotions to brands. *Advances in Consumer Research - North American Conference Proceedings*, *36*, 494-501.

Roos, I. (2002). Methods of investigating critical incidents: A comparative review. *Journal of Service Research*, *4*(3), 193.

SAARF. (2009). *Branded AMPS 2009AB*SAARF. Retrieved from http://www.saarf.co.za/

Schmitt, B. H. (1999). Experiential marketing. *Journal of Marketing Management*, 15, 53-67.

Seelos, C., & Mair, J. (2007). Profitable business models and market creation in the context of deep poverty: A strategic view. *Academy of Management Perspectives*, *21*(4), 49-63.

Seidman, I. (2006). Interviewing as qualitative research: A guide for researchers in education and the social sciences (3rd ed.). New York: Teachers College Press.



Shaw, C., & Ivens, J. (2002). *Building great customer experiences*. Basignstoke: Macmillian.

Somasundaram, T. N. (1993). Consumers reaction to product failure: Impact of product involvement and knowledge. *Advances in Consumer Research*, *20*(1), 215-218.

Squires, A. (2009). Methodological challenges in cross-language qualitative research: A research review. *International Journal of Nursing Studies, 46*(2), 277-287.

Stauss, B., & Weinlich, B. (1997). Process-oriented measurement of service quality. *European Journal of Marketing*, *31*(1), 33-55.

Synovate. (2006). Synovate survey shows rich insights into low income consumers income consumers. Retrieved July 03, 2010, from http://www.synovate.com/news/article/2006/12/synovate-survey-shows-rich-insights-into-low-income-consumers.html

Talukdar, D. (2008). Cost of being poor: Retail price and consumer price search differences across inner-city and suburban neighborhoods. *Journal of Consumer Research*, 35(3), 457-471.

Van Heerde, H., Helsen, K., & Dekimpe, M. G. (2007). The impact of a product-harm crisis on marketing effectiveness. *Marketing Science*, *26*(2), 230-245.

Vargo, S. L., & Lusch, R. F. (2004). Evolving to a new dominant logic for marketing. *Journal of Marketing*, 68(1), 1-17.



Verhoef, P. C., Lemon, K. N., Parasuraman, A., Roggeveen, A., Tsiros, M., & Schlesinger, L. A. (2009). Customer experience creation: Determinants, dynamics and management strategies. *Journal of Retailing*, *85*(1), 31-41.

Voss, C., Roth, A. V., & Chase, R. B. (2008). Experience, service operations strategy, and services as destinations: Foundations and exploratory investigation. *Production and Operations Management*, 17(3), 247-266.

Watson, L., & Spence, M. T. (2007). Causes and consequences of emotions on consumer behaviour: A review and integrative cognitive appraisal theory. *European Journal of Marketing*, *41*(5), 487-511.

Wei-Chi, T. (2001). Determinants and consequences of employee displayed positive emotions. *Journal of Management*, *27*(4), 497-512.

Weidner, K. L., Rosa, J. A., & Viswanathan, M. (2010). Marketing to subsistence consumers: Lessons from practice. *Journal of Business Research*, 63(6), 559-569.

Wetzer, I. M., Zeelenberg, M., & Pieters, R. (2007). "Never eat in that restaurant, I did!": Exploring why people engage in negative word-of-mouth communication. *Psychology & Marketing, 24*(8), 661-680.

Yoo, B., Donthu, N., & Lee, S. (2000). An examination of selected marketing mix elements and brand equity. *Journal of the Academy of Marketing Science*, 28(2), 195-211.

Zeelenberg, M., & Pieters, R. (2004). Beyond valence in customer dissatisfaction: A review and new findings on behavioral responses to regret



and disappointment in failed services. *Journal of Business Research*, 57(4), 445-455.

Zikmund, W. G. (2003). *Business research methods* (7th ed.). South Western: Ohio.



APPENDIX 1: Consistency Matrix

The consistency matrix in Appendix 1 provides a link between the literature review and the research questions

Table 36 : Consistency Matrix

DECEMBAL OUTOTICAL	LITEDATUDE DEVIEW	DATA	ANIALVOIO
RESEARCH QUESTION	LITERATURE REVIEW	DATA	ANALYSIS
		COLLECTION	
		TOOL	
1) What types of brands	Huber, F., Vogel, J.,	Interviews	Content analysis
do consumers have	& Meyer, F. (2009)	using CIT	to uncover
negative experiences	Huber, F., Vollhardt,		emerging themes
with?	K., Matthes, I., &		
	Vogel, J. (2009)		
	Aaker, J., Fournier,		
	S., & Brasel, S. A.		
	(2004)		
2) What was the nature of	Chattopadhyay, A.,	Interviews	Content analysis
the negative	& Laborie, J. (2005)	using CIT	to uncover
experience?	Morgan, F., Dawn		emerging themes
	Deeter Schmelz, &		
	Moberg, C. R.		
	(2007)		



	 Brakus, J. J., Schmitt, B. H., & Zarantonello, L. (2009) Lee, M. S. W., Motion, J., & Conroy, D. (2009). Van Heerde, H., Helsen, K., & Dekimpe, M. G. (2007) Roehm, M. L., & Brady, M. K. (2007). Schmitt, B. H. (1999) 		
3) What was the customer's response to the negative experience	 Crane, F. S., & Morrison, S. (2007) Chang, M. L., & Chieng, M. H. (2006) Voss, C., Roth, A. V., & Chase, R. B. (2008) 	Interviews using CIT	Content analysis to uncover emerging themes



Zeelenberg, M., &
Pieters, R. (2004).
Bonifield, C., &
Cole, C. (2007)
• Huppertz, J. W.
(2007)
Duncan, T., &
Moriarty, S. (2006)



APPENDIX 2: Interview Guide

Introduction and Background (5 minutes)

- Thank you for making time, my name is Keneilwe Thupae and I will be asking you a few questions for research purposes.
- 2) Please confirm the demographics.
- 3) Interviewee is informed and signs the consent form.

Context and Warm up Questions (less than 10 minutes)

- "Please describe the types of services and the products that you use." The interviewer uses this question to kick-start the discussion and get an indication of what interaction with different brands exists.
- 2) "What are the types of brands that you have issues with?" The interviewer tries to see if the participant has any particular brands that they have had negative experiences with. This involves asking questions about what is used, why it is used, whether other alternatives have been tried before, to probe negative experiences.

A definition of a brand is given as follows:

A brand is presented as anything that may be used to identify the provider of a certain service, you can come across a brand through any of its communication messages, your social network where people discuss, a display of the brand environment, where the service or product is being offered (physical, processes and people) or even a category that provides similar service.



A definition of a negative brand experience is given as follows.

At some point you may come across a brand through any of its contacts (an example may be provided); this can be direct or indirect. In such instances you may have a negative experience such that you are not satisfied with that particular interaction. In such cases you have negative experience with the brand.

Questions

- 1) Can you think of a time when you had a negative brand experience based on the definition above? (10 minutes to find an experience)
 - What were you doing at the time?
 - What represented the brand? (Interviewer probes into the nature of the brand contact).
 - Is there anything about the way the brand was represented that you remember? (Probe the environment surrounding the encounter, experience dimensions may come into play).
- 2) Can you tell me what happened? (30 minutes)
 - Narrative story providing the clear description of the story which involved an interaction between the customer and the brand which was negative.
- 3) What would you say makes this a negative experience? (participant to use own words in terms experience dimensions) (20 minutes)

- Based on the participant's response, the interviewer probes into why that was perceived as negative, why do you think that affected you in that particular way?
- 4) Once you had established that this was a negative experience then what happened, what was your response based on the evaluation of the experience? (20 minutes)
 - Why do you think you responded that way?
 - Can you remember what you thought and if so tell me about it, what did you do following what you were thinking at the time?
 - Can you remember how you felt, what did you do following what you were feeling at the time?
 - Can you remember what you wanted to do and did you do anything?
 - Was your response immediate, did you think more lately, do you remember how you felt later; did you do anything about it later?
 - And what has happened since then, what is you response when you come across the brand? (20 minutes)
 - How do you feel now thinking about the brand?
 - How do you act towards the brand, what do you do when you come across it directly or indirectly?
 - What do you think now about the brand, what comes to mind?
 - How do you feel now thinking about the brand?



APPENDIX 3: LSM Variables

Table 37 : Household variables by Pyramid Groups Source: SAARF (2009c). AMPS® 2008B

	LSM									
LSM Variables	LSM 1	LSM 2	LSM 3	LSM 4	LSM 5	LSM 6	LSM 7	LSM 8	LSM 9	LSM 10
	%	%	%	%	%	%	%	%	%	%
No domestic	100%	100%	100%	100%	99%	98%	91%	78%	56%	20%
0 or 1 radio set in household	100%	100%	93%	93%	86%	81%	69%	56%	41%	17%
Rural - Not in Gauteng or W. Cape	100%	91%	81%	63%	38%	15%	7%	6%	3%	5%
Hi-Fi/music centre	0%	31%	41%	47%	58%	63%	69%	75%	81%	90%
House / town house/cluster	0%	25%	35%	51%	65%	73%	79%	84%	92%	97%
TV set	0%	24%	55%	79%	94%	98%	99%	100%	100%	100%
2 cellphones in household	0%	15%	19%	26%	27%	34%	37%	35%	39%	36%
Water in house/plot	0%	12%	38%	63%	86%	98%	100%	100%	100%	100%
Fridge/freezer (not deep freezer)	0%	7%	36%	65%	89%	96%	97%	98%	99%	100%
Flush toilet in/out	0%	1%	7%	34%	58%	89%	99%	100%	100%	100%
DVD	0%	5%	11%	27%	46%	63%	70%	76%	80%	88%
Electric stove	0%	1%	4%	22%	60%	89%	98%	98%	99%	99%
3 or more										
cellphones in Household	0%	3%	6%	16%	23%	29%	37%	46%	47%	59%
Metro dweller	0%	2%	7%	14%	27%	50%	59%	58%	60%	65%
Microwave	0%	0%	3%	11%	32%	75%	94%	97%	98%	99%



Home theatre										
system	0%	1%	6%	8%	19%	32%	45%	53%	57%	71%
Built in kitchen sink	0%	0%	0%	7%	20%	68%	95%	99%	99%	99%
Hot running water	0%	0%	0%	2%	8%	42%	84%	96%	99%	100%
Washing machine	0%	0%	0%	1%	6%	36%	76%	87%	95%	99%
Motor vehicle in household	0%	1%	3%	7%	11%	25%	59%	83%	94%	99%
Deep freezer	0%	5%	6%	8%	8%	14%	30%	45%	59%	78%
Home telephone	0%	1%	2%	4%	6%	15%	28%	37%	46%	64%
VCR	0%	0%	1%	3%	7%	14%	25%	36%	47%	60%
Vacuum cleaner/polisher	0%	0%	0%	0%	0%	5%	24%	45%	70%	90%
Mnet/Dstv subscription (equivalent to 'cable')	0%	0%	0%	0%	2%	6%	20%	37%	53%	80%
Home security service	0%	0%	0%	1%	1%	6%	16%	24%	41%	69%
PC Desktop / Laptop	0%	0%	0%	0%	1%	5%	15%	35%	67%	95%
Tumble drier	0%	0%	0%	0%	0%	1%	7%	14%	31%	63%
Dishwasher	0%	0%	0%	0%	0%	1%	2%	3%	9%	35%



Table 38 : Income levels across the Pyramid (Mean) – US\$ = R7.50. Source

data: AMPS® 2008b

	Pyramid								
	Foundation	Core	Buttress	Apex					
	Mean	Mean	Mean	Mean					
Av personal			R6,071.5						
income (in	R1,312.00	R2,642.70	2	R11,159.02					
Rands)			_						
Average \$ per									
day on	\$8.33	\$16.78	\$38.55	\$70.85					
personal	ψ0.00	Ψ10.70	Ψ00.00	470.00					
income									
Av household			R12,125.						
income (in	R2,069.60	R4,664.16	90	R23,562.60					
Rands)									
Average \$ per									
day on	\$13.14	\$29.61	\$76.99	\$149.60					
household	Ψ10.14	Ψ20.01	Ψ10.00	ψ1-10.00					
income									