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RESEARCH METHODOLOGY

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Title:

Analysing the impact of COVID-19 on the performance of Auto Finance sales in WesBank Company

Contents

CHAPTER THREE

RESEARCH METHDOLOGY

3.1. Introduction

The purpose of this study is to provide an overview of an analysis and comparison South African Auto Finance sales prior to, during, and after the icovid-19 pandemic. The main objective of this study is to analyse and compare South African automotive sales performance prior to and during the covid-19 pandemic and how they have been influenced during the pandemic period.

In chapter one of the study, a brief description of the research methodology was conferred as it was applied in this study. This chapter provides an in-depth discussion of the research method used by the researcher in the analysis. In order to satisfy the necessary requirements, Chapter three reflects the manner in which the analysis was prepared, organized and conducted. This chapter covers the phases of data sourcing and analysis. In addition , it focuses on data sources , data collection, statistical instruments used, and research sample size and methods

3.2. Research paradigm and design

3.2.1. Research methodology

The research methodology is characterized as the study of the methods by which information is acquired (Creswell 2003), and that it aims to provide the work plan of the research. (Rajasekar, Philominathan et al. 2013) explains that a research methodology is a way to systematically solve the research problem and that it may be regarded as a science of studying how research is done scientifically whereby it studies the different steps or processes that are adopted by the researcher in studying the research problem. Furthermore,(Creswell 2008) commends a quantitative approach when attempting to relate one or more predictor variables to an outcome variable; therefore, a quantitative design and method was utilized.

3.2.2. Research design

According to (Creswell 2003), Research design is an investigation plan, structure and strategy to obtain responses to research problems or questions. Furthermore, the author emphasizes that the research design clearly shows the procedures for carrying out the analysis, including where, from whom and under what circumstances data should be collected or acquired. (Creswell, 2003) is endorsed by another scholar named Fain (2004:194) by describing research design as a versatile collection of guidelines by which a researcher obtains answers to inquiries. It is possible to describe research designs from a wide or narrow perspective. The design proposes methods for observation and study from a broad perspective, but does not clearly tell the researcher what to do. A research design is seen by researchers as the overall research approach, combining the theoretical perception and the recognition of the problem with data collection and analysis. Researchers interpret the design from a narrow perspective as a specifically designed blueprint that brings empirical evidence to bear on the problem of study.

(Bajpai 2011) highlights the following as the main elements for research design: (1) the design is an activity and time-based plan. (2) The design is always based on the research question. (3) The design guides the selection of sources and types of information. (4) The design is a framework for specifying the relationships among the study's variables and (5) The design outlines procedures for every research activity.

Cooper and Schindler (201 1:139) designate that the drive of research design is to provide the most valid, precise answers as possible to the research questions. (Thornhill et al., 2009) state that the research design helps the researcher: (1) make an informed decision on the research methodology by which the researcher would decide how to collect and interpret the data; (2) change the research design to meet limitations and constraints; and (3) assess which research methods will be acceptable for the specific sample.

A quantitative exploratory descriptive design was used in this study to define, explain and evaluate sales effect factors in sales before, during and after the icovid-19 pandemic in the South African Auto Finance marketing mix framework was used as a conceptual framework for contextualising the study. This study identifies the factors that obstructed sales performance due to the pandemic covid-19.

3.2.3. Quantitative research

According to (Polit and Beck 2004) quantitative research is the study of a phenomenon that advances itself to accurate measurement and quantification, often requiring a rigorous and controlled design. The researchers in this study attempted to analyse and measure factors which affect the automotive sector's sales performance due to corona viruses.

3.2.4. Characteristics of quantitative research

The characteristics of quantitative analysis are as follows: they are a collection of orderly, disciplined processes for information gathering. It moves from identifying a problem and selecting definitions, by planning the studies and collecting information, to solving the problem using a deductive method of reasoning, in an orderly and consistent way. The spectrum is small (De Vos 2003:104, Parahoo 1997:54, Polit & Beck 2004:15). To list a few, the following specific characteristics are appropriate:

1. The researchers accumulate evidence which is based on empirical fact, and which is obtained through the senses directly or indirectly.
2. In order for the research results to provide an accurate representation of reality, the phenomenon under study is monitored and errors are thus minimized.
3. It verifies the hypothesis and/or answers the research questions that are stated at the early stage of the design process.
4. In quantitative terms, data is described in statistics and graphs that are understandable.
5. The sample is typically population representative.
6. A structured protocol for data processing is followed by

3.2.4.1. Descriptive design

This research was exploratory as it analysed the variables that affect sales rates in WesBank, the automotive industry. To gain insight into a situation, phenomenon, group or person, exploratory research is performed. It is often conducted where or when little is understood about the phenomenon under review has not been studied. In this study the phenomenon is the number of customers that applied and took up vehicle finance with WesBank. Descriptive analysis provides an overview of the basic aspects of a case, social case or relationship, concentrating on the topic of "how" and "why" (De Vos 2003:109). Descriptive analysis seeks to uncover new information about a situation, individuals, events or the frequency of events. It reflects on current circumstances, prevalent behaviours, held values, ongoing procedures, and patterns (Cormack 2003:213). Descriptive study is often intended to observe, identify and record the aspects of a situation(Polit and Beck 2004). An exploratory descriptive research project, according to (Cormack 2003:271), has the following characteristics:

1. The goal is to discover the new insight and experience of the researcher.
2. It examines a specific area for the exploration of what is there, the significance of the findings, and how they can be structured.
3. The researcher should have the ability to interpret the data obtained and to extract new definitions.

4. It needs some flexibility in following new leads, taking the analysis into new areas as the researcher proceeds and growing his / her awareness of the phenomena studied.

3.2.4.2. Justification of chosen method

The researcher opted for a quantitative analysis approach because it uses statistical software packages such as SAS Enterprise 8.2 to analyse the data. With the program, the researchers may create links or differences among two or more variables, represented by the related frequencies over a certain time span. The study will be descriptive in nature and the relationships between variables will be explored using relative frequencies. The researcher elected for a secondary data approach because of the dedication to the breadth of the study; its emphasis on the direct issues at hand over a certain time span and its dependence on empirical data. In addition to that, the researcher intended to answer descriptive questions.

3.3. Research population and sample

3.3.1. Population and sample size

Population is the total set from which individual or unit of study is chosen (Wegner, 2006). Population is a whole set of subjects, objects, events or elements being examined (De Vos., 2003: 49). A sample is a proportion or subset of the population. The determination of sample size depends, according to(Glasow 2005), on the following five factors, namely: desired degree of precision; Statistical power required; Ability of the researcher to gain access to the study objects; Degree to which the population can be stratified and selection of the relevant units of analysis.

The study population will be drawn from WesBank existing sales data stored in databases in the Gauteng region, as it is South Africa's economic hub and will be cost-effective in data collection and time-saving.

3.3.2. Sampling Technique

There are two sampling methods available, likelihood or representative sampling according to (Thornhill et al . , 2009), which implies that the probability of each case being chosen from the population is well understood and that is typically equal for all cases. Non-probability sampling, however, implies that the probability is not known of each case being chosen from the total population.

This study employed a stratification random sampling. Stratified random sampling fragments data into various subgroups (strata) that share common features such as age, gender, race, income, education and ethnicity. Stratified random sampling: Data is divided into various sub-groups (strata) sharing common characteristics like age, sex, race, income, education, and ethnicity. A random sample is taken from each strata. The advantages are-ensures representation of all groups in the population needed. The characteristics of each stratum can be estimated and comparisons can be made. It also reduces variability from systematic sampling. The limitations are that it requires accurate information on proportions of each stratum; also stratified lists are expensive to prepare. A random sample is taken from each strata (Acharya, Prakash et al. 2013). The scholar emphasizes that this sampling has the benefit of representing all groups in the appropriate population. It is possible to estimate the characteristics of each stratum and to generate comparisons (Acharya, Prakash et al. 2013). Withal, fluctuation from systematic sampling is also reduced. The shortcomings are that accurate data on the proportions of each stratum is required; it is also costly to prepare stratified lists.

3.3.3. Data Collection

(Polit and Beck 2004)define data collection as the gathering of information to address a research problem. According to (De Vos., 2003:165), quantitative research data collection instruments often employ measuring instruments. Data collection techniques used in the study was collecting secondary data from a database source. In conducting research, the area of investigation and the research questions determine the method that the researcher follows. The research method consists of how the researcher collects, analyses, and interprets the data in the study (Creswell, 2009). The sample period of study runs from January 2019 to August 2020. Data were collected from existing WesBank sales applications databases from January 2019 to August 2020. Naamsa data has been released for the first quarter of 2020. The collected data was analysed using SAS Enterprise guide version 8.2 through SQL databases. Variables will include application date, employment status, customer type, account type, employment type variables.

3.3.4. Validity and reliability

3.3.4.1. Reliability of the research instrument

“Reliability and validity are tools of an essentially positivist epistemology.” (Winter 2000). (Golafshani 2003) characterizes reliability as the degree to which findings are consistent over time and an accurate representation of the total population under study is referred to as reliability, and the research instrument is considered to be reliable if the results of a study can be replicated under a similar methodology.(Golafshani 2003) classify three forms of reliability referred to in quantitative research related to: (1) the degree through which a repeated measurement stays the same (2) the stability of a measurement over time; and (3) the similarity of measurements over a given period of time.

3.3.4.2. Validity of the research instrument

(Golafshani 2003) describe the validity in quantitative research as “construct validity”. The construct is the initial concept, notion, question or hypothesis that determines which data is to be gathered and how it is to be gathered. Validity is alienated into two classes, namely, internal and external validity. Internal validity is considered, which refers to as the extent to which the effects detected in the study are a true reflection of reality rather than the result of extraneous variables (Cormack 2003:30). The data scripts or code were checked and approved by senior technical insights specialist and a statistician before being utilised to extract the secondary data.

(Polit and Beck 2004) describe external validity as a way to generalise the research findings to the other settings or samples. Population validity relates to whether the results of a particular study can be applied (generalised) to different groups of people. According to (Polit and Beck 2004),if the characteristics of the sample are representative of those of the population, then generalisation is straightforward. The findings of the study can only be generalised from the sample chosen. As the sample of applications received and taken up partaken in this study were all from WesBank, external validity might have been compromised in this study.

3.4. Data analysis and interpretation

The SAS Enterprise guide software will be used to reach the aim and objectives of the study together with the following analysis techniques:

3.4.1. Descriptive Statistics

Descriptive analysis will be used to organise data in the study and the frequency analysis will be used to describe the WesBank’s sales performance on assessing the impact of covid-19. The amount of data collected may be large or small depending on the purpose the of study. Numerical information on a number of variables were collected. These form the data set for analysis. One main purpose of descriptive analysis is to summarise the data, extracting the salient points from the results, rather than presenting every item on every subject (Cormack 2003:367). The SAS script was created for optimal logic to extract the existing data precisely with less errors for analysis. The statistician performed quantitative data analyses. The statistical tests performed included the frequencies of customer sales. In addition, SAS was used to analyse data and to produce figures depicting the results. The study will measure frequency distribution and measures of central distribution.

3.4.2. Ethical Consideration

(Blumberg, 2011) define ethics as norms or standards of conduct that govern moral decisions about our behaviour and relationships with others. The researcher also points out that the aim of research ethics is to ensure that no one is harmed or adversely impacted by research activities.

In the execution of the study, the researcher is commits to professional ethical values of objectivity and honesty. The researcher also obeys to the public nature of the scientific practice that demands that at all times one should be prepared to disclose one's methodology and techniques of analysis.

Permission to conduct the research was requested officially from the executive of data analytics. The intent of the study was clarified to the WesBank executives, data management and risk team prior to accessing WesBank's data warehouse to ensure that customer sensitive data is not compromised and that POPIA (Protection of Personal Information Act) governance is observed.

3.5. Summary of chapter three

The researcher presented thorough analysis of the research methodology on issues relating data collection instrument, data collection tools, population and sampling as well as ethical consideration. The literature review assisted the researcher to learn more about the effects of the new covid-19 virus on the sales output of WesBank's automotive financial industry. With this knowledge, the researcher will be able to develop the SAS scripts to extract data that will be analysed to compare sales rates prior and post the pandemic. The next chapter presents the findings of the study as a result of data analysis. It also discusses the data collected and interprets the findings in relation to the research aim of this study.

CHAPTER FOUR

RESULTS PRESENTATION AND DISCUSSION

4.1. Introduction

This chapter presents the secondary data sourced from WesBank's databases and National Automobile Association of South Africa (Naamsa) reporting as analysed and interpreted. (Blumberg 2011)highlight that data analysis involves reducing accumulated data to a manageable size, developing summaries, looking for pattems and applying statistical techniques. Data analysis is the application of reasoning to understand and interpret the collected data (Zikmund, Babin et al. 2003). WesBank Data was compiled from existing data on sales applications from January 2019 to August 2020. Naamsa data was published for the first quarter of 2020.

In order to evaluate the current marketing in the South African Motor Vehicle sector during the covid-19 pandemic, WesBank was approached to evaluate how their received applications were influenced by the covid-19, to what degree and how they are navigating covid-19 to resolve the problems that they encountered during this period.

This primary objective of this study was to analyse and compare automotive sales output in South Africa before and during the pandemic era and how this was affected during the pandemic. In order to resolve the main objective of this paper, the following pertinent objectives were formulated:

The objectives of this study were to:

- To determine main factors that affected car sales performance from WesBank.
- To assess insights of car sales performance before and during covid-19 from WesBank.
- To develop strategies aimed at improving sales performance for WesBank.

Data was extracted from WesBank existing data and Naamsa's reports to conduct this analysis. Thus data was statistically analysed using the SAS and MSEXCEL. The findings are discussed according to the research questions and objectives. It should be noted that, first, the paper provides a general overview of South Africa's vehicle sales growth and then addresses the results of the current WesBank data.

4.2. Data analysis and presentation

The data analysis was carried out on the basis of the Motor Vehicle Industry Marketing Mix, which takes into account four main sections: product, price, promotion and location, in order to answer the objectives and questions of the study. The below section depicts objective one of the study: To determine main factors that affected car sales performance from WesBank.

4.2.1. General overview South Africa's vehicle sales growth

Table A: Business conditions, performance indicators. Second quarter, 2020

Industry Domestic Sales Growth: Direction and Extent of Change [previous quarter's percentage changes are reflected in brackets]				
	Qtr. ended 30 June 2020 compared with previous Qtr. ended 31 March 2020		Qtr. ended 30 June 2020 compared with corresponding Qtr. ended 30 June 2019	
Passenger Cars	-65.1%	[-16.0%]	-64.8%	[-6.4%]
Light Commercial vehicles	-55.8%	[-10.7%]	-62.7%	[-24.5%]
Medium Commercial vehicles	-47.4%	[-21.6%]	-54.9%	[-9.7%]
Heavy Commercial vehicles	-38.6%	[-27.9%]	-48.7%	[-7.8%]

Source (NAAMSA 2020)

(NAAMSA 2020) reported that, compared to the corresponding and prior years, all vehicle segments reflected tremendous declines. The entire domestic motor industry halted production in April 2020, resulting in monthly aggregate sales of new vehicles declining by 98.4 per cent year-on-year, partially eased back to production in May 2020, resulting in monthly aggregate sales of new vehicles declining by 68.0 per cent year-on-year, and returning to full production in June 2020, the latter still representing a decline of 3 per cent. Therefore, the analysis of the figures illustrates the effects of the country's COVID-19 lockdown restrictions coupled with the country's continuing recessionary macro-economic environment (NAAMSA 2020).

4.2.2. Domestic market Impact

Table B: Domestic markets impact

Source(NAAMSA 2020)

Table B shows the overall output of the automotive industry in terms of production, exports, imports and aggregate market volumes(NAAMSA 2020). On average, prior to the disruption of the COVID-19 industry in 2020, total domestic production and exports of 634 400 and 391 900 units respectively were expected, with a total aggregate industry of 525 500 vehicles. The graph demonstrates that the gross aggregate imports have decreased over time in the Automotive sector. Imports decreased by 7.08 percent for the period from 2011 to 2019 and the previous COVID-19 outbreak, the expected decrease in imports for the period 2011 to 2020 was 9.49 percent, which is 2.41 percent lower than in 2019.

With regard to the report(NAAMSA 2020), this indicates that the entire automotive industry was influenced by covid. Wesbank's business is dependent on the import and export of vehicles, therefore WesBank is subsequently influenced by this as it offers financing assistance to individuals purchasing vehicles

Table C: South African automotive industry local sales markets (Y-on-Y)

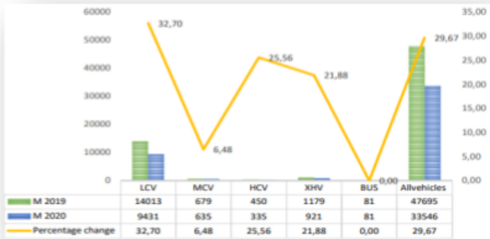


Table C shows that, as a result of recent developments around coronavirus and the difficult economic conditions in South Africa, aggregate domestic new vehicle sales continued to fall in March 2020.

New vehicle sales figures for March 2020 represent a major decrease of 29.7 per cent compared to March of last year, while export sales saw a massive decrease of 21.5 per cent compared to March of last year(NAAMSA 2020) .

4.2.3. General overview of employment rate in South Africa

Table D: Employment by industry

Industry	Jun 2019	Mar 2020*	Jun 2020	Q/Q Change	Q/Q Change	Y/Y Change	Y/Y Change
	Thousand				%	Thousand	%
Mining	462	456	450	-6	-1,3	-12	-2,6
Manufacturing	1 219	1 204	1 119	-85	-7,1	-100	-8,2
Electricity	61	61	58	-3	-4,9	-3	-4,9
Construction	599	562	488	-74	-13,2	-111	-18,5
Trade	2 264	2 276	2 084	-192	-8,4	-180	-8,0
Transport	497	500	462	-38	-7,6	-35	-7,0
Business services	2 343	2 350	2 203	-147	-6,3	-140	-6,0
Community services	2 774	2 787	2 684	-103	-3,7	-90	-3,2
Total	**10 219**	**10 196**	**9 548**	**-648**	**-6,4**	**-671**	**-6,6**

Source(Stats SA 2020)

Table D indicates that, from 10 196 000 in March 2020 to 9 548 000 in June 2020, total jobs decreased by 648 000 or 6,4 per cent quarter on quarter. This was primarily due to declines in the following industries: trade,business services,community services, construction, mining and manufacturing which deteriorated by 7,1 per cent. The downturn in the automotive sector has an impact on the vehicle finance sector. If no car is manufactured, dealers will not obtain stock, which ensures that consumers will not need financial assistance for the purchasing of cars. This has contributed to a decline in the job rate. High unemployment suggests that consumers are more likely to settle their cars than to buy new ones. This affects the sales success of WesBanks.

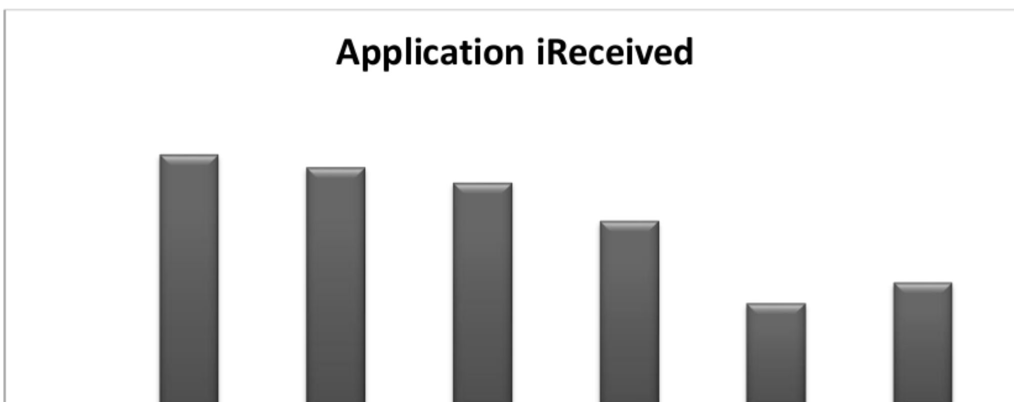
4.3. Overview of WesBank sales data

The below section depicts objective two of the study: To assess insights of car sales performance before and during covid-19 from WesBank.

4.3.1. WesBank applications received

Table E is about the applications that were received(n=450) by WesBank, analyzed from the sample data collected between the months of December 2019 and May2020. A comparison of applications obtained before and after the effect of covid-19 in South Africa is shown in the graphs. In order to get a better picture of how covid-19 influenced Wesbank revenues, data was only collected from the province of Gauteng as it is the economic hub of South Africa The graph reveals that wesbank obtained a high number of applications before covid-19 than during or after covid-19. The number of applications drops drastically, but data indicates that there is a sign of sales picking up as May appears to be higher than April 2020. Before Covid-19, WesBank received 100 applications and after Covid-19, only 42 applications were received.

Average values reported under this section, across all sampled data, show that the average of applications received before ovid-19 was 95, while the average of applications received during covid-19 was 55. This is indicates that covid-19 has an impact on the customers applying for financial assistance thus affecting sales performance in WesBank's. The median value before is 20%, during covid-19 data shows the midpoint value as 50%.



	Before	Before	Before	After	After	After
COUNT	100	95	89	74	42	50

	Before	After
Mean	95	55
Median	95	50

Table E: WesBank applications received (n=450)

4.3.2. WesBank applications received

Applicants comprised 38.0% (n=171) females and 62.0% (n=280) males. This was expected because usually man purchase vehicles for their families and that the car industry is dominated by males. In 2017, (wheels24 2017) indicated that 80% of males purchased vehicles and 20 % were females. The data are presented in **Table F**.

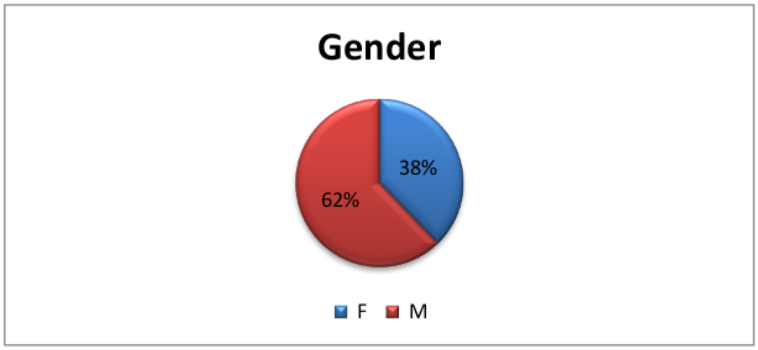


Table F: Age distribution

4.3.3. Gender by age distribution

Applicants were 38.0% (n=171) female and 62.0% (n=280) male. Of the 38% of women, 19 percent are between the ages of 20-29, and 62% of men still fall under the 20-29 age range.

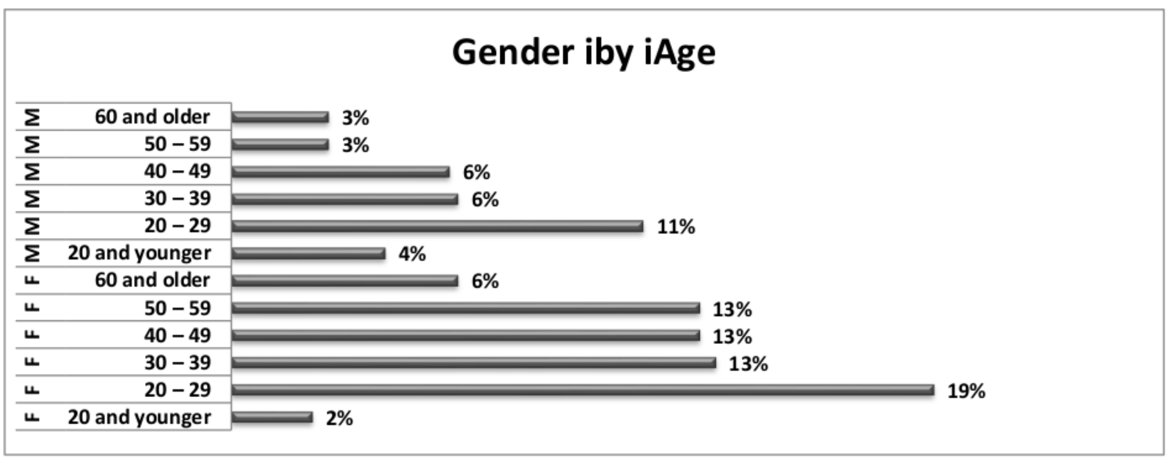
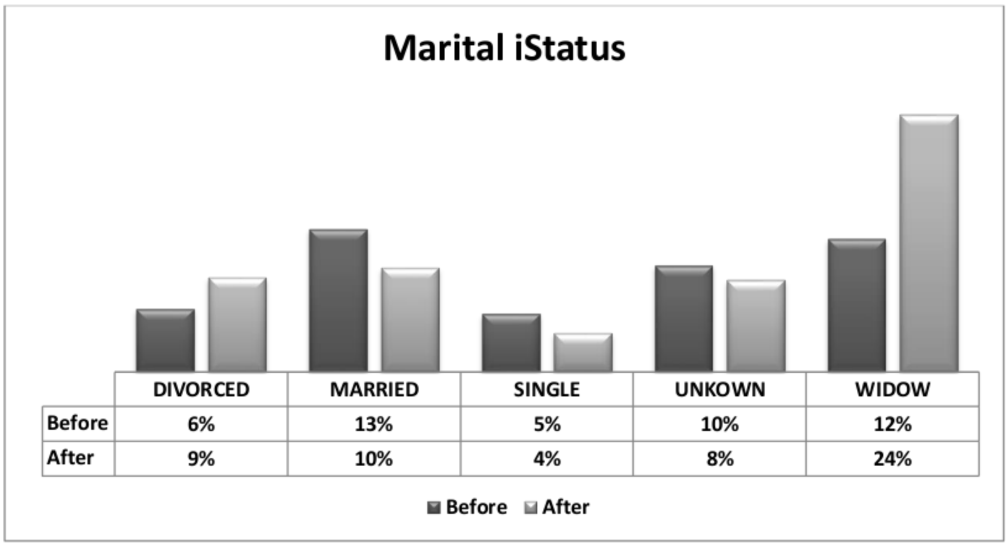


Table G: Gender by age distribution

4.3.4. Marital status

The marital status and number of dependents of applicants might play a role in the incidence of the novel virus – covid-19. Of the 450 applicants before covid-19, 13% were married, 6% were divorced, while 12% were widowed. Those applicants who are single comprised 5%. There were 10% with an unknown marital status. Post covid-19, 10% were married, 9% were divorced, while 24% were widowed. Those applicants who are single comprised 4%. There were 8% with an unknown marital status.



	DIVORCED	MARRIED	SINGLE	UNKOWN	WIDOW
Before	6%	13%	5%	10%	12%
After	9%	10%	4%	8%	24%

Table H: Marital status distribution

4.3.5. Received application status

Prior covid-19, of the 450 WesBank customers that applied 17% of the applications was approved while 32% was declined. During covid-19, 12% of applications were approved, while 23% was declined with 9% non-scored applications. It is worth to note that customers were not scored due to missing requirements; these applications might be converted to approve status.

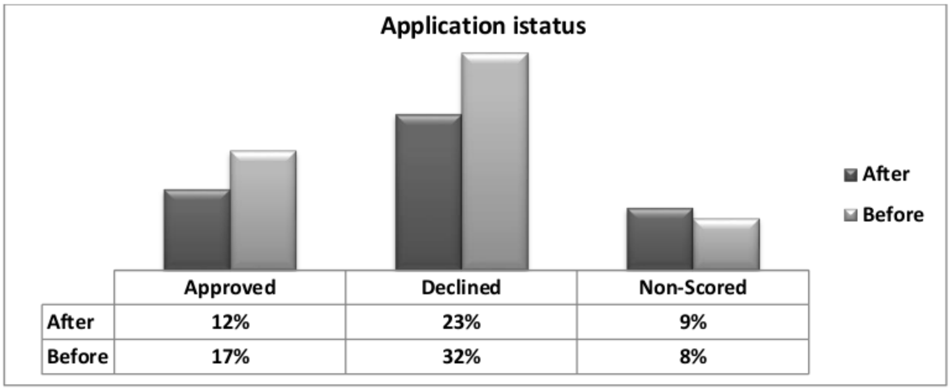


Table H: Application status distribution

4.3.6. Received application conversion status

Prior covid-19, out of the 17% WesBank customers who had been approved, 26% took up a vehicle with WesBank while 26% had not been converted.

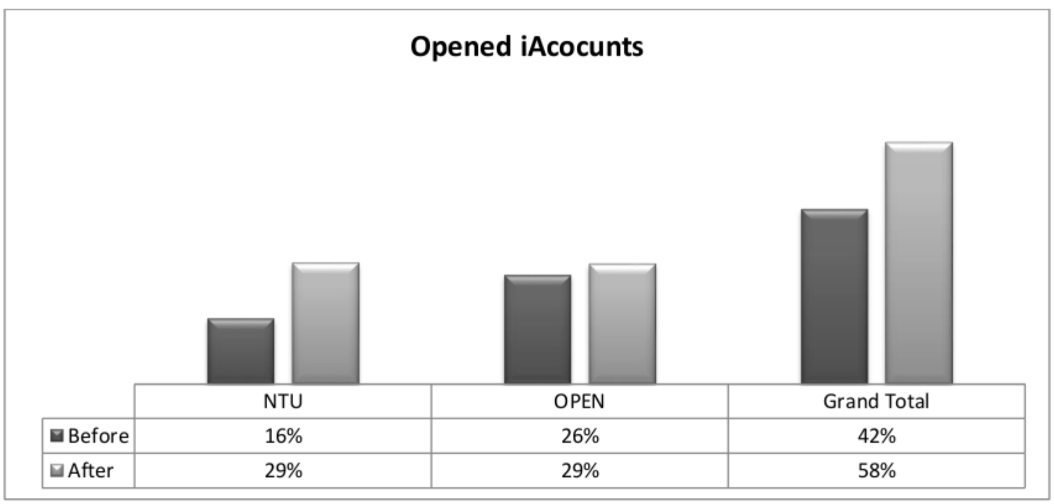


Table I: Opened accounts distribution

4.4. Achievement of the study's objectives

The measurement of success of this study is based upon the achievement of the primary and secondary objectives, as indicated in chapter 1.

4.4.1. Primary objective

The main objective of this study is to analyse and compare South African automotive sales performance prior to and during the covid-19 pandemic and how they have been influenced during the pandemic period. The outcome of this study would be used to make recommendations to the WesBank marketing and sales team as how to improve the marketing and sales in WesBank for Gauteng customers obtained from the empirical study. The discussion on the marketing mix theory and covid-19 was achieved through a literature review in chapter two, and the study provided adequate insight into the definition of sales performance as well as covid-19.

4.4.2. Secondary objectives

The following secondary objectives had to be met:

- To determine main factors that affected car sales performance from WesBank.
- To assess insights of car sales performance before and during covid-19 from WesBank.
- To develop strategies aimed at improving sales performance for WesBank.

The result of this study was to make recommendations to the WesBank vehicle finance company as to how to improve their sales and marketing methods, especially the best way to promote the pricing of products during a covid-19 pandemic phase. Based on findings derived from the empiric analysis and compared to the literature have been achieved.

4.5. Recommendations for future research

This study was conducted only in Gauteng Province. There is also a strong constraint on the fact that the findings of this study are for the customers of that particular area. Care should also be taken not to extrapolate results to other regions of South Africa. It is therefore proposed that quantitative study should be extended to other provinces of South Africa and that their potential understanding of the effects they have had during the outbreak of the Covid-19 pandemic be investigated. Such study will provide a more detailed evaluation of the marketing and possible pandemics of the South African Motor Vehicle Industry.

4.6. Summary

This chapter discussed the data analysis and interpretation supported by literature. The aim of this study was to analyse and compare South African automotive sales performance, WesBank Company prior to and during the covid-19 pandemic and how they have been influenced during the pandemic period. The main findings of the study were summarised in each section.

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