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More convergence of service, retail and manufacturer brands. Consumers can now buy a cellphone, TV set or game console from a bank. Consumers can also send and withdraw money from a retail store. Manufacturers such as the automotive brands, are giving more consumers the opportunity to drive their cars for product experience before purchasing.

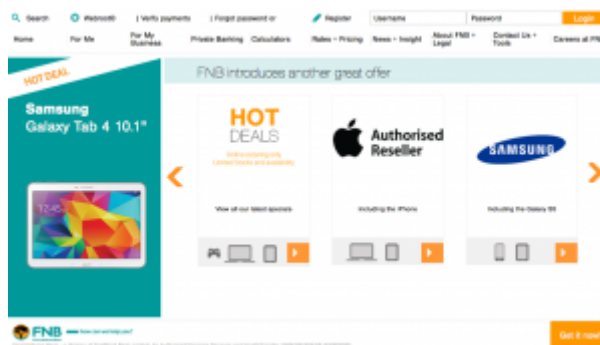


Image: FNB Online

In 2015 South African consumers will expect brands to cater for their lifestyle needs regardless of the category that the brand falls in. Brand relevance and association will play an even greater role as products and services are so blurred - a brand will now be expected

to cater for any consumer need across the board regardless of the category that they are in.

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