INTEGRATED MARKETING COMMUNICATION ON CONSUMERS BUYING DECISION IN COMMERCIAL BANKS, NAIROBI COUNTY (CENTRAL BUSINESS DISTRICT), KENYA.

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A RESEARCH PROJECT SUBMITTED TO THE SCHOOL OF BUSINESS IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE AWARD OF THE DEGREE OF MASTER OF BUSINESS ADMINISTRATION OF UNIVERSITY OF NAIROBI

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DECLARATION

This Research project is my original work and has not been presented for an academic award in the University of Nairobi or any other university

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This research project has been submitted for examination with my approval as the university supervisor

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DEDICATION

I dedicate this research project to my loving parents for supporting me to come this far, my special wife Dorothy karimi Kaume and our son Eng. Ethan mutuma Kaume, for being such a pillar and bacon towards my aspiration to finalize and accomplish this research project

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ABSTRACT

The objective of the study was to establish the relationship between integrated marketing communications on Consumer Buying decision in commercial banks, Nairobi County (CBD) in Kenya. Integrated Marketing Communication (IMC) is an integral factor in the success of any organization due to its great versatility to integrate and coordinate all the promotional tools. The objective of the study was to determine the IMC practices (direct marketing, personal selling, Social media marketing, advertisement, sales promotion and public relations used by commercial banks in Nairobi (CBD) in Kenya, on Consumer Buying decision. The target population was retail customers in selected commercial banks in Nairobi, CBD Kenya. The study adopted a cross-sectional descriptive research design. Data was collected using a semi-structured questionnaire. Questionnaires were distributed to 383 retail customers of the commercial banks in Nairobi county CBD out of which 310 was returned representing a total of 80.9% response rate. Data was analyzed through descriptive correlation and regression analysis with the help of SPSS version 22.0. The descriptive analysis were presented through frequencies, and percentages. From the pilot test results, the study found that the instrument was valid and reliable since the Cronbach's Alpha test for all structural variables were more than the recommended threshold of 0.7 whereas sampling adequacy was above 0.5. Significance was tested at 5 percent level. Most pairs of variables were moderately correlated. From the linear regression analysis, the study revealed that advertising, public relation and sales promotion significantly increased consumer buying decision respectively. Also, the study revealed that personal selling, direct marketing and social media marketing would increase the consumer buying decision significantly .It is clear therefore that integrated marketing communication plays an important role in developing sales and market share. Similarly other integrated marketing communication measure could be considered for inclusivity .The study could also consider looking into other determinant and players in the market like; commercial banks employees, organization performance, Government regulations, competitor influence, suppliers and service providers that widen the scopes of the study. Based on the findings, the study recommends for adoption and implementation of any of the integrated marketing communication channel by commercial banks in order to influence consumer buying decision in Kenya.

ABBREVIATIONS AND ACRONYMS

AD: Advertising

ANOVA: Analysis Of Variance

ATMs: Automated Teller Machines

CBD: Consumer buying decision

CBD: Central Business District

CBK: Central Bank of Kenya

CMA: Capital Market Authority

COFEK: Consumer Federation of Kenya

DM: Direct Marketing

IMC: Integrated Marketing Communication

KBA: Kenya Bankers Association

MSK: Marketing Society of Kenya

PR: Public Relation

PS: Personal Selling

SP: Sales Promotion

SMM: Social Media Marketing

SPSS: Statistical Package for the Social Science.

CHAPTER ONE: INTRODUCTION

1.1 Background of the Study

In a global market characterized by lots of dynamism and fierce competition organization tries to get the most efficient approach to reach to their target clients to buy their products and services (McQuarrie, 2014). Organizations needs to use more evolved and advanced marketing elements that has improved the old existence of traditional marketing mix (4P's), Place, Promotion, Price and Product (Kotler, 2013). As a result, organizations have embraced Integrated marketing communication (IMC), due to its competitive advantage and great versatility it's has over the 4P's. Globalization and liberalization, the market attracts the entrance of both local and international players into the market, posing a great level of competition (Hartley & Pickton, 2015).

Current environment of business in commercial banks is facing a lot of stiff competition, locally and globally, due to liberalization and globalization (Kinyungu, & Ogollah, 2017).Falilat (2013) posited that commercial banks is one of the business enterprises where competition thrives. Product's homogeneity offered is the reason organization adopts different marketing communication elements. Integrated marketing communication (IMC) is one of the most sophisticated marketing tools coordinating all the promotional tools to a strategic process. It also enlighten the consumers about the new product, create organization image, generating a positive attitude, inclination, and desires stimulation. IMC has thus become very important marketing management framework over the last two decades and the primacy has been accustomed to providing

integrated messages in real time (Tafesse & Kitchen, 2015). Marketing communication helps the organization to focus on the effective messaging, aiming to influence consumer decision making, resulting to increase in sales and ultimately, performance (Abhijit, 2012).

This study was anchored on two theories; Attribution and Hierarchy of Effects. Lavidge and Gary created Hierarchy of Effects, in 1961 suggesting that customers undergoes six stages (awareness, knowledge, linking, preference, conviction and purchase) of product advertisement (advert) before they make a purchase. Attribution theory was proposed by Dickson, (1984), the theory examines how various marketing communication tools can affect customer attitude formation. The theory recommends that customers who reliably buy a brand due to a coupon or cost off arrangement may ascribe their conduct to the outer limited time motivator as opposed to a positive state of mind toward the brand.

Commercial banks are the financial institutions characterized with accepting of deposits, account checking services, business making, mortgage and personal loans, as well as basic financial products including all the banking services. According to Central Bank of Kenya (CBK, 2017) commercial banks had a total net asset of Kshs. 3.7 trillion as at the end of June 2017. Commercial banks in Kenya are 42 banks in total, 15 microfinance, 130 exchange bureaus and 1 mortgages finance company. According to (CBK Report, 2016) commercial banks are classified into three peers based on (net assets, customer deposit, capital and reserves). There are 8 large commercial banks, with a dominance of 65.32%, of the market share, 11 commercial banks which are

medium in size holds 25.90% of the market share, followed by 20 small commercial banks in size with a dominance of 8.78% of the market share respectively.

1.1.1 Integrated Marketing Communication (IMC)

Melovic, *et al.* (2014) defines IMC has the getting promotional mixes together to establish a unified as well as customer-based marketing messages. According to Belch & Belch (2015) marketing communication can be acquired from several methods of IMCs activities that are utilized by the firms, including mass media advertisement, promoting sales offers, sponsoring activities in sports or entertainment events, online, and direct mails including brochures, or letters Integrated marketing communication is the shift from traditional marketing mix of (4p's) Place, price, promotion & product, to integrated marketing communication (Kotler, 2013). According to Adebiyi, & Bello, (2018), IMC is made up of; direct marketing, personal selling, Social media marketing, advertisement, sales promotion and public relations.

Heiden (2014) argued that the distinctiveness of personal selling, sales promotion, public relations, advertising and direct marketing to drive integrated marketing communication which is key to marketing. Bari, (2015) observed that IMC is not only used to bring promotional tools together, but also do create customer loyalty and, products awareness. Satria, (2018) argue that, the idea of marketing communications is as well as very comprehensive and has over thirty year's account of revolution.

Onditi *et al,* (2014) affirm that IMC helps to integrate the various stakeholders and bring into line all means to realize set objectives productively, due to its influential element to

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communicate certain insights of the business to consumers Marketing communication therefore needs to be integrated, for efficiency and effectiveness of the promotional budget constraints (Schultz *et al,* 2015). According to Kerin *et al,* (2015) integration assumes that different tools for marketing serve various purposes. For instance, advertisement may be utilized to build awareness, promote sales by generating more inquiries, additional information is provided through direct mail to customers individually, while transactions are accomplished with the aid of personal selling (Fitzgerald & Yeshin, 2012).

1.1.2 Consumer Buying Decision (CBD)

Consumer buying decision is the study of how and why people consume products and services. It also investigates behavior which is the earlier process of buying, the process of purchasing and the next purchase after buying (Yakup & Savl, 2011). Consumer buying decision is the process of making decisions by consumers about market transactions before, during as well as after the buying of goods and services (Lee, & Kotler, 2015). An organization or individual who uses goods and service or commodities, given their preferences and budget constraints while making buying decision are referred to us a consumer.

This study is focusing on the final consumers, who includes; individuals who are buying for individual use or to meet the mutual needs of the family. The decisions of the consumer is focused mainly on when, how, from where, how much among others. In short, these questions relate with buying of a product and/or a service. Consumer understands that if they need to buy a product, they must go through a sequence of stages

purposely to recognize the problem recognition, information, and exploration, assessment of substitutes, acquisition and post buying   decision. It is important for an organization to understand all these factors affecting decision making, to understand why consumers behaves in the manner they behave, the firms should thus consider the whole buying process rather than just the buying   decision.

The study adopted a Black-box model which is based on external stimulus-response, which its main role is to trigger the consumer's buying decisions which are influenced by many factors e.g marketing messages, sampling, product availability, promotions, and price. This model shows that marketing and other stimuli enter the consumer's mind and stimulate certain responses. Therefore, marketers must figure out what is in the buyer's black box (mind). The model assumes that observable behavior is the only valid object of study and that psychological constructs are part of an impenetrable box which should not be opened. Other stimuli include major forces and events in the buyer's environment such as economic, technological, political and sociocultural. All these inputs enter the buyer's mind, where they are turned into a set of observable buyer responses such as product choice, brand choice, dealer choice, purchase timing, and purchase amount (Kotler, 2006). . The marketer wants to understand how the stimuli are changed into responses inside the consumer mind, which has two parts. The first part includes the buyers' characteristics that influence how he/she perceives and reacts to stimuli. The other part includes the buyers' decision process (Gary Armstrong, 2006).

Attribution theory and Hierarchy of Effects theory was   applied in this study that addresses (CBD) .Lavidge & Gary created Hierarchy of Effects, in 1961 suggesting that

customers undergoes six stages (awareness, knowledge, linking, preference, conviction and purchase) of product advertisement (advert) before they make a purchase. Attribution theory was proposed by Dickson, (1984), examining how various marketing communication tools can affect customer attitude formation. The theory recommends that customers who reliably buy a brand due to a coupon or cost off arrangement may ascribe their conduct to the outer limited time motivator as opposed to a positive state of mind toward the brand.

1.1.3 Commercial banks in Kenya

Commercial banks are the financial institutions characterized with accepting of deposits, account checking services, business making, mortgage and personal loans, as well as basic financial products including all the banking services. According to Central Bank of Kenya (CBK, 2017) commercial banks had a total net asset of Kshs. 4.0 trillion as at the end of December 2017. Commercial banks in Kenya are 42 in total, 15 microfinance, 130 exchange bureaus and 1 mortgages finance company. There are 31 commercial banks which are privately owned accounting for 69 percent of the total net assets respectively. There are 12 foreign owned commercial banks accounting for 31.0 percent of the total assets. All the commercial banks in Kenya are comprised of 1,541 branches with 2,848 automated teller machines ATMs (CBK Report, 2017).

According to CBK Report (2017) commercial banks are classified into three peers based on (net assets, customer deposit, capital and reserves). There are 8 large commercial banks, with a dominance of 65.32%, of the market share, 12 commercial banks which are medium in size holds 25.90% of the market share, followed by 20 small commercial

banks in size with a dominance of 8.78% of the market share respectively. There are three agencies that regulate the banking industry in Kenya, ensuring prudential and governance in the sector is adhered to: Capital market Authority (CMA), Central Bank of Kenya (CBK) and Insurance Regulatory Authority (IRA). All those are under ministry of finance (Ariemba, 2012).

1.1.4 Customers of commercial banks in Nairobi (CBD) Kenya

According to (CBK, 2017) Customers in Commercial banks in Kenya are classified into three peers (Retail, Small medium enterprises and cooperate based on (net assets, customer deposit, capital and reserves. The study focused on the retail customers, who are individuals.

1.2 Research Problem

In the upsurge of stiff competition, Commercial banks in Kenya have been forced to adopt alternatives ways of reaching to their audience, faster and in a convenient manner. Previously, commercial banks lived in a utopia of minimal competition, but in today's era, there is a paradigm shift due to globalization and liberalization, leaving a consumer with many alternatives to choose from. Due to such unpredictable times, commercial banks need to embrace integrated marketing communication to guarantee survival, hence no futuristic organization can disregard the usefulness of integrated marketing communication (Abubakar, 2014).

The study was based in Commercial banks in Nairobi (central business district) Kenya, which are the financial institutions characterized with accepting of deposits, account checking services, business making, mortgage and personal loans, as well as basic

financial products including all the banking services. External factors like; technological changes, economic changes, legislation and social-cultural changes are factors that have made commercial banks slowly adopt integrated marketing communication strategies that addresses these challenges (Kerin *et al*, (2015). Kamau, (2017) postulate that globalization, liberalization and emerging of the new technology are external factors driving commercial banks move away from the old marketing mix of (4P's) to integrated marketing communication. Jamieson, (2011), state that where proper integrated marketing communication is well applied, it leads to greater organization result.

In a global context, marketing communication plays an important role in developing sales and market share (Kotler & Keller, 2011). In Australia, a study by Luxton, *et al*, (2017) shows how effective IMC pushes the performance of the organizations. Muriuki (2015), study on the marketing communication influences in insurance industry, shows that advertising is the most influential than other marketing elements of IMC. According to Heiden, (2014) integrated marketing communication has an ability to build good consumer loyalty and considerable great impact on the organization success. Earlier studies carried out in relation to IMC, focused on insurance industry for instance Muriuki, (2015) study on the influence of IMC in insurance firms. Hartley & Pickton (2015) study on the financial measurement, instead of subjective measures (meaning people say what they are experiencing as a result of any external influence) bringing out gaps on IMC practices in commercial banks. Jemutai and Wambua, (2016) study on the IMC and customer loyalty, a case study of post bank Kenya, leaving out the influence of

integrated marketing communication on Consumer Buying decision in commercial banks in Kenya.

Falilat, (2013) study on the strategic marketing communication on pharmaceuticals organizations, recommended the same can be researched on commercial banks. From the above findings it is evident that there is a knowledge gap, forming the basis for this study that seeks to explore the influence of integrated marketing communication on Consumer Buying decision in Commercial banks in Kenya in Nairobi (CBD) .Consequently, this study seek to answer the question: what is the influence of integrated marketing communication on consumer buying decision in commercial banks in Kenya Nairobi county central business district?

1.3 Objective of the Study

The objective of the study is to establish the relationship between integrated marketing communications on Consumer Buying decision of commercial banks in Nairobi (CBD) Kenya.

1.4 Value of Study

This study will have enriched the body of knowledge with additional enlightenment to change the discourse and the understanding of integrated marketing communication on consumer's buying decision in commercial banks in Nairobi (CBD) Kenya.

Theoretically, the study will provide valuable information on how attribution theory and hierarchy of effects theory, can influences integrated marketing communication on consumers buying decision process, in commercial banks in Nairobi (CBD) Kenya

To the practitioners, e.g. marketing managers in commercial banks while making decisions in regard to integrated marketing communication strategies. The study will be of significance to the scholars and academicians in understanding how integrated marketing communication strategies influence consumer in decision making. The study will add more insights on integrated marketing communication strategies in Commercial banks in Kenya and identify areas for further study.

To the policy makers, and all the regulating bodies; Central Bank of Kenya (CBK), Consumer Federation of Kenya (COFEK),Kenya bankers association(KBA) and Marketing Society of Kenya (MSK). The study will bring more insights to the theoretical review in marketing communication channels in commercial banks.

Lastly, the study will highlight other important areas in the study that require further research.

CHAPTER TWO: LITERATURE REVIEW

2.1 INTRODUCTION

The chapter is the bedrock of theoretical knowledge, empirical literature review from the books, journals websites, and research reports that are relevant to this study. The IMC elements was explored offering critically, to ascertain the influence they have on consumers and how they affect decision making, as well as providing research gaps on the IMC and consumer decision making.

2.2 Theoretical Review

The sub section covered the theoretical underpinning of this this study which discussed some theories in this as below; Hierarchy of Effects Theory and Attribution theory.

2.2.1 Hierarchy of effects theory.

Lavidge and Gary, (1961) created the hierarchy of effects theory to suggest and pointing out that consumers undergoes six different steps before making a; awareness, knowledge, liking, preference and purchase. Purchase being the last process of decision making, commercial banks need to identify new ways of increasing the product uptake through using the IMC elements to minimize the cost as well, (Alexander & Schouten, 2010) Customers see many adverts each day but remembers the brand of a tiny fraction of

products. Consumer's knowledge and information awareness comes to be when various marketing elements are used to inform them.

 The goal of all the promotional tools is to encourage the consumer to make the purchase, through the help the following steps; awareness, knowledge, liking, preference and purchase. Due to competition upsurge, consumers do shift to competitors if they don't get information they are looking for, in search of alternatives (Belch & Belch, 2010) .consumers' willingness to make any purchase depends on if they like the item after the information search due to need recognition Preference involves consumers being loyal to a particular brand compared to competitor brands. At this stage advertisers wants the consumer to disconnect from rival products a

nd focus on their product. Buzzell, (2004) suggest that advertiser encourages and convinces the consumers by even allowing them to test the samples of the product.

2.2.2 Attribution Theory

The study was anchored on the attribution theory that was proposed by Dickson, (1984), the theory examines how various marketing communication tools can affect customer attitude formation. Attribution theory recommends to customers who buys a products of service of brand due to the coupon off arrangement may ascribe their behavior to the external motivators as opposed to the internal state of mind in relation to the brand.

Communication inside channel of promoting is a vital both hypothetically and authoritatively. Frazier *et al* (2010) consider communication to be the procedure through which imperative data is transmitted. Although the Marketing writing concedes that the

enormous pretended by channel working, it doesn't support the methods for sharing thoughts. Communication needs a channel of sending that message empowers efficiency or administration. This dependable method of communication is made conceivable through a fitting and basic method for transmission.

2.3 Empirical Review

Integrated marketing communication strategies is viewed as a two way communication between consumers and the marketers .IMC activities are utilized to influence consumers behavior towards purchase. Jamieson, (2011), state that where proper integrated marketing communication is well applied, it leads to greater organization result. According to Heiden, (2014) integrated marketing communication has an ability to build good consumer loyalty and considerable great impact on the organization success. Earlier studies carried out in relation to IMC, focused on insurance industry for instance Muriuki, (2015) study on the influence of IMC in insurance firms. Jemutai and Wambua, (2016) study on the IMC and customer loyalty, a case study of post bank Kenya, leaving out the influence of integrated marketing communication on Consumer Buying decision in commercial banks in Kenya.

Kerin et al. (2003) observes that integration through diverse tools of marketing serve various purposes. Heiden, (2014) affirmed advertisement through media may be used to grow awareness, promoting sales, creating additional inquiries, more information is provided through direct mail to buyers personally, whereas transactions are finalized with the aid of personal selling.

Apoghiran (2016) in Nigeria describes IMC's as having a fusion of communication functions that is a separate function in such a way that it allows the firm to be heard clearly and thus perceived better. In disparity to outdated marketing communication alignment that relies on strategy of campaigning through mass media only, the IMC's strategy not only take a more personalized orientation directly to buyers, but also to monitor the trend of the growth of technology and use it as a form of method to buyers The core concept behind integrated marketing communication strategy is to generate a seamless understanding for buyers in all diverse issues of the marketing strategies. Organization's image as well as messages is strengthened since all marketing communication channels works to complement each other (Ongore, & Kusa, 2013).

Lee, and Kotler, (2015) revealed that IMCs can provide a stronger reliability in messaging thus helping in building strong relationships between the firms and consumers. Kihanya, (2013) conducted a study focusing on IMCs, and established that an effective and efficient promotional doing can be incorporated as part of the concept of the mix in marketing communications. Kusumastuti (2016) emphasized marketing communications to deliver the information to the people, targeting buyers, considering the presence of a product in the market. The idea is mostly used to deliver the information known as the marketing mix. Promotional communication mix is an idea in which IMC approach or other forms of business communication in marketing merchandise.

According to Belch, (2015) marketing communication can be acquired from several methods of IMCs activities that are utilized by the firms, including mass media advertisement, promoting sales offers, sponsoring activities in sports or entertainment

events, online, and direct mails including brochures, or letters. On the other hand, its observed that the IMC is a mix of promotional elements such as; direct marketing, sales promotion, Social media marketing ,personal selling, advertising, and public relations , which the firms uses to communicate as well as persuade their customers loyalty and build customer relationships, (Tjiptono, 2014). There is increase need of richer communication mix and tools of promotion. Furthermore, proctor & Kitchen state that there has been a move from emphasizing the distinctiveness of the IMC's elements to drive integrated marketing communication which is key to marketing.

2.3.1 Advertising

Advertising (AD) defined as any non-personal communication focusing non-specific audiences to promote and present a product and services (Faizan, 2014). Brunello, (2013) state that advertisement promotes organization's products by broadcasting them to mass audience enabling buying. The main difference between advertisements compared to other tools of marketing, is its objective and can reach a large number of persons through channels that are paid (Cheruiyot, 2014).

According to Manu, (2015) services firms can use advertisement either for their short-term or long-term objectives. Advertising can reach many people at once, to create awareness, remind and persuade consumers about the organization products which results to a better market share, increase in sales and matches customers' needs with the products proposition (Keegan, 2013). Tong, and Wong, (2014) suggest that advertisement plays a key role to create a service or product tangibility in the mind in the mind of the consumer to mitigate the perceived risk. Furthermore (Keegan, 2013) posit that organization that

consistently keep advertising, it provide image clarity and differentiate it from the competitors.

2.3.2 Sales Promotion

Apoghiran, (2016), ascertain sales promotion (SP) as is one of strategic marketing approaches characterized by short- term incentives aimed at inducing the consumers to buy more products. The incentives include value addition to the product, with an aim to achieve a sales person objectives .Mulwa, (2013), views sales promotion as any activities aimed at sales boosting. Manu, (2015) stated that sales promotion aims at closing the sale now, whereas advertising offers an intention to buy, maybe later. Ogwenoh, (2016) observed two distinguishing attributes; it offers a 'possibility to bargain' because sales promotion has a consideration quality that communicates to all at once appealing to a wide range of consumers.

2.3.3 Public Relation (PR).

According to Ongore, and Kusa, (2013) public relations (PR) examine and consider the type and quality of the connection between the firm and its different people, as well as to build a mutual relationship between an organization and the public. PR address a variety of events; maintains and protects organization's public image and its charitable works e.g. sponsorship.

Ong'ong'a (2014) describes public relation (PR) as the IMC component that plays a main role within the organization such as; creating goodwill and desired relationship with other stakeholders, finally to support the marketing of the organization products and integrate with other IMC elements.

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2.3.4 Personal Selling (PS)

According to Ongore, and Kusa, (2013) considered (PS) as two ways of communication involving more than two parties through face to face interactions with an aim of closing a sale. This is done with the purpose to create, encourage or tell again, or at times help firms to take suitable actions (Lee, & Kotler, 2015). In addition, personal selling is a crucial marketing strategy guaranteeing buyer's post- buying utility and cultivate a long-lasting relationship among parties.

2.3.5 Direct Marketing (DM)

According to Lee, and Kotler, (2015), direct marketing (DR) as the collaboration system of presentation, with the use of one or more advertising media to attain quantifiable reaction anywhere. Direct marketing involves two way interaction with the clients aiming for the very personalized messages, targeting, flexibility and high level of privacy, providing fast and immediate feedback at a low cost compared to other IMC elements. According to Heiden, (2014), direct marketing helps to form basis of generating and more so increasing a continuous direct link between a firm and its buyer.

2.2.6 Social Media Marketing (SMM).

Social media marketing is a form of internet marketing that involves creating and sharing contents on social media network in order to archives organization marketing goal. Kaplan and Haenlein (2010) SMM includes sites like; Facebook, twitter, LinkedIn, google, YouTube. The emerging current customers, the Millennial are transaction on mobile applications and mobile apps, indicating that internet marketing is the way to go

(Ongore & Kusa 2013). According to Hershatter & Epstein, (2010) affirms that consumers access information via online apps and on social media like, Facebook, twitter, YouTube. According to Belleua, summers, Xu & Pinel (2012) postulate that for in order for organization to attract and retain their consumers, they should do through online apps and all social platforms without limiting other high –tech devices which are necessary especially to the youthful generation.

2.4 Conceptual Framework

Mugenda (2014) defined a conceptual framework as a hypothesized model identifying the model under and any study with a relationship between the two variables (dependent and independent variables) This framework was drawn from the literature review arguments where, the independent variables are (sales promotion, advertising, public relation, Social media marketing, direct market, personal selling, while the dependent variable was the consumer buying decision.

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┌─────────────────────────────┐
│ **Advertising**             │
│                             │
│  • Informative              │
│  • Persuade                 │────┐
│  • Awareness                │    │
│  • Reminders                │    │
└─────────────────────────────┘    │
                                    │
┌─────────────────────────────┐    │
│ **Sales Promotion**         │    │
│  • Reduced interest rates   │    │
│  • Free account opening     │────┤
│  • Gifts                    │    │
└─────────────────────────────┘    │        ┌──────────────────────────────────┐
                                    │        │ **Consumer buying decision**     │
┌─────────────────────────────┐    │        │   • Need recognition             │
│ **Public relation**         │    │        │   • Information search            │
│  • Sponsorships             │    ├───────▶ │   • Evaluation of alternatives   │
│  • Product publicity        │────┤        │   • Purchase decision            │
│  • Press relations          │    │        │   • Post Purchase behavior       │
└─────────────────────────────┘    │        │   • Social Media Marketing.      │
                                    │        └──────────────────────────────────┘
┌─────────────────────────────┐    │
│ **Personal selling**        │    │
│  • prospecting              │    │
│  • Customer calls/visiting  │    │
│  • Overcoming objections    │────┤
│  • Follow ups               │    │
│  • Closing                  │    │
└─────────────────────────────┘    │

┌─────────────────────────────┐    │
│ **Direct Marketing**        │    │
│  • Telephone calls          │    │
│  • Emailing                 │────┤
│  • SMS                      │    │
│  • Direct mail              │    │
└─────────────────────────────┘    │

┌─────────────────────────────┐    │
│ **Social Media Marketing**  │    │
│   • Facebook                │    │
│   • Twitter                 │────┘
│   • Google                  │
│   • LinkedIn                │
└─────────────────────────────┘
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Independent Variable   **Dependent Variable**

Figure 2.1: Conceptual framework

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CHAPTER THREE: RESEARCH METHODOLOGY

3.1 Introduction

The chapter entailed the following subsections; research design, target population, sample design, data collection, data analysis and presentation research methodology as the systematic solution to the research task. Representing the overall methodology of how the research was conducted, how data was collected, analyzed and presented Kothari (2004).

3.2 Research Design

Groove and Burns (2003) alludes that it is blueprint or a method used to collect data, measure and analyze data. It also implies the relationship among variables and the structure of the problem being addressed. This study adopted a descriptive cross-sectional survey design. Cooper (1996), posits that descriptive study as the finding of who, how, where, what and when of a phenomena.

Descriptive research is designed to provide a picture of a situation as it naturally happens. Kothari (2004), state that cross section research design represents precise profiling of situations, people and events, hence describing the characteristics of the used variables

3.3 Population of the study.

According to Pole & Lampand (2010) target population is categorized as all the respondents of a given group or region from which generalization of findings was based, whereas the accessible population is said to be those components being targeted in the scope of the study.

The population of the study was targeting all customers of commercial banks in Nairobi, Kenya. According to CBK, (2017) report, Commercial banks in Nairobi (CBD) have an approximate customer base of 1.5 M distributed per tiers

Table 3.1: Target Population

Bank Category	Population	Percentage Market Share	Number of Banks
Tier 1	990,000	66%	8
Tier 2	390,000	26%	12
Tier 3	120,000	8%	20
Total	1,500,000	100%	40

Source: CBK, (2017)

3.4 Sampling Frame and Sampling Design

Cooper and Schindler (2014) states that sampling frame is a series of each one of the clusters from where the sample range was collected from and connected to the total population. From the sample frame, the researcher can be able to get the number of subjects, respondents, elements and firms to select from to make a sample. The sampling frame of the study was the list of commercial banks in Nairobi CBD.

Cooper and Schindler, (2014) affirms that Sampling design is the process of selecting a representative sub section of the population to be studied .A sample is a representative subset of the population to be studied and the findings generalized to the entire population (Schindler & Cooper, 2014). The degree of confidence related to the data has to be estimated and associated with the sample data size (Pervez & Kjell, 2002).

Accordingly, Commercial banks in Nairobi County are estimated at 1.5 million customers.

Below sample size formula is used for the population above (50,000) is applied to arrive at the representative number of the respondents, when population estimate is (Godden, 2004):

$$n = \frac{Z^2 \times p\,(1-p)}{M^2}$$

Where:

N=sample size for infinite population

Z =value (1.96 for 95% confidence level)

P=population proportionate (expressed as decimal) (assumed to be 0.5(0.5%)

M=margin error at 5 %(0.05)

Krejcie & Morgan (1970) postulate that there is no need of using sample size determination formula for 'known' population since the Table has all the provisions one requires to arrive at the required sample size. For a population which is equal to or greater than 1, 000,000, the required sample size is 383. In view of this, the sample size for this study was 383 because the population is equal or above 1,000,000.

The study will use stratified sampling design to pick a sample of 383 respondents from commercial banks in Nairobi.

Commercial banks was stratified into 3 tier banks giving 3 strata from which 383 respondents was drawn as shown on the sampling table 3.2

Table 3.2: Sampling Size

Bank Category	Population	Number of Banks	Percentage Market Share	Sample Banks	Sample
Tier 1	990,000	8	66%	6	253
Tier 2	390,000	12	26%	3	100
Tier 3	120,000	20	8%	2	30
Total	1,500,000	40	100%	11	383

Source: Author, 2018.

3.5 Data Collection

Data utilized in this research, was purely primary collected through the use of questionnaires. The data was collected from all the 40 commercial banks located in Nairobi county, central business district. The data was collected using a structured questionnaire providing respondents with option of answers, administered to commercial banks customers.

Brink and Mellenbergh, (1998) this is the process of developing research instruments ensures the reliability and validity of such research instruments. Development of research instruments involves the definition and elaboration of the construct intended to be targeted, choice of lengths, highlighting and formulating ideas like replies options.

The questionnaire was split into three parts namely ; A, B, C, where part A is about the informations which are general, section B, comprised of integrated marketing

communication, section C comprised of Consumer Buying decision respectively. Data was collected from customers in those 3 strata. It was done through administering questionnaires to customers who are waiting to be served in branches of Commercial banks in Nairobi CBD Kenya.

3.6 Data Analysis

Smith (2015) defines data analysis as a systematic manipulation, processing, arrangement and organization of data to produce meaningful information. In order to achieve accuracy, consistency, uniformity and completeness, data collected was cleaned, coded and systematically organized in a manner that would facilitate analysis using SPSS which offers extensive data processing capabilities to analyze large and small data.

Descriptive statistical measures e.g. Percentage and frequencies was used to analyze close ended questions, a technique that employs factual information regarding the situation in order to give clarity.

The study adopted mean which is the average of the sample size and standard deviation which is the distribution pattern formed by many individual data values as well as percentages. Correlation and regression analysis was used to measure degree of relationships between the two variables and result was analyzed and presented in tables, bar charts and pie charts.

The formula is $Y = \beta o + \beta 1X1 + \beta 2X2 + \beta 3X3 + \beta 4X4 + \beta 5X5 + \beta 6X6 + e$

Where:

Y= consumer buying decision

X1=public relations

X2=advertising

X3=sales promotion

X4=personal selling

X5=direct marketing

X6= Social media marketing

ε is error term, β0 represents the constant while β1,2,3,4,5,6 are regression coefficients.

CHAPTER FOUR:

DATA ANALYSIS, RESULTS AND DISCUSIONS

4.1 Introduction

The chapter will present the finding of data analysis and the interpretation of the same data that was collected in line with the objective of the study which was to determine the influence of Integrated Marketing Communication on Consumers Buying Decision in Commercial Banks, Nairobi County (Central Business District), Kenya. Through the use of SPSS, descriptive correlation and regression analysis were done to determine the relationship between the independent variables and dependent variable.

4.2 Response Rate

As shown in Table 4.1, the questionnaires that the researcher administered were 383 out of which only 310 fully filled questionnaires were returned.

Table 4.1: Response Rate

Response	Frequency	Response Rate
Returned	310	80.94%
Not Returned	73	19.06%
Total	**383**	**100.00**

From the returned questionnaires, it gave a response rate of 80.94% which was within what Sekaran (2003) prescribed as a significant response rate for statistical analysis and established it at a minimum value of 50%.

4.3 Demographic Characteristics

Both frequency and percentage was one of the statistical measures used in analysis to describe the sample in terms of their demographic characteristics such as the age, educational qualifications, and level of experience. Although this was not core to the study purpose, it aided the study to contextualize the findings and formulate appropriate recommendations to enhance understanding of the relationship between integrated marketing communications, consumer buying decision of commercial banks in Nairobi, Kenya.

4.3.1 Age of the respondent's Distribution

The age of the respondents is of essence when it comes to the relationship between integrated marketing communications, consumer buying decision of commercial banks in Nairobi (CBD). The results are indicated in Table 4.2.

Table 4.2: Distribution of Respondents by Age Bracket

Age bracket	Frequency	Percentage
15-20	38	12.3
21-30	114	36.8
31-40	91	29.4
41-50	33	10.6
51-60	21	6.8
61 and above	13	4.2
Total	310	100

Table 4.2 indicates that 36.8percent of the studied respondents were who were the majority were of age bracket 21-30 years, followed by those who were aged between 31and 40 years who were approximately 29.4percent. The 15-20 years age category had

12.3percent whereas 10.6percent was those respondents who were aged 41-50 years. The studies further showed that 6.8percent of the respondents were aged 51-60 years. It is also to be noted that the percentage of the respondents above the age of 61 years was only 4.2 percent which was least of the percentages. These observations showed that majority of the respondents were mature adults that could facilitate integrated marketing communication, and consumer buying decision of commercial banks.

4.3.2 Education analysis of the participants.

The education level attained by the sampled respondents is important in that it hold a keys measure in consumer buying decision of banks study by the management.

Findings are indicated in table 4.3 below

Table 4.3: Education analysis of the participants.

Educational qualification	Frequency	Percentage
Secondary education	8	2.6
Diploma level	64	20.6
Undergraduate level	126	40.6
Masters level	88	28.4
PHD level	24	7.7
Total	**310**	**100**

Results indicate that majority of the respondents had very high education evidently displayed in table 4.3, having the least education level as 2.6 percent who had reached secondary education level. However the study showed that 20.6percent of the respondents had diploma level education. Most of the respondents had undergraduate and

master's education, with percentages, 40.6 and 28.4 respectively. However, 7.7 percent of the respondents from the study had a PHD level of education.

4.3.3 Distribution of customer by the years Banked

The study sought to determine the duration the respondents have been in the profession. This information was necessary as it was meant help to ascertain the extent their responses would be relied upon for valid conclusions based on experience.
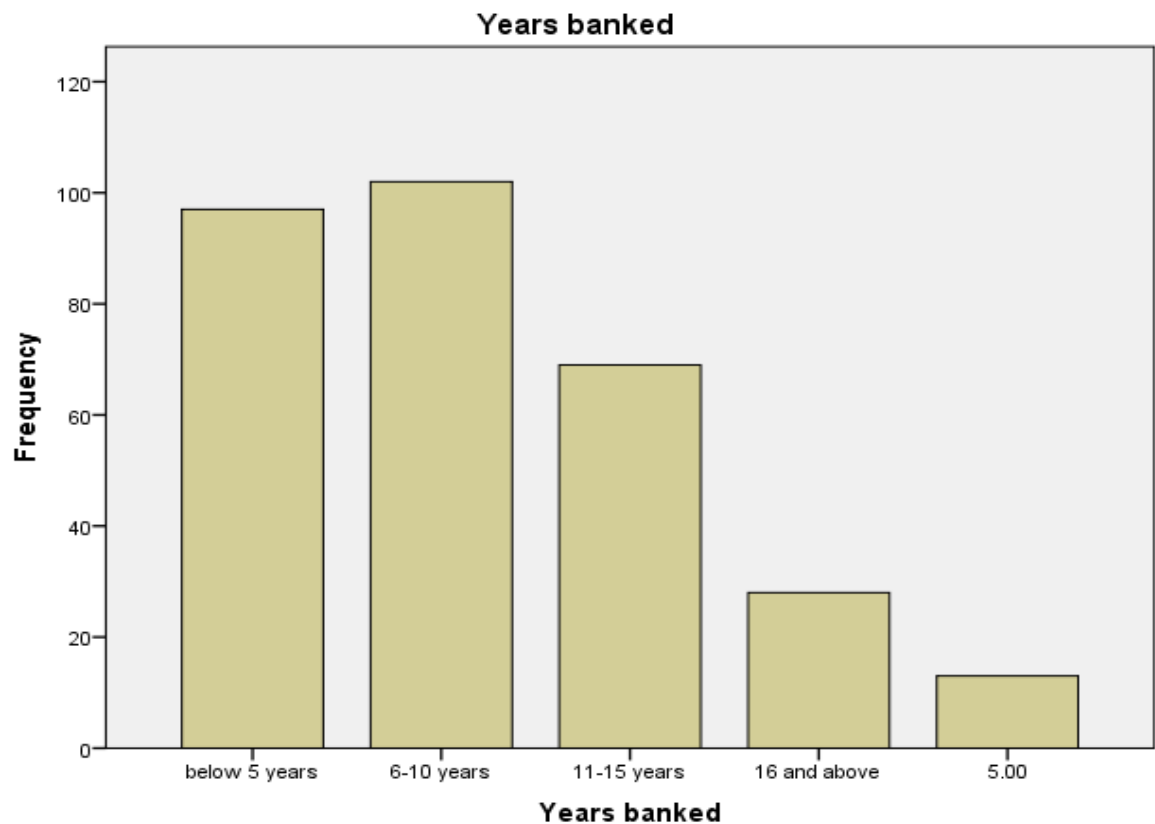

Figure 4.1: Distribution of customers by the years   Banked

From the findings, most of the respondents that is 35.8 percent had been in the banking institutions for less than 5years whereas approximately 9.0 percent have been in the banking institutions for a period of above 16 years. About 33.2percent and 21.9 percent were in the banking institutions for (6-10 years) and (11-15 years) respectively. This findings showed that approximately 55.1percent of the respondents had extensive experience working in their banks. This implies that most of the customers may have attained their current level in banking over a period of time pegged on years of experience and buying decisions over time.

4.3.4 Type of Account

The study sought to understand the type of accounts the respondents were kept in charge of in banks from which the study was conducted. The types of banks accounts were divided into four: current accounts, savings account, fixed account and call deposit account. The table 4.4 shows how these accounts were distributed.

Table 4.4: Type of Banks Account

Working During	Frequency	Percentage
Current account	118	38.1
Savings account	122	39.3
Fixed account	48	15.5
Call deposit account	28	7.1
Total	**310**	**100.0**

From the findings, most of the respondents that is 39.3 percent had savings accounts whereas approximately 38.1 percent had current accounts in the banks they worked in. About 15.5 percent and 7.1 percent had fixed accounts and call deposit accounts respectively. This shows that almost 77.4 percent of respondents have current and

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saving accounts, this shows that information from which we gathered for this study was relevant and extensively would show how the relationship between integrated marketing communication, and consumer buying decision of commercial banks.

4.4 Reliability Analysis

By use of Cronbach's Alpha, the test was done to find the internal reliability of the analysis.

The findings were as shown in Table 4.5.

Table 4.5: Scale Reliability Coefficients

Constructs	Alpha value (%)	No of items	Comments
Advertising	84.2	5	Reliable
Public Relation	80.1	5	Reliable
Sales Promotion	88.8	5	Reliable
Personal Selling	90.2	4	Reliable
Direct Marketing	78.5	4	Reliable
Social media marketing	87.7	4	Reliable
Consumer Buying Decision	97.7	4	Reliable

From the results in Table 4.5, all the variables were reliable since their Cronbach Alpha value were greater than 0.7 in which the consumer buying decision had the highest Cronbach Alpha value of 0.977 and direct marketing had the lowest Cronbach Alpha value of 0.785. As per Malhotra (2015), if all the variables are reliable then the research instrument is reliable and therefore no amendments required.

4.5 Validity Analysis

To confirm if the latent variables can be carried for the further analysis, Validity of the study instruments, used to test the sampling adequacy were used. The below table explained by the Kaiser-Meyer-Olkin and Bartlett's test show the results

Table 4.6: Sampling Adequacy and Bartlett's Test of Sphericity

Factors	KMO Test	Bartlett's Test of Sphericity			Determinant
		Approx. Chi-Square	Df	Sig.	
Advertising	0.8862	874.631	21	0.000	0.024
Sales Promotion	0.8559	679.040	21	0.000	0.055
Public Relation	0.7896	416.633	21	0.000	0.168
Personal Selling	0.8425	1106.496	21	0.000	0.009
Consumer Buying Decision	0.6999	1112.54	21	0.001	0.101

The findings in table 4.6, means that a threshold of 0.5 as determined by Williams, *et al.,* (2012) where; advertising (0.8862), sales promotion (0.8559), public relations (0.7896), personal selling (0.8425), consumer buying decision (0.6999). According to Williams, *et al.,* (2012) 0.50 is acceptable degree in KMO for sampling adequacy with values above 0.5 being better. Analyzing whether samples are from populations had equal variances, buy use of Bartlett's Test to provide a p-values of 0.05, hence showing a degree of sampling adequacy that was acceptable.

4.6 Descriptive analysis

4.6.1 Marketing communication tools

Descriptive analysis included an assessment of the relationship between integrated marketing communications in consumer buying decision in commercial banks, in Kenya. The descriptive measures that is measures of central tendency as stated earlier are adopted.

4.6.1.1 Advertising

The study sought to establish how advertising influences consumer buying decisions in commercial banks in Kenya. The responses were rated on a Likert scale and the results are as presented in table 4.7. The study results on advertising creates more awareness, hence informing the respondents, as important resulted to approximately 58% of the respondent agreeing with this statement whereas 16% strongly agreeing with the same. Only 15% disagreed with that fact. The mean of 3.69 implies that most of the respondents just agreed with this statement. Also the standard deviation of 1.02 showed that there was some variation.

Also the study asked respondents to give their view on the fact that they received repeated appeals on commercial banks products. It was revealed that majority of them that is 53% and 24% just agreed and strongly agreed respectively with this statement leading to a mean of 3.8 and a standard deviation of 1.005. This implies that there was little variation in responses although it was clear that this statement was strongly supported.

Finally, the study shows that approximately 43% and 31%, of the respondents just agreed and strongly agreed with the fact that the Advertising exposed them to all bank's products. Only 16% disagreed with that statement. This made the mean for the statement to be 3.9 with a standard deviation 1.1 indicating some variation in responses.

Similarly, the majority of the respondents, 64%, supported the fact that they receive banks products appeals on radio. The mean was 3.7 while the standard deviation was 1.4. The study also established that the majority, 72.7% of the respondents concurred that they received banks products appeals on television. Their mean was also 3.9

while the standard deviation was 1.2 indicating variation in responses. It was established that the majority, 77.3% of the respondents concurred that they received banks products appeals on daily newspaper. Their mean was also 3.9 while the standard deviation was 1.2 indicating variation in responses.

The overall mean for the observed factors was 3.8, indicating that majority of the respondents strongly agreed with the statements. The standard deviation was 1.1, indicating that there was some variation in all of the responses.

Table 4.7: Advertising

statement	Percentage (%)					Mean	STD
	SD	D	N	A	SA		
Advertising creates more awareness, hence informing me.	5.04	10.5	10.92	57.98	15.55	3.685	1.022
I receive repeated appeals on commercial banks products	2.94	10.92	9.66	52.94	23.53	3.832	1.005
Advertising exposes me to all bank's products	4.62	10.92	8.4	45.38	30.67	3.866	1.109
I receive banks products appeals on radio	9.66	18.49	7.98	17.23	46.64	3.727	1.446
I receive banks products appeals on television	6.72	9.24	11.34	41.18	31.51	3.815	1.173
I receive banks products appeals on daily newspaper	3.78	10.08	8.82	40.76	36.55	3.962	1.096
Overall Mean						**3.815**	**1.142**

4.6.1.2 Public Relation

The study sought to establish how public participation influences consumer buying decisions in commercial banks in Kenya. The responses were rated on a Likert scale and the results are as presented in table 4.8. The study results on whether their banks were always involved in sponsorship, had about 29% of the respondents just agreeing with this statement whereas 23% strongly agreed with the same. Only 17% disagreed with that fact. The mean of 3.5 implies that most of the respondents just agreed with this statement. Also the standard deviation of 1.2 showed that there was some variation. In assessing the respondents concerning their view on whether the bank organizes career open days, it was revealed that majority of them that is 22.7% and

27.3% just agreed and strongly agreed respectively with this statement leading to a mean of 3.26 and a standard deviation of 1.4. This implies that there was little variation in responses although it was clear that this statement was strongly supported.

On the other hand, about 44% and 22%, of the respondents just agreed and strongly agreed with the fact that their bank embraced in community social responsibility. Only 25% disagreed with that statement. This made the mean for the statement to be 3.6 with a standard deviation 1.2 indicating some variation in responses.

Lastly, the majority of the respondents, 40%, supported the fact that their bank always publicizes its product in the public. The mean was 3.2 while the standard deviation was 1.2.The mean was 3.8 while the standard deviation was 1.09. The overall mean for the structural variable was 3.4, indicating that majority of the respondents just agreed with the statements. The standard deviation was 1.3, indicating that there was some variation in all of the responses.

Table 4.8: Public Relations

Statement	Percentage (%)					Mean	STD
	SD	D	N	A	SA		
My bank always is involved in sponsorship	7.98	9.24	31.09	28.57	23.11	3.496	1.176
The bank organizes career open days	8.82	34.03	7.14	22.69	27.31	3.256	1.398
My bank embraces in community social responsibility(CSR)	7.56	17.65	7.98	44.54	22.27	3.563	1.227
My bank always publicizes its product in the public	9.66	20.59	29.83	22.69	17.23	3.172	1.219
Overall Mean						3.372	1.255

4.6.1.3 Sales Promotion

The study sought to establish how sales promotion influences consumer buying decisions in commercial banks in Kenya. The responses were rated on a Likert scale and the results are as presented in table 4.9. The study results on whether the customer

receives free gifts from the bank sometimes had 29.4% and 44.6% of the respondent just agreed and strongly agreed with this statement. The mean of 4.01 meant that most of the respondents strongly agreed with this statement. Also the standard deviation of 1.16 indicated that there was some variation. Also the respondents were asked to give their view on whether they got a reduced rate when, for their credit facility. Only 16.8% disagreed with that statement. It was found that 73% agreed respectively with this statement leading to a mean of 4.0 and a standard deviation of 1.2. This implies that there was some variation in responses although it was clear that this statement was strongly supported.

Approximately 58% and 28.5%, of the respondents just agreed and strongly agreed with the fact that they were invited for a frequent conferences on investments. This made the mean for the statement to be 4.03 with a standard deviation 1.2 indicating some variation in responses. Similarly, the majority of the respondents, 77.3%, supported the statement that their bank invites them for a business cocktail time to time. The mean and the standard deviation for this statement was 3.8 while the standard deviation was 1.1. The overall mean for the structural variable was 3.9, indicating that majority of the respondents just agreed with the statements. The standard deviation was 1.1, indicating that there was some variation in all of the responses.

Table 4.9: Sales Promotion

	Percentage (%)						
statement	SD	D	N	A	SA	Mean	STD
I receive free gifts from the bank some times	4.35	11.62	10.03	29.40	44.61	4.01	1.164
My account is not charged	1.94	11.5	8.4	51.84	21.31	3.891	1.017
I get a reduced rate when, for my credit facility	2.0	14.81	10.00	24.37	48.82	4.029	1.171
I am invited for a frequent conferences on investments	0.52	9.98	3.08	57.98	28.53	4.004	0.930

My bank invites me for a business cocktail time to time	8.3	18.81	3.78	48.06	29.25	3.845	1.135
Overall Mean						**3.940**	**1.083**

4.6.1.4 Personal Selling

The study sought to establish personal selling influences consumer buying decisions in commercial banks in Kenya. The responses were rated on a Likert scale and the results are as presented in table 4.10. The study results on whether they were visited by the bank's employees time to time had about 29% of the respondents just agreeing with this statement whereas 23% strongly agreed with the same. Only 17% disagreed with that fact. The mean of 3.5 implies that most of the respondents just agreed with this statement. Also the standard deviation of 1.2 showed that there was some variation. In assessing the respondents concerning their view on whether they had a contact person, whom they could call time to time, it was revealed that majority of them that is 22.7% and 27.3% just agreed and strongly agreed respectively with this statement leading to a mean of 3.26 and a standard deviation of 1.4. This implies that there was little variation in responses although it was clear that this statement was strongly supported.

On the other hand, about 44% and 22%, of the respondents just agreed and strongly agreed with the fact that they saw Banks sales agents, marketing their products to them. Only 25% disagreed with that statement. This made the mean for the statement to be 3.6 with a standard deviation 1.2 indicating some variation in responses.

Lastly, the majority of the respondents, 40%, supported the fact that they received calls from their banks periodically. The mean was 3.2 while the standard deviation was 1.2.The overall mean for the structural variable was 3.3, indicating that majority

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of the respondents just agreed with the statements. The standard deviation was 1.3, indicating that there was some variation in all of the responses.

Table 4.10: Personal Selling

Statement	Percentage (%)						
	SD	D	N	A	SA	Mean	STD
I am visited by the bank's employees time to time	7.98	9.24	31.09	28.57	23.11	3.496	1.176
I have a contact person, whom I can call time to time	8.82	34.03	7.14	22.69	27.31	3.256	1.398
I see Banks sales agents, marketing their products to me	7.56	17.65	7.98	44.54	22.27	3.563	1.227
I receive calls from my banks periodically	9.66	20.59	29.83	22.69	17.23	3.172	1.219
Overall Mean						**3.372**	**1.255**

4.6.1.5 Direct Marketing

The study sought to establish whether direct marketing influences consumer buying decision of commercial banks. The responses were rated on a Likert scale and the results are as presented in table 4.11. The study results on whether they received emails from their banks periodically had 71% of the respondent agreed with this statement. Only 16% disagreed with that fact. The mean of 3.9 implies that most of the respondents just agreed with this statement. Also the standard deviation of 1.16 showed that there was some variation. Also the respondents were asked to give their view on whether direct marketing improved their feedback with the bank. It was found that 50.8% and 27% just agreed and strongly agreed respectively with this statement leading to a mean of 3.9 and a standard deviation of 1.02. This implies that there was little variation in responses although it was clear that this statement was

strongly supported. Approximately 24% and 48.7%, of the respondents just agreed and strongly agreed with the fact that they received calls from their banks periodically only 17% disagreed with that statement. This made the mean for the statement to be 4.03 with a standard deviation 1.2 indicating some variation in responses.

Similarly, the majority of the respondents, 85.7%, supported the statement that they received a SMS from their banks periodically. The mean was 4.0 while the standard deviation was 0.9. Lastly, the study established that the majority, 77.3% of the respondents concurred that their bank invited them for a business cocktail time to time. Their mean was also 3.8 while the standard deviation was 1.1 indicating variation in responses. The overall mean for the structural variable was 3.94, indicating that majority of the respondents just agreed with the statements. The standard deviation was 1.1, indicating that there was some variation in all of the responses.

Table 4.11: Direct Marketing

Statement	Percentage (%)					Mean	STD
	SD	D	N	A	SA		
I receive emails from my banks periodically	3.36	12.61	13.03	29.41	41.6	3.933	1.164
Direct marketing improves my feedback with the bank	2.94	10.5	8.4	50.84	27.31	3.891	1.017
I receive calls from my banks periodically	2.1	14.71	10.08	24.37	48.74	4.029	1.171
I receive an SMS from my banks periodically	2.52	7.98	3.78	57.98	27.73	4.004	0.930
My bank invites me for a business cocktail time to time	4.2	14.71	3.78	47.06	30.25	3.845	1.135
Overall Mean						**3.940**	**1.083**

4.6.1.6 Social Media Marketing

The study sought to establish how social media marketing influences consumer buying decisions in commercial banks in Kenya. The responses were rated on a Likert scale and the results are as presented in table 4.12. The study results on whether they

got information via their bank's LinkedIn as important resulted to approximately 58%
of the respondent agreeing with this statement whereas 16% strongly agreeing with
the same. Only 15% disagreed with that fact. The mean of 3.69 implies that most of
the respondents just agreed with this statement. Also the standard deviation of 1.02
showed that there was some variation.

Also the study asked respondents to give their view on the fact that their bank put
products advert into their Facebook page. It was revealed that majority of them that is
53% and 24% just agreed and strongly agreed respectively with this statement leading
to a mean of 3.8 and a standard deviation of 1.005. This implies that there was little
variation in responses although it was clear that this statement was strongly supported.
On the other hand, approximately 43% and 31%, of the respondents just agreed and
strongly agreed with the fact that their bank put products advert into their twitter
accounts. Only 16% disagreed with that statement. This made the mean for the
statement to be 3.9 with a standard deviation 1.1 indicating some variation in
responses.

Lastly, the majority of the respondents, 64%, supported the fact that their bank used
their social media to market their products. The mean was 3.7 while the standard
deviation was 1.4. The overall mean for the observed factors was 3.8, indicating that
majority of the respondents just agreed with the statements. The standard deviation
was 1.1, indicating that there was some variation in all of the responses.

Table 4.12: Social Media Marketing

statement	Percentage (%)						
	SD	D	N	A	SA	Mean	STD
I get information via my bank LinkedIn	5.04	10.5	10.92	57.98	15.55	3.685	1.022
My bank put products advert into their Facebook page	2.94	10.92	9.66	52.94	23.53	3.832	1.005
My bank put products advert into their twitter accounts	4.62	10.92	8.4	45.38	30.67	3.866	1.109

My bank uses their social media to market their products	9.66	18.49	7.98	17.23	46.64	3.727	1.446
Overall Mean						**3.778**	**1.146**

4.7 Consumer Buying Decision

The study sought to explore consumer buying decisions. Likert scale was used in score rating where the results were presented in table 4.13. The study results on whether their bank prioritized customers' needs recognition and provided all information that necessitated evaluations of alternatives available had about 29% of the respondents just agreeing with this statement whereas 23% strongly agreed with the same. Only 17% disagreed with that fact. The mean of 3.5 implies that some agreed with this statement. Standard deviation became 1.2 showed that there was some variation. In assessing the respondents concerning their view on whether their bank availed to them all the products Information and all credits cost that enabled them make decision, it was revealed that majority of them (that is 22.7% and 27.3%) just agreed and strongly agreed respectively with this statement leading to a mean of 3.26 and a standard deviation of 1.4. This implies that there was little variation in responses although it was clear that this statement was strongly supported.

On the other hand, about 44% and 22%, of the respondents just agreed and strongly agreed with the fact that their bank provided them with clear information that helped them make decisions accordingly. Only 25% disagreed with that statement. This made the mean for the statement to be 3.6 with a standard deviation 1.2 indicating some variation in responses.

Finally, the majority of the respondents, 40%, supported the fact that their bank provided them with, after sale follow up services. The mean was 3.2 while the

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standard deviation was 1.2. The overall mean for the structural variable was 3.4, indicating that many respondents just agreed. Standard deviation resulted to 1.3, indicating that there was some variation in all of the responses.

Table 4.13: Consumer Buying Decision (Dependent Variable)

Consumer Buying Decision	Percentage (%)					Mean	STD
	SD	D	N	A	SA		
My bank prioritizes customers' needs recognition and provides all information that necessitates evaluations of alternatives available.	7.98	9.24	31.09	28.57	23.11	3.496	1.176
My bank avails to me all the products Information and all credits cost that enables me make decision	8.82	34.03	7.14	22.69	27.31	3.256	1.398
My bank provides me with clear information that helps me make decisions accordingly.	7.56	17.65	7.98	44.54	22.27	3.563	1.227
My bank provides me with, after sale follow up services	9.66	20.59	29.83	22.69	17.23	3.172	1.219
Overall Mean						**3.372**	**1.255**

4.8 Inferential statistics

This section presents correlation analysis and regression analyses. After the measurement model had been determined and confirmed, the study tested the proposed structural and linear model. The relationship between IMC's and CBD of Kenyan banks in Nairobi,   CBD was subjected to key analysis.

4.8.1 Correlation Analysis

The above analysis was done to find the coefficient of the latent variables to explore the impacts of all the variables studied.

See below findings where the correlation coefficient was less than 0.05 in table 4.14.

Table 4.14: Correlations Matrix

Variables	advertising	Public relation	Sales promotion	Personal selling	Direct marketing	Social media marketing	Consumer buying decision
Advertising	1.000						
Public relation	0.375	1.000					
Sales promotion	0.517	0.393	1.000				
Personal selling	0.480	0.491	0.577	1.000			
Direct marketing	0.426	0.345	0.576	0.503	1.000		
Social media marketing	0.552	0.324	0.509	0.545	0.1110	1.000	
Consumer buying decision	0.389	0.279	0.429	0.513	0.532	0.516	1.000

The results in Table 4.14 showed that variables had a strong relationships in their respective pairs. The public relation and advertising relationship became fairly moderate (r=0.375). Sales promotion and advertising correlation was strong (r=0.517). The relationship between personal selling and advertising was very strong (r=0.480).There was a relationship between direct marketing and advertising which

was moderate (r=0.426). Correlation among social media marketing and advertising was strong (r=0.552). The correlation among consumer buying decision and advertising was weak (r=0.389).The correlation among sales promotion, public relation became weak (r=0.393). Apparently, personal selling and public relation became significant and moderate relationship (r=0.491). The relationship between direct marketing and public relation was weak (r=0.345). The relationship between social media marketing and public relation was also weak (r=0.324). The relationship between consumer buying decision and public relation was very weak (r=0.279).

The relationship between personal selling and sales promotion were found to be strong relationship (r=0.577). The relationship between direct market and sales promotion was strong (r=0.576). There was a strong significance relation between social media marketing and sales promotion (r=0.509).

There was a moderate significance relation between consumer buying decision and sales promotion (r=0.429).The relationship between direct marketing and personal selling was strong (r=0.503). The relationship between social media marketing and personal selling was strong (r=-0.545). The relationship between consumer buying decision and personal selling was strong (r=0.513). The relationship between social media marketing and direct marketing was also strong (r=0.581). The relationship between consumer buying decision and direct marketing was negative and strong (r=0.532). Lastly, the relationship between consumer buying decision and social media marketing was significant and strong (r=0.516).

4.8.2 Regression Analysis

In this study, a regression analysis was conducted to establish the relationship between integrated marketing communications on Consumer Buying decision of commercial banks in Nairobi (CBD) Kenya. To establish a statistical significance of the respective hypothesis, a researcher conducted a multiple regression analysis at 95% confidence level where, coding, and measurement computing was done by use of (SPSS V 22.0)

The model summary are presented in the Table 4.15.

Table 4.15: Model Summary

Model summary	R	R Squared	Adjusted R Square	Std. Error of the Estimate
1	0.837	0.701	0.696	0.990

a. Predictor: (constant), direct marketing, Personal selling, Social media marketing, Advertisement, Sales promotion and Public relations.

Source field data, 2018

The study used coefficient of determination to evaluate the model fit. The adjusted R^2, also called the coefficient of multiple determinations, is the percent of the variance in the dependent explained uniquely or jointly by the independent variables. The model had an average adjusted coefficient of determination (R^2) of 0.696 and which implied that 69.6% of the variations in consumer buying decision are explained by integrated marketing communication channels.

The study further tested the significance of the model by use of ANOVA technique. The findings are tabulated in Table 4.16.

Table 4.16: ANOVA IMC and Consumer Buying Decision

ANOVA	Sum of Squares	df	Mean Square	F	Sign.
Regression	2127.5	5	2127.5	159.51	.000
Residual	4094.5	306	13.34		
Total	**807.294**	**311**			

a. Dependent variable: consumer buying decision

b. predictor: (constant), direct marketing, Personal selling, Social media marketing, Advertisement, Sales promotion and Public relations

Source: Field Data (2018).

From the ANOVA statistics, the study established the regression model was significant at 5% level since the overall p value of 0.000 is an indication that the data was ideal for making a conclusion on the population parameters as the value of significance (p-value) was less than 5%. The calculated value was greater than the p value (0.000<0.05) an indication that advertising, public relations, sales promotion, personal selling, direct marketing, and social media marketing all have a significant effect on consumer buying decision of Kenyan banks . P-value was 0.000 of 0.05 hence significance meaning the model was fit.

The objective was to examine the relationship between integrated marketing communications and consumer buying decision of commercial banks in Nairobi, Kenya. The study explored how advertising, public relation, sales promotion, personal selling, direct marketing, social media marketing influence consumer buying decision of commercial banks, in Kenya. In addition, the study used the coefficient table to determine the study model. The study findings are as shown in table 4.17.

Table 4.17: Coefficients IMC and Consumer Buying Decision

	Un standardized Coefficients		Standardized Coefficients	t	Sig
	B	Std. Error	Beta		
(Constant)	0.912	0.112		8.143	.000
Advertising	0.801**	0.393	0.817	2.038	.048
Public Relation	0.711**	0.244	0.761	2.914	.006
Sales Promotion	0.587**	0.239	0.618	2.456	.018
Personal Selling	0.719**	0.178	0.729	4.039	.000
Direct Marketing	0.505**	0.060	0.508	2.708	.010
Social Media Marketing	0.536**	0.016	0.538	2.880	.007
**Significance level of 5 percept					

a. Dependent variable: consumer buying decision

Source: Field data (2018).

The Linear regression obtained from this outcome was represented as shown below;

$$Y = 0.912+0.801X_1 + 0.711X_2 +0.587X_3 + 0.719X_4+0.505X_5 + 0.536X_6 \dots\dots\dots\dots\dots\text{4.1}$$

Where:-

Y- Consumer Buying Decision

X1- Advertising

X2 - Public relation

X3 – Sales promotion

X4 – Personal selling

X5 - Direct marketing

X6-Social Media Advertising

Further, in equation 4.1, the magnitude indicates which of the five factors influence the consumer buying decision of commercial banks in Nairobi, Kenya. In equation 4.1, we have values in terms of magnitude, significance or direction. Personal selling, direct marketing and social media marketing have greatly contributed as variables. As per the study results, it was revealed that if all independent variables were held constant at zero, then the consumer buying decision was at 0.912. From the findings the study revealed that advertising increases by one unit, then consumer buying decision would increase by 0.801. This variable was significant since p=0.048 is less than 0.05. The study also revealed that if public relation changes by a unit, it would lead to 0.711 change in consumer buying decision. The variable was significant since p-value=0.006<0.05. Moreover, the study showed that if all other variables are held constant, sales promotion would increase consumer buying decision by 0.587. This variable was significant since p=0.018 was less than 0.05. Also, the study revealed that personal selling would change the consumer buying decisions by 0.719. All IMC tools influenced the CBD leading to a less than 0.05of the P-value was 0.000 hence significance

4.9 Summary of findings

The objective of the study was met to find out if there is integrated marketing communications has any influence on Consumer Buying decision of Kenyan banks in Nairobi (CBD). Social media marketing have greatly contributed to consumer buying decision. As per the study results, it was revealed that advertising increased consumer buying decision significantly. This results concurred with the results obtained by Manu (2015) who found out that services firms used advertisement to reach many people at once, to create awareness, remind and persuade consumers about the

organization products. The study found direct marketing as a strategy that increased consumer buying decision significantly. This strategy attains quantifiable reaction anywhere.

According to Heiden, (2014) who agrees with this findings observed that direct marketing helps to form basis of generating and more so increasing a continuous direct link between a firm and it's buyer. Lastly, social media marketing was also showed to have a positive and significant influence on consumer buying decision. Data was analyzed to determine the agreement or disagreement to the quoted literature as well as intended to add knowledge to the already existing. The model was valid because over 70% of Y can be explained by X, as per the model summary table 4.15, this calls for a further study to find out what was 30% of X not covered in this study.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

The chapter will presents the finding summary found from the research, conclusion and recommendation from the research study. The chapter also addressed the arrears of knowledge gap and recommends for further research. The discussions was based on the study objective which was to establish the relationship between integrated marketing communications on Consumer Buying decision of Kenyan banks in Nairobi (CBD) Kenya.

5.2 Summary of the Findings

The objective was to find the relationship between integrated marketing communications on Consumer Buying decision of commercial banks in Nairobi (CBD) Kenya. The study found that integrated marketing communications tools influences consumer buying decision significantly of commercial banks, in Kenya. Moreover, the study revealed advertising and direct marketing as having highest and lowest influence respectively on consumer buying decision significantly of commercial banks, in Kenya. All the IMC's combined tools had a significant influence relation with the consumer buying decision. The study sought to establish the relationship between integrated marketing communications on Consumer Buying decision by conduction a correlation analysis, where the finding indicated that there is a positive and a significance relationship between all the IMC's tools and CBD .The relationship between the public relation and advertising became moderate (r=0.375). Relationship among sales promotion and advertising was strong (r=0.517).

Correlation among personal selling to advertising is also very strong (r=0.480). There was a relationship between direct marketing and advertising which was moderate (r=0.426). Apparently, personal selling and public relation was found to have a significant and moderate relationship (r=0.491). The relationship between direct marketing and public relation was weak (r=0.345). The relationship between social media marketing and public relation was also weak (r=0.324). The relationship between consumer buying decision and public relation was very weak (r=0.279).

The relationship between personal selling and sales promotion were found to be strong relationship (r=0.577). The relationship between direct market and sales promotion was strong (r=0.576). There was a strong significance relation between social media marketing and sales promotion (r=0.509).

There was a moderate significance relation between consumer buying decision and sales promotion (r=0.429). The relationship between direct marketing and personal selling was strong (r=0.503). The relationship between social media marketing and personal selling was strong (r=-0.545). The relationship between consumer buying decision and personal selling was strong (r=0.513). The relationship between social media marketing and direct marketing was also strong (r=0.581). The relationship between consumer buying decision and direct marketing was negative and strong (r=0.532). Lastly, the relationship between consumer buying decision and social media marketing was significant and strong (r=0.516)

Table 5.1: Summarized the study findings

IMC	Hypothesis	Findings
Advertising	Advertising has no relationship on consumer buying behavior of commercial banks in Nairobi (CBD) Kenya	The research ascertained that advertising has significant influence on consumer buying behavior of commercial banks in Nairobi (CBD) Kenya, with a mean of 3.69 out of possible 5
Public relation	Public relation has no relationship on consumer buying behavior of Kenyan banks in Nairobi (CBD)	Advertising has significant influence on consumer buying behavior of commercial banks in Nairobi (CBD) Kenya, with a mean of 3.54 out of possible 5
Sales promotion	Sales promotion has no relationship on consumer buying behavior of Kenya banks in Nairobi (CBD)	There was a significant influence by the advertising on the consumer buying behavior of commercial banks in Nairobi (CBD) Kenya, with a mean of 4.01 out of possible 5
Personal selling	Personal selling has no relationship on consumer buying behavior of banks in Nairobi (CBD) Kenya	Advertising has significant influence on consumer buying behavior of commercial banks in Nairobi (CBD) Kenya, with a mean of 3.49 out of possible 5.
Direct marketing	Direct marketing has no relationship on consumer buying behavior of banks in Nairobi (CBD) Kenya	The study found out that advertising has significant influence on consumer buying behavior of commercial banks in Nairobi (CBD) Kenya, with a mean of 3.93 out of possible 5
Social media marketing	Social media marketing has no relationship on consumer buying behavior of banks in Nairobi (CBD) Kenya	The study found out that social media marketing has significant influence on consumer buying behavior of commercial banks in Nairobi (CBD) Kenya, with a mean of 3.68 out of possible 5

5.3 Discussion of the Findings

Personal selling, direct marketing and social media marketing have greatly contributed to consumer buying decision. As per the study results, it was revealed that advertising increased consumer buying decision significantly. This results concurred with the results obtained by Manu (2015) who found out that services firms used advertisement to reach many people at once, to create awareness, remind and persuade consumers about the organization products.

This channel was found to improve market share, increase in sales and matches customers' needs with the products proposition. Also Keegan (2013) and Tong, and Wong (2014) established that advertisement led to creation of a service or product tangibility.

Public relation maintains, protects organization's public image and its charitable works. This study found public relation as having a significant and positive relationship with consumer buying decision. Ong'ong'a (2014) observed public relation as the IMC component that played a main role within the organization including creation of goodwill and desired relationship with other stakeholders.

As demonstrated in the literature, sales promotion (SP) as is one of strategic marketing approaches characterized by short- term incentives aimed at inducing the consumers to buy more products. The study revealed that public relation changes lead to a significant change in consumer buying decision. The change was found to be positive. Ogwenoh, (2016) concurred with our findings. According to his study, sales promotion had a key distinguishing attributes; it offers a 'possibility to bargain' because sales promotion has a consideration quality that communicates to all at once appealing to a wide range of consumers facilitating purchase decisions.

Personal selling was also revealed to have a positive and significant effect. This type of IMC, it involves more than two parties with face to face interactions with an aim of closing a sale. The study findings were similar to the results obtained by Lee, and Kotler (2015) who showed that personal selling creates, encourages or at times help firms to take suitable actions.

The study found direct marketing as a strategy that increased consumer buying decision significantly. This strategy attains quantifiable reaction anywhere. According to Heiden, (2014) who agrees with this findings observed that direct marketing helps to form basis of generating and more so increasing a continuous direct link between a firm and its buyer.

Lastly, social media marketing was also showed to have a positive and significant influence on consumer buying decision. Social media marketing as a form of internet marketing that involves creating and sharing contents on social media network in order to archives organization marketing goal. A study which agrees with our findings by Hershatter & Epstein (2010) established that consumers accessed information via online apps and on social media like, Facebook, twitter, YouTube which led to increase in online purchases. Similarly, Belleua *et al.* (2012) advocated for online apps and all social platforms as a means of attracting and retaining their consumers and thus increase in consumer buying decision.

5.4 Conclusions

An overview result from the study answers the main objective of the study which was to establish the relationship between integrated marketing communications on Consumer Buying decision of commercial banks in Nairobi (CBD) Kenya. There was a significant influence for the IMC to Consumer buying decision confirmed by the

descriptive and correlation analysis carried. Personal selling is the most used IMC tool used by the commercial banks with a mean of 4.01 put of possible 5 .In summary all IMC tools, (advertising, public relation, sales promotion, personal selling, direct marketing, and social media marketing) do influence Consumer buying decision at different levels an indication that commercial banks can trigger and fasten consumer's buying decision process, through enhancing all the IMC tools. In the upsurge of stiff competition, Commercial banks in Kenya, needs to adopt alternatives ways through IMCs to reach their audience, faster and in a convenient manner. With the approximately 80.1% of consumer buying decision being attributed to the IMC, is a positive indication that combing all the IMC tools works positively toward influencing CBD in commercial banks

Commercial banks in Nairobi CBD, needs to conduct out a market survey and analysis to enable market segmentation ,for a better service deliver and find the appropriate IMC tool which can reach them faster and convenient . Consumer buying decision seems to be a concern of the majority of Kenyan banks in CBD .Due to poor segmentation, targeting and positioning by the commercial banks in Nairobi. So, a proper market research should be done followed by a strategic implementation plan to solve the issue.

5.5 Recommendations

From the research findings, the researcher recommends the following the following ng in regards to IMC and CBD. Personal selling as proved to be the most influential tool of the IMC in influencing consumer busying decision, therefor Commercial banks in Nairobi central business district should increase the sales team who possess good skills and PR to help the address the needs of the clients. Likewise sales people

should be involved in critical decision making as they play a critical roles in consumer buying decision. Commercial banks needs advertisements as part of a marketing program to increase sales of their products and services. Advertising plays a different role at different stages of the marketing process including helping to raise awareness of a product or service across the country, generating leads for a sales force or selling directly. This is because the study found advertising to have a significant influence consumer buying behavior of commercial banks in Nairobi (CBD) Kenya.

The study recommends development of operational public relation departments to steer the image of the bank(s). All commercial banks should be the initiator of public relations. This is a planned approach to leveraging public relations opportunities which is key in retain customers. It is one of the most effective methods to communicate and relate to the market. This is because the study found public relation as a significant in determining consumer buying behavior of commercial banks in Nairobi (CBD) Kenya.

The bank managers in in Kenya should diversify the form of marketing employed by considering sales promotion. They should design it to be used as a short-term strategy to boost sales. Nevertheless, they need to major in sales promotions that are aimed at consumers in order to improve their buying decisions. This is based on the fact that the findings revealed a significant positive relationship with consumer buying behavior of commercial banks in Nairobi (CBD) Kenya.

Commercial banks can formulate programs that could lead to use of personal selling. The study found personal selling to be significant in determining consumer buying decision. Training of staff across the bank branches is necessary as the sellers promote

the product through their attitude, appearance and specialist product knowledge. They aim to inform and encourage the customer to buy, or at least trial the product.

Also the study recommends adoption of direct marketing in the marketing strategies of commercial banks Commercial banks should design better approaches on direct marketing and have resources set aside to facilitate the same. The study established direct marketing as a way that increases consumer buying behaviour of commercial banks in Nairobi (CBD) Kenya. For example, they can adopt data-based direct marketing which permits a more targeted offer and message and introduces new marketing effectiveness and economic efficiencies. Lastly, the study recommends adoption of social media marketing strategy to increase their customer base.Social media marketing is the contemporary style of marketing as it concentrates on opening new horizons for marketers in order to promote a product or service as co mpared to conventional media.

5.6 Suggestions for further research

This section focuses on the arrears of possible further research. Integrated marketing communication is a pillar and an integral determinant of how consumer buying decision can be influenced, hence a need to carry a similar research across other industries. This study focused on IMC's on consumer buying decision in commercial banks. The study recommends the same study to be done on IMC influence on organization performance. A similar study can be done in other countries. A study should also be carried out to determine the influence of IMC amidst government regulatory frameworks. The model is valid because over 70% of Y can be explained by X, this calls for a further study to find out what was 30% of X not covered in this study

APPENDICES

APPENDIX I: Introduction Letter

To whom it may concern

Dear madam/sir.

I am a bona fide continuing student from the University of Nairobi undertaking (MBA) Master of Business Administration Degree program from the same university.

As part of my course work assessment, I am required to submit a research project report on real management problems affecting Kenyan organizations. I would therefore, appreciate your support to enable me collect data in you.

The result of the report is met only for academic purpose

Yours sincerely,

Patrick Kaume Kiambarua

APPENDIX II: Research Questionnaire

This questionnaire is designed for the Respondent, to help the researcher to gather information on the influence of integrated marketing communication on consumer buying decision in commercial banks in Nairobi (CBD) Kenya. Please respond to each item in the questionnaire by ticking appropriately or fill in all the required information as honestly as you can. The information given will be treated as confidential, and it is only meant for academic research.

Please tick appropriately in the box provided ( )

SECTION A: GENERAL INFORMATION

1. What is the Name of your bank ……….………………………...

2. Age

( ) 15-20 years   ( ) 20-30 Years

( ) 31-40 years   ( ) 41-50 Years

( ) 51-60 years   ( ) 61 and above Years

3. Please indicate type of the accounts you have.

( ) current   ( ) savings

( ) fixed deposit   ( ) call deposit

4. Level of education (tick):

( ) Diploma   ( ) Undergraduate

( ) Masters   ( ) PhD

5. Years Banked:

( ) Below 5 years   ( ) 6-10 Years

( ) 11-15years   ( ) 16 Years and Above.

SECTION B: Integrated Marketing Communication

6. Please specify the extent to which you agree or disagree with the statement below in relation to Integrated Marketing Communication tools. (Indicate the suitable variable by placing a tick ( )

1=Strongly Disagree, 2=Disagree, 3=Neutral, 4= Agree, and 5=Strongly Agree,

A. ADVERTISING	1	2	3	4	5
1. Advertising create more awareness, hence informing me.					
2. I receive repeated appeals on commercial banks products					
3. Advertising exposes me to all bank's products					
4. I receive banks products appeals on radio					
5. I receive banks products appeals on television					
6. I receive banks products appeals on daily newspaper					
B. PUBLIC RELATIONS	1	2	3	4	5
7. My bank always is involved in sponsorship					
8. The bank organizes career open days					
9. my bank embraces in community social responsibility(CSR)					
10. My bank always publicizes its product in the public					
C .PERSONAL SELLING	1	2	3	4	5
11. Am visited by the bank's employees time to time					
12. I have a contact person, whom I can call time to time					
13. I see Banks sales agents, marketing their products to me					

	1	2	3	4	5
14. I receive calls from my banks periodically					

D.SOCIAL MEDIA MARKETING	1	2	3	4	5
15. I get information via my bank LinkedIn					
16. My bank put products advert into their Facebook page					
17. My bank put products advert into their twitter accounts					
18. My bank uses their social media to market their products					

E. SALES PROMOTION.	1	2	3	4	5
19. I receive free gifts from the bank some times					
20 .My account is not charged					
21. I get a reduced rate when, for my credit facility					
22.Am invited for a frequent conferences on investments					
23.My bank invites me for a business cocktail time to time					

l F. DIRECT MARKETING	1	2	3	4	5
24.I receive emails from my banks periodically					
25.Direct marketing improves my feedback with the bank					
26.I receive calls from my banks periodically					
27.I receive an sms from my banks periodically					

SECTION C: IMC AND CONSUMER BUYING DECISION

7. Please specify the extent to which you agree or disagree with the statement below in relation to influence of Integrated Marketing Communication on consumer buying decision (Indicate the suitable variable by placing a tick ( )

CONSUMER BUYING DECISION	1	2	3	4	5
1. My bank prioritizes customers' needs recognition and provides all information that necessitates evaluations of alternatives available.					
1 My bank avails to me all the products Information and all credits cost that enables me make decision					
2 My bank provides me with clear information that helps me make decisions accordingly.					
3 My bank provides me with, after sale follow up services					

Thank you for your time and cooperation

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Tier 1 banks	Tier 3 banks	
	1. Development Bank of Kenya	
1. KCB Bank Kenya	2. Jamii Bora Bank Ltd	14. Guaranty Trust Bank
2. Equity Bank	3. M - Oriental Commercial Bank	15. Gulf African Bank
3. Co-operative Bank	4. Transnational Bank	16. Victoria Commercial Bank
4. Barclays Bank of Kenya	5. 14 Consolidated Bank of Kenya	17. African Banking Corporation
5. Standard Chartered	6. SBM Bank (Kenya)	
6. Diamond Trust Bank	7. Paramount Bank	18. Sidian Bank Ltd
7. Stanbic bank	8. Spire Bank.	19. Habib Bank A.G. Zurich
8. Commercial Bank of Africa	9. UBA Kenya Bank	20. Guardian Bank
Tier 2 bank	10. Middle East Bank	21. First Community Bank
9. I & M Bank Ltd	11. DIB Bank Kenya	22. Credit Bank Ltd
10. NIC Bank Kenya	12. Charterhouse Bank Ltd*	
11. SBM Bank	13. Imperial Bank Ltd**	
12. Bank of Baroda (K) Ltd		
13. Citibank N.A. Kenya		
14. National Bank of Kenya		
15. Prime Bank Ltd		
16. Family Bank Ltd.		
17. Bank of India		
18. Housing finance		
19. Eco bank Kenya		
20. Bank of Africa (K)		

APPENDIX III: List of Commercial Banks in Kenya.

i

***** **means banks under receivership**