

**THE DETERMINANTS OF THE UPTAKE OF PUBLIC RELATIONS SERVICES IN  
KENYAN FINANCIAL INSTITUTIONS: CASE STUDY OF KENYA  
COMMERCIAL BANK (KCB)**

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**A Research Project submitted in Partial Fulfillment of the Requirement for the Award  
of the Degree of Master of Arts in Communication Studies, School of Journalism and  
Mass Communication, University of Nairobi**

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## DECLARATION

This research project is my original work and has not been presented for a degree in any other University.

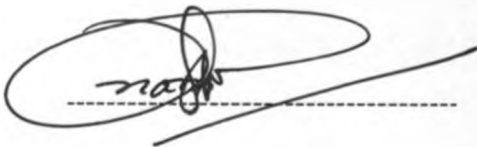


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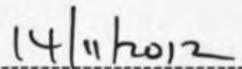


**Date**

This research project has been submitted with my approval as University supervisor.



**Mr. Silas Oriaso**



**Date**

**Lecturer, School of Journalism, University of Nairobi.**

## DEDICATION

This work is dedicated to my beloved husband, David Ouma Ochieng' and our two children: Reagan and Victoria for all their love and support.

## ACKNOWLEDGEMENTS

First and foremost, I thank the Almighty God for this far I have come and for giving me strength and confidence to carry on despite every hurdle there has been.

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## ABSTRACT

The purpose of this study was to investigate the determinants of the uptake of public relations services by financial institutions, in this case, by KCB. Public Relations has for many years been mixed up with other functions in various organizations. At KCB, PR personnel work together with the marketing team in packaging and selling the bank's products, they also work with the finance department majorly through the KCB Foundation in disbursing funds for activities like sponsorships for various initiatives like for school fees or community service events. I sought to find out what actually motivated the company to form a PR department.

The study was guided by four research questions that were generated earlier in the study. The research design was descriptive; questionnaires and interviews were used as the data collection instruments. Information from the KCB website was also helpful in putting together the data. Data analysis included examination and organization of both qualitative and quantitative data collected from the field, in discussion form and tabular form respectively.

The major findings of the study were that KCB established the PR department majorly to be able to implement; Media relations, Stakeholder relations/communication, Publicity/marketing, Internal/ Employee communications, Reputation management, Publications, Corporate social responsibility (CSR) and even sponsorships and partnerships.

It is also clear that the bank values the PR department/function since they are allocated their own budget and also report directly to the Chief Executive officer through the Company secretary who is a member of the Executive committee.

Based on the findings, the study concluded that Public Relations are better practiced by professionals and with proper budgetary and staff allocation. The bank is able to outshine the other financial institutions because of its solid PR background that firefights for it, communicates for it and also does research for the bank for better placement in the financial business.

It was recommended that the bank puts in more effort in informing all its members of staff of their PR activities, train them on how to handle clients better and also work on better ways to communicate with its clients/publics.

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## **LIST OF ABBREVIATIONS AND ACRONYMS**

<b>ACPR</b>	<b>America Council on Public relations</b>
<b>CEO</b>	<b>Chief Executive Officer</b>
<b>CSR</b>	<b>Corporate Social Responsibility</b>
<b>EAPRA</b>	<b>Eastern African Public Relations Association</b>
<b>KCB</b>	<b>Kenya Commercial Bank</b>
<b>PR</b>	<b>Public Relations</b>
<b>PRAT</b>	<b>Public Relations Associations of Tanzania</b>
<b>PRAU</b>	<b>Public Relations Associations of Uganda</b>
<b>PRSK</b>	<b>Public Relations Society of Kenya</b>
<b>USIA</b>	<b>U.S Information Agency</b>



## OPERATIONAL KEY TERMS

**Goodwill:** Is synonymous with acceptance. People or organizations need others to think positively about them and also support them.

**Institution:** Refers to a large important organization such as University, Church or Bank.

**Management:** The systematic control and organizing of a business or other organization

**PR Consultancy:** Refers to a professionally run firm offering public relations activities / services to clients.

**Publics:** Those with whom the organization must establish and maintain enduring and mutually beneficial relationships.

## CHAPTER ONE

### INTRODUCTION

#### 1.0 Background to the Study

The past decade witnessed an unprecedented uptake of public relations practice by both public and private institutions in Kenya. While some institutions set up fully-fledged public relations departments within their institutional structures, others had recourse to professional public relations consultants and companies to handle their public relations. Whereas the benefits of having a public relations portfolio for any institution may not be over-emphasized, the trend in the country shows a race, seemingly to the bottom, in the uptake and practice of public relations by government institutions as well as private corporations.

When the newly inaugurated government of Kenya appointed the first ever Government Spokesman in 2003, most of the government ministries followed suit and set up public relations departments. Most companies in Kenya today are known to hire public relations consultants, most frequently after the occurrences of incidences that are construed to be against the companies' interests. The PR consultants are then briefed to work on mending the image of the concerned companies so that the latter may regain public confidence. This study sought to investigate the factors that motivate and determine the propensity of Kenyan financial institutions to mainstream public relations portfolios within their structures. The study also sought to interrogate the motivations of these institutions, mainly Kenya Commercial Bank, to periodically use the services of public relations consultants in their operations. Public relations as a discipline are based on sound business and ethical fundamentals. It is neither a tool for fire-fighting nor is it a practice to be resorted to only when institutions have problems with their image before the public. It is an on-going

discipline that enables practitioners thereof to integrate their core functions with the ever-present need to maintain communication within and without the institution. On the other hand, the practice in Kenya points to the use of public relations as a means to divert attention from the institutions' malpractices. Some institutions in Kenya indeed seem to regard public relations as an exercise aimed at covering the true face of the institutions, a tool for preventing the public from knowing the true status of affairs in the concerned establishments.

Conversely, some institutions have successfully utilized public relations to spur their growth and to build the confidence of the public in their services and products. In this class are those institutions that take their public relations as one of their core functions. Such institutions staff their public relations departments with the relevant professionals and facilitate their operations through adequate resource allocations.

The Kenya Commercial Bank is one of the oldest financial institutions in Kenya. It has turned its fortunes from a once loss-making bank into one of the most successful financial institutions in East Africa. The history of KCB dates back to 1896 when its predecessor, the National Bank of India opened an outlet in Mombasa. Eight years later in 1904, the Bank extended its operations to Nairobi, which had become the Headquarters of the expanding railway line to Uganda. The next major change in the Bank's history came in 1958. Grindlays Bank merged with the National Bank of India to form the National and Grindlays Bank. Upon independence the Government of Kenya acquired 60% shareholding in National & Grindlays Bank in an effort to bring banking closer to the majority of Kenyans. In 1970, the Government acquired 100% of the shares to take full control of the largest commercial bank in Kenya. National and Grindlays Bank was renamed Kenya Commercial Bank.

KCB is a fully fledged commercial Bank offering savings and lending services to individuals, entrepreneurs and companies of all sizes. It has the largest branch network in the East Africa and enjoys dominance as the Bank with largest balance sheet and capital base, respectively, in the region. It is a publicly quoted company with its shares trading at the Nairobi Stock Exchange (NSE), Uganda Securities Exchange, Dar-Es-Salaam Stock Exchange and Rwanda Over-the-Counter Market. It deals in financial products that are divided into retail, business, corporate and mortgage segments.

KCB maintains a vibrant public and corporate affairs division that manages its PR activities. In order to facilitate customer interaction with the Bank, in 2009, KCB launched a Contact Centre, the first of its kind in Kenya's banking sector. It is an integrated one-stop solution for all customer enquiries which not only enables issues to be effectively tracked and resolved but also offers its customers a variety of contact options to ensure they are able to interact with the bank much more conveniently. The Contact Centre is equipped with adequate modern facilities and resources to match the increasing demands from customers. It is available to the bank's entire network across the region and has been staffed with qualified, experienced and dynamic people with a passion to seek and provide solutions to customer issues. The Contact Centre is also a platform for internal awareness creation and communication as well as product marketing.

The exponential growth of the KCB makes it an appropriate institution for a case study, not least because of its market position in Kenya but also based on its history as one of the once laidback financial institutions that has successfully turned its performance into the most vibrant financial institution in East Africa. It is my belief that effective and apt PR practice

has played a significant role in the growth of the bank. It is also this rich history that makes it my preferred case Study.

### **1.1. Public Relations in the Banking Industry**

In an industry based on trust, reputation is everything. Right now, the financial industry's tarnished reputation demands that firms reshape public perception. They must establish and build brands with lasting value and integrity, but that is not the only challenge. The latest trends show an increasingly crowded marketplace, so firms must also find new ways to differentiate themselves, tell a compelling story and position themselves as thought leaders. In this increasingly complex environment, public relations emerges as the optimal tool for both capitalizing on and keeping up with the fast-changing communications landscape.

In fact, it plays a critical role in a company's success or failure. PR professionals serving the financial industry must be highly specialized and integrated in the industry. They must demonstrate full capabilities for handling media requests, information queries and shareholder concerns, while fostering a positive corporate image, providing media strategy, and crafting editorial and creative communications. PR offers a thoughtful, cost-effective means for generating greater credibility by relying on third-party opinion – coverage that is particularly critical for financial firms. A growing number of forward-thinking financial firms depend on PR professionals to provide extensive industry knowledge, high-touch service, global reach, exceptional relationships and integrated marketing solutions that impact the bottom line. Other firms fail to grasp the advantages of PR or continue to execute outdated PR models.

Previous research shows that PR is one of the most important parts when considering the growth strategies of most financial institutions. The nature of the business which needs high levels of trust, explains the importance of a positive public opinion of the financial institution for it to be successful. The financial institutions' most effective tool to monitor and manage this opinion is through extensive use of PR activities. Recent research also shows that the banking industry has been caught in a negative trend regarding reputation, which could have been avoided through PR activities.

In the finance industry, services provided are to a high degree similar, which makes it hard to make a comparison between banks and their offerings. Therefore in banking, credibility and value is mainly gained from the organization's reputation. It is also argued that reputation is the most valuable asset of any financial institution (Beavers-Moss, 2001). As stated by Dolphin (2004), corporate reputation is a fast developing area clearly gaining in importance for management and scholars.

Due to the obvious importance of PR activities in the banking industry, and because existing research does not fully describe the PR aspects continuously handled by financial institutions to build upon their reputation, the aim of this study is to shed more light on what motivates the PR activities of financial sector. Some PR activities among financial institutions have been studied internationally in different countries, but preliminary investigations showed that no one has researched the various aspects of PR in financial institutions in Kenya.

## **1.2. Statement of Problem**

The need for good governance and the public's demand for better services require that institutions maintain transparent, accurate and efficient mechanisms for engaging with their publics. Public relations are one of the many mechanisms employed by financial institutions in Kenya for the foregoing purpose. Whereas the uptake of public relations services in Kenya may not be as developed as those in the western economies, interest in PR in the last decade has increased, and with it, the challenges of establishing and operating efficient PR portfolios within financial institutions in Kenya.

The growth of the financial services in Kenya over the last two decades has been phenomenal. From an economic environment where the financial services sector was highly regulated to the current overly liberalized financial services, financial institutions have had to change their strategies for growth to remain relevant in the ensuing competition.

Banking used to be simpler. People maintained accounts and loans at one of a handful of local banks close to their home. Marketing and public relations were not necessities because competition wasn't as fierce. Banks could count on a loyal following, based in part on the personal interaction bank employees had with their customers. This is not the case anymore. Between ATMs and online banking, many customers no longer need human interaction for their day-to-day banking transactions. As a result, many banks have lost the opportunity to provide a personal touch. This combined with domination in some markets by a few, large banking institutions and the ongoing need to introduce new products and services, means that banks must take greater measures to stand out to their existing and target customers, no matter the size. To achieve this, banks are investing in marketing and public relations to promote their offerings and corporate brand.

The Kenyan financial services landscape has indeed changed from three to five banks to the current over a hundred banks, micro-finance institutions and non-deposit taking finance institutions. Whereas twenty years ago banks decisively chose their customers and holding a bank account was a mark of financial stability, banks currently fall over themselves in adopting various, sometimes outlandish strategies to woo and maintain customers. The question is no longer, "Should we invest in marketing and public relations?" but rather, "How can we best spend our marketing and public relations budget line (shillings) to achieve our goals and create maximum impact in the marketplace?"

It is the emerging competition among the financial institutions and the various strategies adopted by the various institutions in their PR activities that make this study worthwhile.

It is in this regard therefore that the researcher wished to establish the factors that have determined and driven the use and/or disuse of public relations activities by the Kenya Commercial Bank. The Study also sought to enquire into the sustainability of the PR practice at the Bank.

### **1.3. Objectives of the Study**

#### **1.3.1 General objective**

The general objective of this study was to examine and document the factors that determine the uptake of public relations services by Kenya's financial institutions with a specific focus on the Kenya Commercial Bank. This objective was to be achieved through specific objectives.



### **1.3.2 Specific objectives:**

- To assess the level of uptake and functions of public relations by KCB.
- To identify the factors that influence KCB's decision to establish public relations function/divisions within its management structure.
- To establish how much of human resource and other resources KCB dedicates to public relations.
- To establish how other core functions of the bank influence its PR practice.
- To make recommendations for promoting effective and optimal utilization of public relations services by financial institutions in Kenya.

### **1.4 Research Questions**

The Study sought to answer the following questions:

- What are the roles and functions of PR in the management of Kenya Commercial Bank?
- What factors have influenced the use and choice of PR activities at the KCB?
- How does the KCB sustain its PR practice?
- How do the other core functions of the bank influence its PR practice?

### **1.5 Hypotheses**

This study proceeded on the following hypotheses:

- That the uptake and functions of public relations by KCB is based on the need to manage any negative publicity that may affect operations of the Bank.

- That the uptake of public relations by KCB is determined by business and commercial needs.
- That the factors that determine the uptake of public relations services in KCB are pursued and remain focused as compared to those of public institutions.
- That KCB allocates sufficient resources for its PR activities.
- That the financial institutions have a greater need for public relations than any other private institutions.

### **1.6 Significance of the Study**

The uptake and PR practice in the financial sector and by financial institutions in Kenya is on the face of it widespread and seemingly vibrant. However, very little, if at all, has been documented on the PR practice among the financial institutions in Kenya. The major significance of this study is therefore not only to contribute to the available literature on the subject area but also to document the PR practice and activities of financial institutions in Kenya. The study will also provide valuable information and recommendations to the management of KCB and similarly situated financial institutions that they could use in adapting their PR practice to their business needs. Finally, based on the findings, the study should open new frontiers for research in the subject area for students and PR practitioners.

### **1.7 Scope and Delimitation of the Study**

The topic of study as captured here can be quite wide. The PR concept in this study therefore discusses the extent that they relate to financial institutions in Kenya. In terms of scope, the study covered the PR practice and activities of the Kenya Commercial Bank, one of the major financial institutions in Kenya. This is not only because of the bank's market position

but also based on its history as one of the once laidback financial institutions that has successfully turned its performance around to be the most vibrant in East Africa. KCB is the first local bank to have its presence in all the countries of East Africa. I believe that effective PR practice has played a significant role in the growth of the bank.

In studying the Kenya Commercial Bank the study was delimited to the factors that determine the bank's decisions on the choice of the various PR activities it engages in, the functions of PR to the bank, sustainability of the PR activities of the bank as well it's level of investments in PR. This was done through engaging the bank's relevant departments, personnel and clients alongside consulting the bank's website and publications of the bank on the area of study.

However, the analysis of the findings was done in a manner that allowed the researcher to draw both specific and general conclusions so that the results of the study could be applied to a broader range of institutions.

### **1.8 Limitations of the study**

The research came along with a number of challenges to it. First, the researcher had hoped to carry out interviews with most of the management of KCB but that was not possible as some preferred the questionnaires due to their busy schedules so that they would fill them up slowly during their free times. Interviews would have given more in-depth information on the topic at hand.

I had also expected that the corporate communications department had about ten members of staff who would have given their input but was surprised that the department only had six members of which one , the stakeholder relations manager, was away in London marketing

the new Diaspora banking product hence missed out on her input. Some of the members in the department are on temporary employment and therefore not well versed with the subject of study at the bank.

Despite all these limitations, the study was still very important and managed to achieve its specific objectives.

### **1.9 Rationale/Justification of the study**

Financial institutions in Kenya seem to have embraced the use of PR as a means of maintaining the clientele as they develop new and non-traditional products in the finance industry. This is exemplified by the creation of PR departments or portfolios within the overall management structures of most financial institutions. The rationale for this study is to establish the factors behind the choice of PR practice by financial institutions in Kenya. Using KCB as a case study, the study will reveal the reasons behind the financial institutions' adoption of the various PR activities. Based on the findings, the study should assist financial institutions to focus their public relations to functions and areas that not only add value to their operations but that also promote sustainability of such activities.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.0 Introduction**

The uptake and consumption of public relations services depends on the needs and the importance attached to public relations by the practicing institution or establishment. It may further depend on the role the concerned institution attaches to public relations in its operations. A lot has been written on the role and importance of public relations in any gainful undertaking just like commentators have argued on the various reasons that motivate institutions to utilize public relations as a practical discipline. This section discusses the literature related to the PR management functions in Kenyan financial institutions. It traces the origins of public relations as a discipline and situates its practice within the Kenyan socio-economic environment.

#### **2.1. Definition of Public Relations**

As a discipline, public relations have attracted varied forms of definition. In a definition that has gained wide use and acceptance, Grunig and Hunt (1984) define public relations (PR) as the practice of managing the flow of information between an individual or an organization and the public. It is the deliberate, planned, and sustained effort to establish and maintain a preferred point of view. Public relations provide an organization or individual exposure to their audiences using topics of public interest and news items that do not require direct payment. The aim of public relations by a company often is to persuade the public, investors, partners, employees, and other stakeholders to maintain a certain point of view about it, its leadership, products, or of political decisions. Managing the flow of information creates

understanding between the organization and its publics which enables the organization to run smoothly.

Various PR organizations and scholars have made efforts over the years to develop a distinct yet thorough definition of public relations. Phillip Lesley defined PR as an activity that enables people and institutions to learn what others think of them; determine what must be done to get goodwill; and carry out programs to secure that goodwill. KCB for instance gives out donations and sponsorships to the needy in the surrounding communities in the spirit of corporate social responsibility. These activities go a long way in promoting and maintaining goodwill for the bank. Black (1972) on the other hand defines public relations as the establishment of two-way communication to resolve conflicts of interest by seeking common ground or areas of mutual interest and establishment of understanding based on truth, knowledge and full information. Black goes on to say that public relations is the deliberate, planned and sustained effort to establish and maintain mutual understanding between an organization and its publics.

The World Assembly of Public Relations Associates in Mexico city in August 1978 adopted a definition of PR practice as “the art and social science of analyzing trends, predicting their consequences, counseling organization’s leaders, and implementing planned programmes of action which will serve both the organization’s and the public interest.

Whereas Theodore Lawrence Nolte defines PR as an activity whose purpose is to affect the attitude and opinions of the publics, Srirameshk & Vercic.D argue that a good definition of PR should address the global nature of PR practice and the multicultural nature of PR as practiced today. They define PR as the strategic communication that different types of

organizations use for establishing and maintaining symbiotic relationships with relevant publics, many of who are increasingly becoming culturally diverse.

Whichever definition one adopts, the view adopted on the definition of PR based on the foregoing versions is that PR must necessarily involve a two-way communication for the purposes of not only informing, but also of encouraging an understanding of any particular phenomenon from the point of view of the communicator or PR practitioner.

## **2.2. Public Relations and its Publics**

Public relations as a discipline is based on the need to build relationship between an organization and its target audience and clients. In its relations with the world at large, an organization is always dealing with audiences and clients with different tastes, preferences, interests and backgrounds. The audiences and clients that public relations practitioner deals with in his/her daily practice are his/her publics. According to Fraser Seitel in his 3<sup>rd</sup> edition of *The Practice of Public Relations*, Public relations practitioners interact with different categories of publics. These include:

- **Employees** – An organization has to take care of its own employees first so that they feel at home and motivated to work. Motivation can be achieved through internal and external recognition of their performance. A system of two-way communication should be used by the organization so that employees can express their sentiments as this boosts their work morale immensely.
- **The Community** – The community of an organization varies depending on the size and nature of business. Every organization operates in a neighbourhood. The organization's neighbours (the community) are treated with courtesy, friendship and

support. Most of the companies will for instance hold clean-up exercises or give donations to the needy in the area around them which in turn benefits them and the community around hence achieving goodwill.

- **Media** – A good working relationship with the media is imperative for any successful communications program and the entire organization. Media relations have even developed as a career for many practitioners. In Kenya today, the media play a major role in shaping opinions, values and knowledge, such that if an item isn't in the news, it may have never happened, and if it the item makes it to the headlines or at least on page one of a newspaper, it therefore is very important news. In order for an organization to communicate well with its publics, there is need to gain trust and goodwill with the mass media. Good PR department/organizations have to have good relationship/contacts with the professionals in the media since they can either make or break an organization.
- **Government** – Organizations must earn and maintain the goodwill and trust of the government. Government as the voice of the people deserves the attention of any organization especially those that deal with the public. This creates mutual understanding between the government and the organizations.
- **Investors** – Shareholders and potential shareholders serve as an important source of additional corporate funds through equity capital. They therefore constitute a critical public for any organization. PR efforts build an organization's good image with their investment community. Organizations must earn respect and trust in these people since they invest their money, invest other people's money or make recommendations of investments. For example, non-governmental organizations receive donations and



other services from various donors and well-wishers. They therefore must maintain positive goodwill from the donors. On the other hand, a thoughtfully planned and executed financial communications program may materially enhance the reputation and therefore market popularity of a company that performs well. KCB recently held its 41<sup>st</sup> AGM where the company shared their financial position with the shareholders/investors and also got ideas for business improvement.

- Consumers – Consumers are well aware of their rights and will therefore not tolerate defective merchandise, for example, or inadequate service and slow settlements. The customers' goodwill is of paramount importance. They pay the bills for most organizations by buying/using their products and services. The PR practitioners in any organization must ensure that the customers' feedback is addressed appropriately to keep maintaining good image of the company.
- The International Community – Since many organizations have transcended the national boundaries; from universities to manufacturing industries, tourist industries, banks and government; International public relations is faced with challenges of having to overcome verbal and symbolic communications across national and cultural borders since activities like commerce and trade have to prosper.

In and when making a decision on whether or not to engage in public relations activities or practice, knowledge and definition of the organization's publics is imperative if the public relations activity is to serve the intended purpose.

### 2.3. Functions of Public Relations

The business world of today is extremely competitive. Companies need to have an edge that makes them stand out from the crowd, something that makes them more appealing and interesting to both the public and the media. The public are the buyers of the product and the media are responsible for selling it. PR evaluates public attitudes, identifies issues of public concern and executes programs to gain public acceptance. PR provides a service for the company by helping to give the public and the media a better understanding of how the company works. According to Microsoft Encarta Premium Suite (2005), PR is a management function that creates, develops and carries out policies and programmes to influence public opinion or public reaction about an idea, product or an organization. PR keeps management informed of changes in the opinion of the various publics whose support is needed.

The Public Relations Society of America describes the essential functions of public relations to include research, planning, communication, dialogue and evaluation. According to 'The Role of PR in health organizations- A case study of AIC Kijabe hospital by Gaitho N. Peter, August 2007; Baran (2004) lists these as some of the functions of PR:

- **Management counselling** – PR practitioners offer routine advice to their clients /organization's management concerning policies, relationships and communication with its various publics. Center and Jackson (2002) says that when a policy decision has been made, managers have to understand and have it implemented, then it's passed to the employees and when need arises, other publics are also made aware.
- **Development and fund raising-** PR practitioners need to attract personal or financial resources for the organization. Some organizations survive through voluntary

contributions in terms of time and money from their members, friends, employees and supporters. “An organization’s reputation, profitability and even continued existence can depend on the degree to which its targeted publics support its goals and policies. PR specialists serve as advocates for businesses and build and maintain positive relationships with the public.”

- **Media relations-** Media outlets have increased tremendously and so are advances in media technology. PR helps management to understand various media, preparation and organization of materials and placement of newsworthy information to the media. PR practitioners hold press briefings on behalf of the organization, issue press releases and always ensure to maintain positive relationship with the media.
- **Events management and public participation** - PR plan and stage events to attract attention of particular publics. They stimulate interest in an organization through well planned activities designed to facilitate interaction between an organization and its publics.
- **Employee communication** – An organization must have sound internal PR in order to promote positive external PR. Employees want to know the direction the organization is headed, the reason it’s heading that way and the role they have to play towards that particular direction.

Whereas Baran’s list may not exhaustive, it captures the essence of the functions of public relations as practiced by a modern-day company.

## **2.4. Common Public Relations Functions in Kenyan Financial institutions**

In Kenya just like in any other country, public relations are utilized with varied degrees of success in our financial institutions. KCB Public affairs and communications division was reviewed in May 2008 to handle the bank's public relations activities under sub-departments which largely include:

- Public affairs which is responsible for corporate events, functions and sponsorships, hospitality, protocol and executive Visitations, stakeholder relations, corporate branding, corporate sports teams, business launches, openings and awards as well as corporate gift items.
- Communications which is responsible for media relations, publicity, corporate publications, KCB Website, KCB intranet, KCB Communications video, documentaries, supplements, media monitoring and research, shows, exhibitions and trade fairs, corporate profiling, drafting speeches, statements and profiles as well as internal communication.
- KCB Foundation which is responsible for CSR Planning, community work, CSR resource management and distribution, employee driven initiatives, CSR partnerships, CSR monitoring and evaluation, fundraising and business value addition. KCB has values that guide its operations; caring for the community and putting the customer first are among the values which are realized in CSR alongside good customer service.
- Sustainability and management reporting. Responsible for the KCB Sustainability programme, rolling out KCB Green Agenda, sustainability database management, stakeholder engagement initiatives, training and awareness, sustainability reporting, introduction of best practices, coordination of the duties of sustainability champions.

Some of the notable functions of PR in financial institutions as adopted from Eryn Travis include: but not limited to:

- **Company Communications**

Writing is at the heart of public relations, and company communications is an important task of the public relations department. These communications can take many forms and include speech writing, newsletters, brochures, press releases (as mentioned above), videos, PowerPoint presentations, website text and white papers, one-page documents that distill technical information for consumers, employees, board members or reporters. Often, the public relations department works with other company representatives such as information technology or marketing to complete the project or to review the document to ensure that it reflects company messaging. Audiences may be internal or external.

- **Stakeholder Management**

Pursuing two-way communications with stakeholder groups is another function in some public relations departments. Public relations scholar, author and renowned expert Dr. James Grunig is credited with the two-way symmetrical model of public relations. In this model, public relations guides the company to balance its interests with the needs of impacted stakeholder groups, which is accomplished by building community or government relationships, seeking input through communications research and monitoring and responding to the needs of stakeholders.

- **Consumer Interactions**

Much of the success of a company depends upon how the consumer sees the company. If a company projects an air of indifference toward its clientele or if the company has a reputation for dishonesty, consumers will not only avoid the company themselves but will

actively campaign among their friends, family and associates to discourage them from patronizing the company. It is the public relations officer's role to ensure that the company conveys to its clients a genuine interest in their needs and that the clients believe they are dealing with a trustworthy company. The public relations office will participate in the formation of company policy for dealing with customer complaints. PR personnel may also write and distribute a weekly newsletter to clientele.

- **Industry Interactions**

Although dealing well with the consumer and with the media is essential to the success of a company, so too is dealing well with other industry members. Despite the competitive nature of virtually all markets, interaction and sometimes collaboration among industry members is necessary for furthering the cause of the industry itself. For example, if government regulations are hindering the productivity of the industry, collaboration between industry members can create political pressure that may result in a change of the regulations. Thus, a public relations officer must also maintain a healthy relationship with other industry members by issuing communications on topics of mutual interest.

- **Crisis Communication Planning**

Smart companies understand the importance of planning for a crisis communications event. The public relations department is responsible for organizing the plan as well as training other company representatives on its elements. Components of the plan include establishing an overtime or on-call schedule for appointed company spokespersons, determining logistics for media such as a press room and connectivity, distributing information to the media, training company representatives on media interviews and predetermining outside consultants or extra PR hands depending on the size of the emergency.

- **Media Relations**

The public relations department represents the company to the media. The department manages press lists by keeping contacts up to date and seeking out relevant outlets. PR representatives field incoming press queries, pitch company news by drafting press releases or meeting personally with reporters and establish and maintain relationships with media members. Typically, a senior member of the department is the company spokesperson, tapped with speaking on behalf of the company during news interviews. The public relations department also organizes media conferences and other speaking events, which usually include other senior members of the organization.

#### **2.4.1. PR as a Management Function**

All the activities listed above have to fit into a planned PR programme and conducted within an agreed budget, making PR a management function. PR is a distinctive management function that helps establish and maintain mutual lines of communication, understanding, acceptance and cooperation between an organization and its publics, (Black 1972, Seitel 1987). Professor James E. Grunig has observed the Public Relations sector of numerous organizations around the world for 35 years. He states he has witnessed five major changes from when he first started off in the industry. In a speech given in 2001, he lists the changes as follows: First, public relations is becoming a profession with a scholarly body of knowledge. Second, public relations is becoming a management function rather than only a technical communication function. Third, public relations practitioners are becoming strategic counselors who are less preoccupied with publicity in the mass media than their predecessors. Fourth, public relations has moved from a profession practiced only by white

males to a profession with a female majority and with practitioners of many racial and ethnic backgrounds. Finally, almost all public relations practice today is global rather than confined to the borders of only one company.

In relation to management function of PR, Harlow (1976) defines PR as a "distinctive management function which helps to establish and maintain mutual lines of communication, understanding, acceptance and cooperation between an organisation and its publics." The inclusion of management functions in the definition explains the reason for the appointment of public relations officers with the responsibility of operating at the management level of organisations. Officers responsible for public relations programmes must, at all times, liaise with the public of the organisation and act as the middle man in-and-out of the firm, but not as an errand staff. As a distinctive management function, it maintains beneficial line of communication, cooperation and acceptance between an institution and its publics. It keeps the management fully aware of and reacts appropriately to diverse outside opinions while counseling it to serve the public interest by making purposeful changes toward ensuring additional public good. It engages in research regularly, including content analysis of media reports on trends in the environment and uses professional communication techniques to achieve maximum results.

The management of an organization needs to be aware of values and attitudes of its various publics for the organization to achieve its goals. PR as a management function will entail anticipating, analyzing and interpreting public opinion, attitudes and issues that may impact on the organization in some way. "The role of the public relations member of the management team is that of innovator, catalyst, conscience and the inward and outward



Seeing Eye.” (Black 1972) This means that there has to be someone at the senior level management who should be keeping a constant watch on the effects of company policies to their publics, and equally monitor the climate within and without the organization.

In “The Role of PR in health organizations- A case study of AIC Kijabe hospital by Gaitho N. Peter, August 2007; Basavanthappa (2005) goes further to conclude that PR as a management function entails:

- **Planning** – working out a broad outline of things to be done and methods of doing them to accomplish the purpose set for the organization.
- **Organizing** – Establishing formal structures of authority through which work is arranged, defined and coordinated for the defined objectives.
- **Staffing** – The whole personnel function of bringing and training the staff and maintaining favourable work conditions
- **Directing** – Continuous task of making decisions and embodying them for the guidance of staff
- **Co-ordinating** – Interrelating the various parts of the work and eliminating conflicts
- **Reporting** - Keeping all the interested parties informed as to what is going on through records, research and inspection.
- **Budgeting** - Fiscal planning, accounting and control.

## **2.5. The Practice of Public Relations in Kenya**

Public relations is described by the Mexican statement of 1978 as “the art and social science of analyzing trends, predicting their consequences, counseling an organization’s leadership and implementing planned programs of action which will serve both the organization and the public’s interest.” The practice of public relations has been shaped by several underlying and pervasive trends in our complex, industrialized society. Three fundamental trends are directly related to the evolution of public relations.

- The growth of big institutions
- The increasing incidence of change: conflict and confrontation in society; and
- The heightened awareness of people everywhere because of more sophisticated communications technology.

The size of today’s society has played a significant role in the development of public relations services. The days of small grocery stores, the tiny college and the small local bank are disappearing. Supermarket chains are operating round the clock. Countrywide colleges with populous branches in several cities and the beginnings of regional banking networks and multi-national companies have emerged.

As institutions have grown larger, the Kenyan population burgeoned, as people have had to deal increasingly with bureaucracy, so have institutions themselves refined their methods of communicating with the public. Specifically, the public relations profession has evolved to interpret these large institutions to the public they serve. The increasing incidence of change, conflict and confrontation in the society is yet another reason for these institutions taking up public relations services. Women’s rights and affirmative action, consumerism and

environmental awareness, labour management disputes and the unhappiness of the public in general with large institutions all have contributed materially to the need for better communication and the existence of better communicators.

Licensing and registration of the profession in Kenya has also contributed to its growth and uptake. There are practitioners who regard their activity as a profession in which the public interest, and not pecuniary motivation, is the primary consideration. Further, there are outstanding leaders in the society who are grasping the meaning and significance of PR. A recent launch of a major political party in Nairobi has reportedly consumed the services of several PR consultants as the politicians seek to inform the public of their message and policies in the most effective manner. The practice of PR in Kenya is finally coming of age in the political sphere.

In Kenya today, advertising agencies seem to have taken over large public relations organizations. According to a recent article published in the issues of the Daily Nation's Smart company segment of Tuesday, April 3, 2012, pg. 8-9, the writer begins by saying that public relations is an industry whose services are not widely understood, but are mostly sought during crises. He also refers to the practice as "the communication and marketing business." According to the writer, public relations and advertising is growing due to the improving economic conditions in the country that have seen the entry of multinational companies creating new business. Better economic conditions have also seen firms increase their advertising and communication budgets.

Gina Din Kariuki, the C.E.O of Gina Din Corporate Communications was quoted in the article saying, "The great thing is that the public relations pie is growing too, with more and

more companies seeing the advantage of having a strategic communications agency to partner with.” This was in response to the article titled “Crisis as PR firms fight for staff and clients.”

## **2.6. Public Relations Society of Kenya**

The Public Relations Society of Kenya (PRSK) was established in 1971 when the need to establish a professional body to guide the practice was necessitated by the changing economic times. The efforts of PRSK to quantify the size and scope of the PR industry in Kenya have proved futile due to uncertainty of small consultancy organizations and especially stand-alone outfits. PRSK also laments that the lack of a code of ethics, regulations and standard of PR practice in Kenya is partly to blame for the mess in the sector. However, in 2010, the PRSK commissioned the first ever survey on the status of PR practice in Kenya. The survey conducted by Kentice Tikolo on behalf of the PRSK reveals a sustained growth in the practice in Kenya both at the company and private levels. Private companies and government departments have increased their uptake of PR activities just like the number of PR services providers has gone up. The survey pointedly makes strong recommendations on how the quality and level of PR practice can be enhanced in Kenya. Capacity building in training, curriculum development and public awareness on PR as a discipline are emphasized. The role of and the need to strengthen the PRSK as a self-regulating agency is also highlighted.

To strengthen PR practice in the eastern region of Africa, the Eastern African Public Relations Associations (EAPRA) was established on December 13, 2002, comprising the Public Relations Society of Kenya (PRSK), Public Relations Associations of Uganda

(PRAU), Public Relations Associations of Tanzania (PRAT) and Rwanda's association. It is evident that the practice of PR requires better management. The above mentioned institutions working in collaboration with each other are certain to come up with regulations to govern the industry and to take it to greater heights. According to the PR status survey 2011 by PRSK on "The state of the public relations profession in Kenya." PR in Kenya is ready to leap to global standards of professionalization. The society is now well placed to provide the much needed direction on the standards of the practice in relation to accreditation, training and continuous professional development. This will be critical in providing the much needed confidence in public relations as a management function.

The brief history given above indicates that in countries where PR is more developed, there were distant objectives which PR was to achieve. Such objectives and determinants are not as well known in Kenya. There is ample need to determine what factors lead to the uptake of professional PR services in Kenya.

## **2.7. Theoretical Framework**

The Systems theory of Ludwig von Bertalanffy (1940's). Systems theory was proposed in the 1940's by the biologist Ludwig von Bertalanffy and furthered by Ross Ashby. Von Bertalanffy was reacting against both reductionism and attempting to revive the unity of science.

A system is a set of interacting units that endures through time within an established boundary by responding and adjusting to change pressures from the environment to achieve and maintain goal states; Scott M. Cutlip and Alan Center, *Effective Public Relations* (1985). In Public relations, the set of interacting units includes the organization and the publics with

which it has or will have relations. The 'publics' here include those with whom the organization must establish and maintain enduring and mutually beneficial relationships. Unlike physical and biological systems, however, social systems are not especially dependent on the physical closeness of component parts. Rather, specification of organization-public interactions defines systems. An organization-public system consists of an organization and the people involved with and affected by the organization.

Most relationships extend well beyond the period of specific campaigns. Therefore, even though relationships must be defined specifically for each situation and program goal, they also must be viewed in the larger context of the organization's overall PR program. In some cases, goals can be achieved by simply maintaining existing relationships in the face of changing conditions. More likely, however, organizations must continually adjust their relationships with publics in response to an ever-changing social milieu. Because organization-publics systems exist in changing environments, they must be capable of adapting their goals and relationships to accommodate change pressures from their complex and dynamic settings.

Systems theorists typically define the environment as anything that generates change pressures – information, energy and matter inputs – on a system. Environmental inputs to organizations –publics systems take many forms. For example, news reports about abuses of office by top executives at a company could lead to donor backlash, greater public scrutiny and even government investigations, (Cutlip, Center et al 1985).

Change pressures on organizations-public systems come from many types of environmental sources. In turn, organization-publics relationships change in response to these environmental

pressures. If they do not change, old relationships become dysfunctional because the organization acts and reacts in ways inappropriate to the new circumstances. If unmanaged and non-purposive in their responses to environmental changes, systems tend to degenerate to maximum disorder, what system theorists call 'entropy'. In social systems this means that coordinated behavior to attain mutually beneficial goals is no longer possible. In effect, systems break up, (Cutlip et al, 1985). PR is charged with keeping organizational relationships in tune with the mutual interests and goals of organizations and their publics.

The organization is itself also composed of a set of interacting units, and can also be viewed as a system. The organization must modify internal processes and restructure themselves in response to changing environments. In the absence of such adjustment and adaptation, organizations become out of step with the world around them. The PR staff is therefore charged with keeping the organization sensitive to environmental changes, anticipating as well as reacting to change pressures. KCB in this case is a system which is comprised of many divisions and departments which must work together in order for the organization to exist and succeed in its undertakings. Corporate communications is one of the departments and it deals with the bank's public relations functions. The department has to constantly interact with the environment and its various publics, listen to them and their needs, collect feedback and advise the organization on how to move forward to achieve and maintain goodwill with these publics.

Systems are further divided into sub-systems, (Grunig and Hunt,1984). PR is part of what organization theorists call the adaptive subsystem. Adaptive subsystems vary in their sensitivity to their environments just as do the PR functions within organizations. Some

organizations actively monitor their social environment and make adjustments based on what is learned. There are open and closed systems. Social systems like financial institutions are generally open systems. Closed systems have impermeable boundaries so they cannot exchange matter, energy or information with their environments. They do not adapt to external change and eventually disintegrate.

Open systems on the other hand exchange inputs and outputs through boundaries that are permeable. They are responsive to environmental changes. The most successful organizations are especially adroit at continually responding to change of any sort in their environments. The inputs can be reactions to a system's own outputs, that is, inputs can cause deviations from these system goal states. When that happens, feedback within a system causes adjustments in both system structure and processes. What changes and to what extent depends on the nature of the feedback in the system. According to Littlejohn, Feedback can be classified as positive or negative, depending on the way the system responds to it. Negative feedback is an error message indicating deviation and maintains a steady state. A system can also respond by amplifying or maintaining deviation – positive feedback.

### **2.7.1. Systems Theory and Public Relations**

Systems theory as applied to public relations practice seeks to explain how organizations interact with the external and internal environment and how those interactions are managed. (PR Organization International website, accessed 7<sup>th</sup> May 2009). Grunig and Hunt (1984) suggest that an organisational system can be broken down into five major subsystems: the production subsystem, the disposal subsystem, the adaptive subsystem, the maintenance subsystem and the management subsystem. Within this, they identified PR as a boundary



spanner. Public relations practitioners carry out the boundary spanning role as they help and enable the organisation to 'manage its relationships with groups in the environment'. (Grunig & Ehling 1992).

PR serves a feedback function that helps organizations interpret their environments in order to achieve homeostasis (Botan and Hazleton 2006). PR may also support other subsystems for example consulting with marketing (disposal system) on product promotion or with senior management (management system) on investor relations (Tench and Yeomans 2006). Grunig and Hunt's (1984) models of public relations emphasise the boundary spanning and feedback roles of public relations within organisations. This role suggests that there is no clear fit for PR within the organisation. However, PR continues to demonstrate its professionalism as a respected field. It is shaking off its association with Marketing as organisations realise the importance of relationship and reputation management.

White and Dozier define boundary spanners as 'individuals within the organization who frequently interact with the organization's environment' (1992:93) Liefer and Delbecq (1978) offer a simpler description of boundary spanners as functioning 'as exchange agents between the organizations and its environment' (cited in Kitchen 2002). Recent advances in new media accommodate the PR practitioners in conducting boundary spanning more efficiently. Digital media opens a gateway enabling publics to interact through channels such as blogs and forums.

### **2.7.2. Application of the Systems Theory to this Study**

The history of operations of financial institutions in Kenya does not point to regular and institutionalized utilization of PR as a means of achieving the institution's goals. However, as

indicated in the introduction, the increase in uptake of PR activities by financial institutions in Kenya may be a pointer to their realization that PR is an essential ingredient if the institutions are to reap maximum benefits from their operations. PR acts as the lubricant that oils the chains that links systems and departments of the financial institutions and as such cannot operate in isolation from the other systems of the institution that practice it. It is this interdependence between PR and the other systems and operations in KCB that makes the systems theory provide the most appropriate theoretical basis for this study.

The systems theory is applicable and relevant for this study to the extent that it will assist in situating PR within the overall operational framework of any financial institution and in particular KCB. Through the theory I hope to establish the interdependence among the various arms / divisions of the bank and thereby highlight the role of PR in supporting the other systems and operations of the bank with the aim of promoting the realization of maximum benefits for the business. The theory will further be instrumental in showing how the Corporate affairs department at KCB interacts with its publics/clients as well as how the banks uses the PR functions to harness the other systems around it to better the business.

## **2.8. Summary**

The literature reviewed has revealed that PR is a management function. The review indicated that more organizations need to accord PR the right recognition as an integral part of management. Further, management should not mistake PR with other functions like marketing or advertising. There is an essential need to recognize that PR is the only way for organizations to be understood by their publics and for organizations to understand their

publics. The history of PR has revealed how people understood the potential of PR to get their message across to the publics. During the literature reviews, it became apparent that most of the literature on PR is not Kenyan. Very little has been written on the subject of determinants of the uptake of PR in Kenya, generally, and specifically by the financial institutions. This study therefore sought to fill the gaps in research on the subject area.

## **CHAPTER THREE**

### **METHODOLOGY**

#### **3.0 Introduction**

The research design and methodology adopted for this study was aimed at making the study as practical as possible while adhering to the basic tenets of academic research. The methodology employed was largely conventional.

#### **3.1. Research Design**

The design depends on the type of research one is engaged in. Research can be exploratory, descriptive or explanatory. In this study I employed the descriptive research design. This research design focuses on illustrating characteristics for the research object and consists of gathering and systemizing existing data (Wallén, 1996). Descriptive research is used when the goal is to develop a careful description of different patterns that were expected during the exploratory stage. This design is suitable based on the formulations of the research problem, questions and the definitions above. Descriptive studies, according to Koul (1984) are concerned with gathering facts rather than manipulation of variables. They obtain information concerning the current status of phenomena and describe “what exists” with respect to variables or conditions in a situation (Best and Khan 1993; Kinoti 1998). This study sought to establish the factors that determine the uptake of PR services in financial institutions in Kenya through the description and analysis of what happens at the KCB. As the study proceeded through the gathering of information and facts at the KCB which was then used to make deductions and conclusions on the subject, descriptive research was found to be appropriate as a means of achieving the purpose and specific objectives herein.

In terms of strategy, the case study, KCB, is ideally suited to the needs and resources of a small-scale research, like this, because it allows for a focus on one or few examples. In case of KCB, data was drawn from the experiences of the personnel engaged in the daily practice at the bank, allowing the researcher to show the complexity of real-life circumstances (Baxter et.al 2001). Relationships and processes within a social setting tend to connect and relate. To understand one factor, it is important to understand many others, to be able to see how different parts are linked together. The case study approach offered the researcher a good chance to review the complexities of a given situation. When concentrating efforts on one case rather than many, there can be insights gained from the individual situation, which had not been discovered through the use of a broader research strategy (Denscombe, 2003).

### **3.2. Study Site/Area**

Since the Kenya Commercial Bank has its headquarters in Nairobi, the study was carried out in Nairobi. The study further narrowed down to the corporate communications department situated at the eighth floor of Kencom house where the head office is based. Most of the data and information was collected from KCB's head office at Kencom House, Moi Avenue Nairobi. It is also at the same location where the bank's largest and busiest branch, the Moi Avenue Branch, is situated on ground floor. It was therefore easier to access the bank's clients randomly from this branch as well as the selected relevant branch personnel.

### **3.3. Target Population**

The target population of the study included the overall management of KCB, the corporate communications department, the customer care department at Moi Avenue branch, Kencom

house, other bank employees as well as clients of the bank. I worked with a sample population of 30 subjects made out as follows: 3 subjects from the overall management of KCB, 5 subjects from the corporate communications department, 2 subjects from the customer care department, 5 subjects from the KCB Moi Avenue Branch in Nairobi, 5 subjects from among any other employees of the Bank and 10 subjects from the clients of the Bank randomly identified at the Moi Avenue Branch.

### **3.4. Sample Size and Sampling Procedure**

The sample size is an important feature of any empirical study in which the goal is to make inferences about a population from a sample. As indicated earlier, KCB is quite a big institution. However, the classification of the target population should enable us to reach a representative sampling size. I worked with a sample size of 30 subjects made out as follows: 3 subjects from the overall management of KCB, 5 subjects from the corporate communications department, 2 subjects from the customer care department, 5 subjects from among other employees of the bank in Head office, 5 subjects from among the employees of the Bank at Moi Avenue branch and 10 subjects from the clients of the Bank.

In terms of sampling procedure, purposive sampling was used to sample the banks employees while volunteer subject sampling was applied in sampling the clients of the bank.

Purposive sampling is preferred for collecting data from the bank's employees because KCB has a distinct department that deals with public relations. It also has other support services departments that work closely with the public relations department and whose work PR feeds into. In this regard purposive sampling was employed by first identifying the various levels and categories of personnel in the target population identified earlier. For instance from the

overall management of KCB I identified the ones whose roles are closely linked to PR. At the corporate communications department I went for the officers at the decision-making level, the ones that execute the functions of PR on a day-to-day basis and those in charge of monitoring and evaluating the performance of the PR functions of the bank. From the customer care department I settled on the employees whose roles at the department coordinate with those of the corporate communications department while at the branch level I chose a sample that included employees who handle PR functions at the branch level and who interface with the head office.

Volunteer subject sampling was used to collect data from the bank's clients at the Moi Avenue Branch in Nairobi. This was the most appropriate sampling procedure in this regard due to the large number of the bank's clients. After obtaining permission from the bank's management I stationed myself at the branch and convinced a number of willing clients to volunteer to give me the information that I required for the purpose of this study.

### **3.5. Research Instruments**

I used two sets of research instruments for this study. These included interview guides and questionnaires. First, I as much as possible used interviews as a means of data collection. Secondly, I prepared different sets of questionnaires.

I used interviews as the primary means of data collection from bank employees at the management level and from the corporate communications department. Interviews with this class of respondents were important in gaining first hand information from the banks management on their perspectives on the role of PR to the bank, the PR policy orientation and in comparing the PR functions and the other core functions of the bank. Interviews with

the employees in the corporate communications department were essential as this is the department that coordinates the PR activities of the bank. Through this method I was able to seek instantaneous responses to some of the key research questions to be addressed in this study alongside seeking important clarifications and counterchecking information that I had received from the other sources.

I also used the interviews to collect data from the bank's clients as they are not stationed at the bank's branch, making it difficult to trace them if a different method like a questionnaire was used. For the purposes of the interviews I prepared different interview guides for each class of the respondents.

Where I could not get to interview the respondents, I prepared two sets of questionnaires for the bank's management respondents, the corporate department, customer care department, and branch employees.

### **3.6 Data Collection Procedure**

As a preliminary stage to data collection, I requested for an introduction and authorization letter from the University to enable me approach the management of KCB. I then approached the KCB management to obtain permission to proceed with data collection after which I proceeded to identify the respondents within the bank and the clients of the bank to be approached.

I administered the questionnaires to the identified respondents and agreed with them on when to collect the same. Due to the nature of the study, I employed open-ended and focused interviews. With the interview guides as foundation, I got the respondents to talk freely on the issues surrounding the study. Desk research was continual as a means of augmenting the theoretical basis and enriching the conclusions drawn from the collected data.



### **3.7 Validity and reliability of the research instruments**

The meaning of validity is whether ones' data collection methods, approaches and techniques actually measure and relate to the problem that has been explored (Blaxter et.al. 2001). Validity is defined as an instrument's ability to measure exactly what it is supposed to measure (Eriksson & Wiedesheim-Paul, 2001).

By using interviews and questionnaires, the validity of the findings of this study was enhanced. To further increase the validity, a simplified outline of the interview guide was sent to the respondents in advance. This gave the respondents the possibility to prepare for the interview and to obtain the correct information. Direct contact at the interview enabled me check the accuracy of the data as I collected it. Involving more than one respondent in same category in administering questionnaires also enabled me cross-check the validity of the responses.

Reliability on the other hand is concerned with how reliable and accurate the research methods and techniques for collecting data are. The reliability is a way of measuring how well a method provides a researcher with the same results, if the method were to be repeated under the same circumstances. If a method is not reliable, it also lacks validity, but high reliability does not automatically mean high validity. To ensure data reliability I have made efforts to be as objective as possible when handling and evaluating the collected data. I avoided biasing the respondents' answers by not asking leading questions. I also appealed to the respondents to the questionnaires to answer as truthfully as possible, alongside giving assurances of confidentiality.

### **3.8 Data Analysis and Presentation**

Data analysis included examination and organization of both quantitative and qualitative data collected from both primary (questionnaires and interviews) and secondary (documentary) analysis. The quantitative data was analyzed using descriptive statistics in tabular form while the qualitative data is presented in a discussion form.

## **CHAPTER FOUR**

### **DATA ANALYSIS, PRESENTATION AND INTERPRETATION**

#### **4.0 Introduction**

This chapter presents the findings and the analysis of the research findings based on the research objectives. The study objective was to examine and document the factors that determine the uptake of public relations services by Kenya's financial institutions with a specific focus on the Kenya Commercial Bank.. The respondents in this study comprised of bank managers, bank employees and bank clients in Nairobi. The presentations are made based on the findings from the respondents. The analysis is presented in both tabular and graphical presentations.

#### **4.1 Kenya Commercial Bank Managers**

##### **4.1.1 Job Title**

The job titles for the managers who participated in this study as shown in figure 4.1.1 below, reveals that 43% of the respondent held the title of Culture Support Manager, 29% of the respondents held the title of Account Compliance and Maintenance Manager, while an identical 14% held the titles of Director Back Office and Customer Service Division and Corporate Communications Manager respectively.

**Figure 4.1 Job Title**

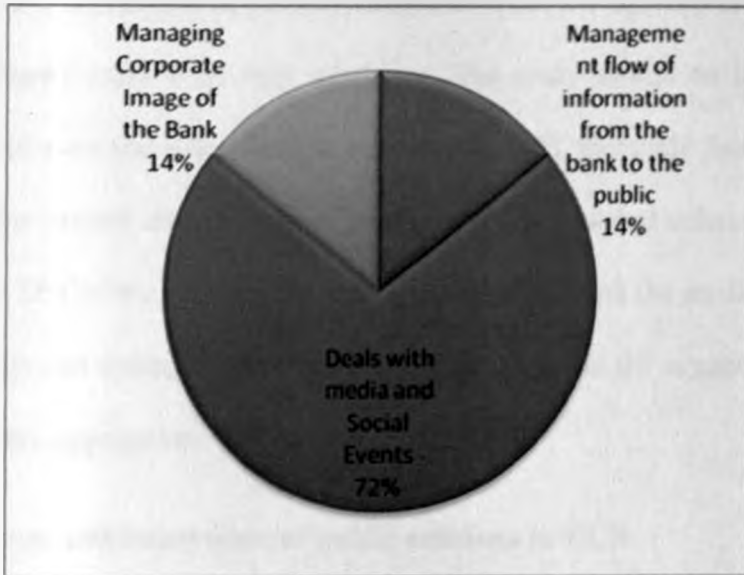


**4.1.2 Whether KCB practices public relations**

In trying to ascertain from the respondent managers if KCB practiced public relations, all the respondents answered to the affirmative.

In explaining how KCB practices public relations, the study findings as shown in figure 4.1.2 below, revealed that it is done through dealing with the media and participating in social events as cited by 72% of the respondents, managing flow of information from the bank to the public as cited by 14% of the respondents and managing corporate image of the bank as cited by another 14% of the respondents.

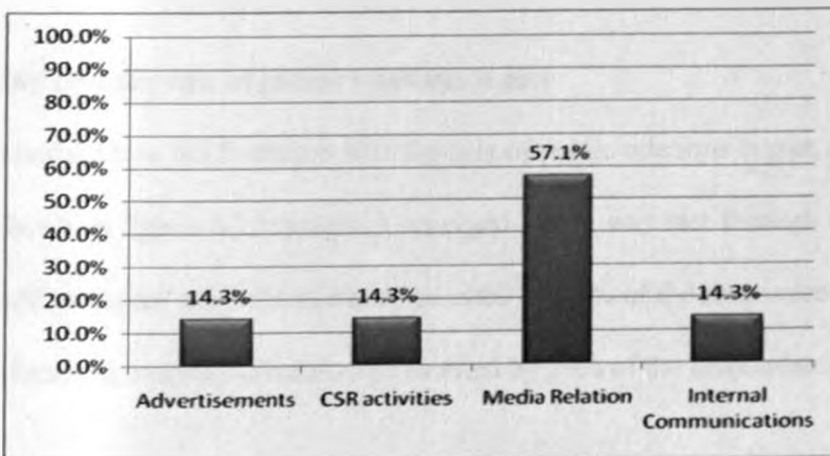
**Figure 4.2 Practice of PR in KCB**



**4.1.3 The form of practice of public relations in KCB**

In trying to establish from the respondents what form the practice of public relations take at KCB, the study findings as shown in figure 4.1.4 below reveals that it takes the form of media relations as cited by 57% of the respondents, other forms cited include advertisements, corporate social responsibility and internal communication respectively, each cited by 14% of respondents.

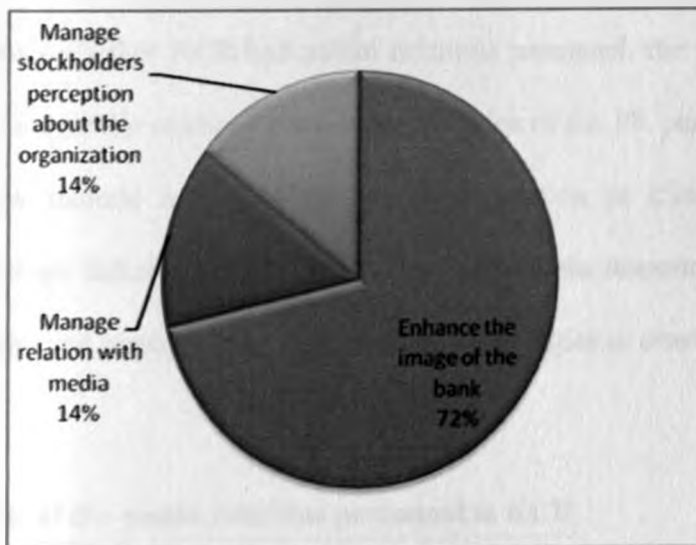
**Figure 4.3 Form of PR practice in KCB**



#### 4.1.4 Importance and role of public relations to KCB

In trying to rate the importance of public relations at KCB, the findings revealed that all the respondent managers rated it as very important. The study sought to establish from the managers point of view the role of public relations at KCB, the study findings as shown in figure 4.1.4 below reveals that the role of public relations included enhancing image of the bank as cited by 72% of the respondents, managing relations with the media as cited by 14% of the respondents and managing stakeholders perception about the organization as cited by another 14% of the respondents.

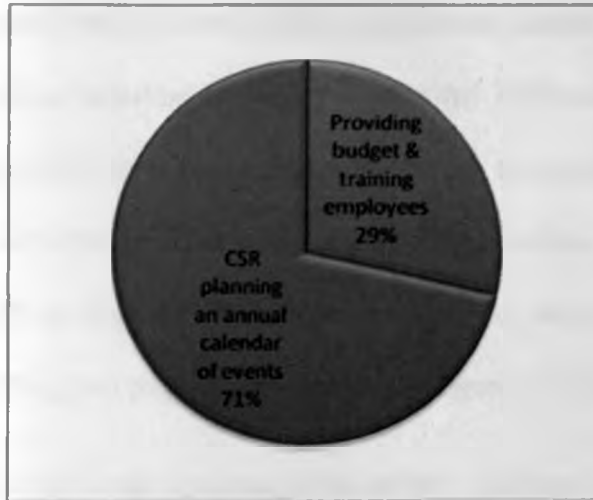
**Figure 4.4 The role and importance of public relations in KCB**



#### 4.1.5 Ensuring that the role of public relations is met

In trying to ascertain how KCB ensures that the role of public relations is met, from the study findings as shown in figure 4.1.5 below, it emerged that it was met through CSR activities and planning of an annual calendar of events as cited by 71% of the respondents and through budget provisions and training of employees as cited by 29% of the respondents.

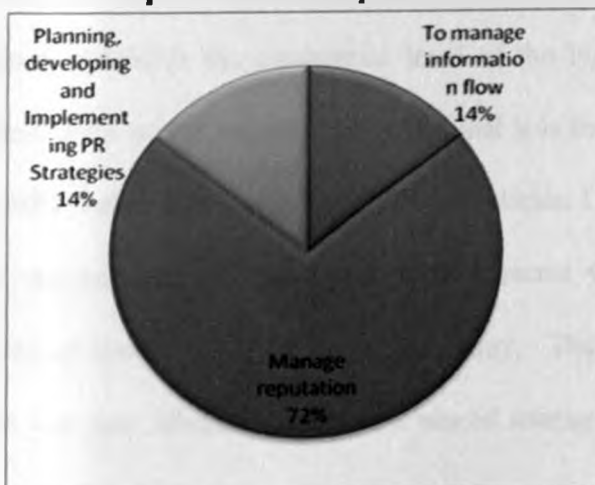
**Figure 4.5 Ensuring that the role of public relations is met**



#### **4.1.6 Public Relations personnel and their Role in KCB**

In trying to establish whether KCB had public relations personnel, the interviews revealed that the bank had public relations personnel. The roles of the PR personnel as shown in figure 4.1.6 below include managing the bank's reputation as cited by 72% of the respondents, to manage information flow as cited by 14% of the respondents and to help in planning, developing and implementing public relations strategies as cited by another 14% of the respondents.

**Figure 4.6 The role of the public relations personnel in KCB**



#### 4.1.7 Public relations department at KCB

All the respondents agreed that KCB had a public relations department which is referred to as corporate communications department. On the factors that informed the creation of public relations department in KCB, most of the respondents cited, the need to engage in corporate social responsibility activities as cited by 43% of the respondents, to manage the public perception of the bank as cited by 29% of the respondents and to manage stakeholders relations as cited by 28% of the respondents as shown in figure 4.1.7 below:

**Figure 4.7 Factors that led to the creation of the public relations department at KCB**



#### 4.1.8 Managerial level of PR officials in KCB

The study sought to establish the managerial level of the highest ranked public relations official in the bank. 57% of the respondents stated that it is the Corporate Communications Manager, while 14% stated that it was the KCB Foundation Director, as was the case with another 14% of the respondents stated that it is Director Corporate Affairs, while the remaining 14% stated that it is the Company Secretary. The study also revealed that the respondents were not sure whether the highest placed manager participated at the highest



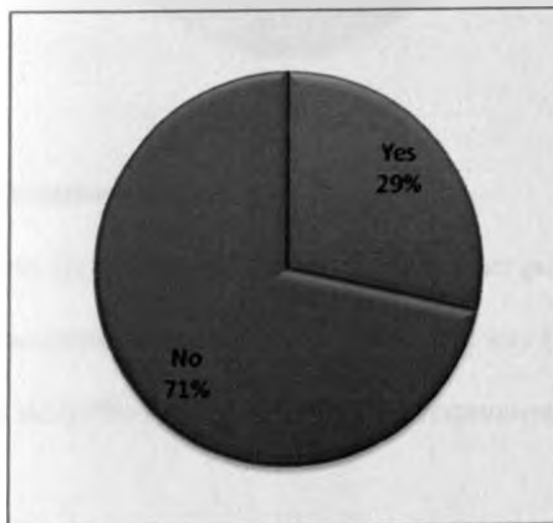
level of decision making level at the bank. 86% of the respondents stated that the head of public relations division was a member of executive committee, while 14% of the respondents felt that public relations department was under the KCB Foundation.

In trying to establish to whom the head of public relations department reports, the study findings revealed that he/she reports to the Office of the Company Secretary as cited by 57% of the respondents, 43% of the respondents cited that the head reports to the Chief Executive Officer.

#### **4.1.9 Public relations plan/policy/charter**

In trying to establish whether KCB had a public relations plan/policy/charter, from the study findings as shown in figure 4.1.9 below, it emerged that 71% of the respondents cited no while 29% cited yes.

**Figure 4.8: Public relations plan/policy/charter**

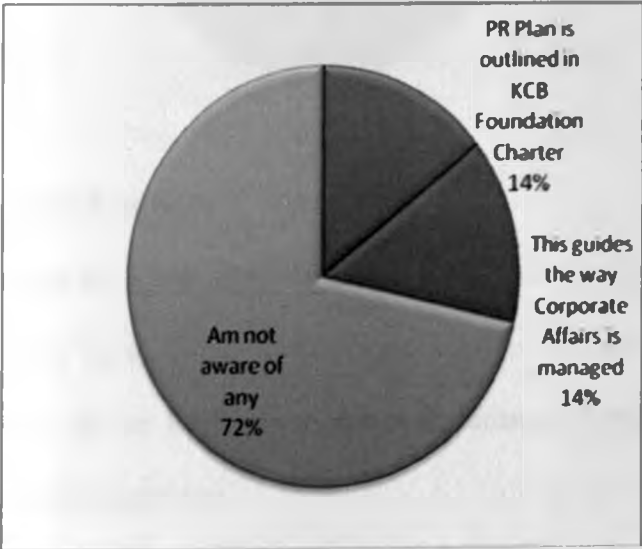


#### **4.1.10: Whether KCB has a public relations policy/charter**

In trying to explain the answers for those respondents who did not agree that the bank had a public relations charter/policy/plan, from the study findings as shown in figure 4.1.10 below.

indicates that they were not aware of any policy/charter/plan as cited by 72% of the respondents, while for those who had agreed that they had, indicate that the public relations plan was outlined in KCB Foundation Charter as cited by 14% of the respondents, while another 14% of the respondents explained that the public relations plan guides the way corporate affairs was managed.

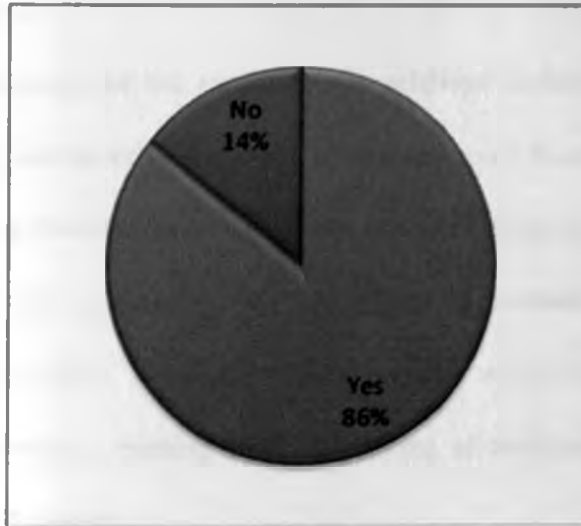
**Figure 4.9: Whether KCB has a public relations policy/charter**



**4.1.11 Setting of public relations objectives**

In trying to establish from the managers whether KCB had set public relations objectives, from the study findings as shown in figure 4.1.11 below, majority (86%) of the respondents agreed to the affirmative, while the remaining 14% of the respondents did not agree.

**Figure 4.10: Setting of public relations objectives**



#### **4.1.12 The objectives of PR at KCB**

For those who agreed that KCB had set public relations objectives in place as shown in figure 4.1.12 below, 57% cited some of the objectives as being to improve corporate image and reputation, 14% cited to update information on the organization website, and another 14% cited to manage stakeholders relations.

**Figure 4.11: The objectives of PR at KCB**



**4.1.13 Public relations activities KCB has been involved in the recent past to achieve the objectives stated above.**

In trying to establish some of the recent public relations activities that KCB has been involved in the recent past to achieve the objectives, as shown in table 4.1.13 below, reveal that the bank has been involved in tree planting activities, Kenyans for Kenya Campaign, sponsorship of safari rally, sponsoring needy students, involvement in medical camps and jigger eradication campaigns, sponsoring blankets and wine, engaging new investors, launching Diaspora banking, training staff, employing of new staff, holding stakeholder forums and taking a PR Agency.

**Table 4.1: Public relations activities KCB has been involved in the recent past to achieve the objectives stated above.**

	<b>Frequency</b>	<b>Percent</b>
Kenyans for Kenya Campaign	6	85.7
Launch of Diaspora Banking	1	14.3
Tree Planting	7	100.0
Sponsoring safari Rally	6	85.7
Train Staff	1	14.3
Sponsoring Blankets and wine	6	85.7
Employ new staff	1	14.3
Sponsoring Needy students	6	85.7
Hold Stakeholders forums	1	14.3
Involvement in Medical Camps	5	71.4
Engage new Investors	2	28.6
Jigger-eradication Campaign	6	85.7
Take on a PR agency	1	14.3
<b>Total</b>	<b>7</b>	<b>100.0</b>

#### 4.1.14 Planning and coordination of PR activities

The study sought to establish who at KCB plans and coordinates these activities, 86% of the respondents cited KCB Foundation, while 14% cited that it was the PR personnel, as shown in table 4.1.14 below.

**Table 4.2: Planning and coordination of PR activities**

	<b>Frequency</b>	<b>Percent</b>
KCB Foundation	6	85.7
Personnel in PR department	1	14.3
<b>Total</b>	<b>7</b>	<b>100.0</b>

#### 4.1.15 How KCB coordinates its public relations activities

The study sought to establish how the KCB coordinates its public relations activities and from the study findings it emerged that it did through communication to the media as cited by 71% of the respondents, KCB branches carrying out PR activities as cited by 14% of the respondents and through media consultants contracted by the bank as cited by another 14% of the respondents as shown in table 4.1.15 below.

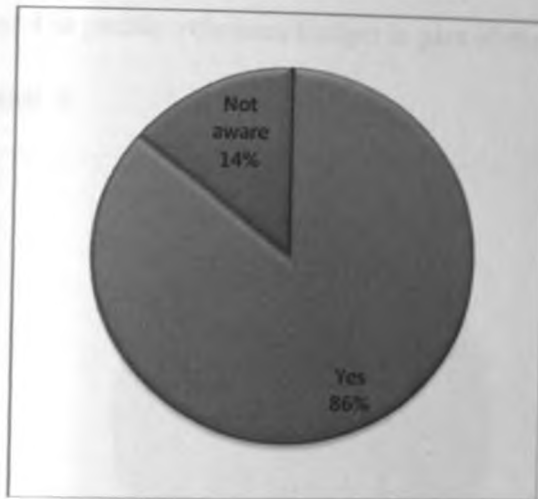
**Table 4.3: How KCB coordinates its public relations activities**

	<b>Frequency</b>	<b>Percent</b>
Branches carry out PR activities at their level	1	14.3
Communication to the media	5	71.4
Through media relation consultants contracted to the bank	1	14.3
<b>Total</b>	<b>7</b>	<b>100.0</b>

#### 4.1.16 Allocation of a budget for public relations activities

The study sought to establish if PR activities at KCB had a budget, and from the study findings it emerged that majority (86%) of the respondents cited that it had, while 14% of the respondents cited that they were not aware as shown in figure 4.1.16 below.

**Figure 4.12: Allocation of a budget for public relations activities**



#### 4.1.17 How the PR budget compares with other allocations

In trying to ascertain how the PR budget compared with other allocations, the study findings as shown in table 4.1.17 revealed that it was slightly less as cited by 57% of the respondents, 14% of the respondents cited that it was slightly more and another 14% of the respondents cited that it was the same.

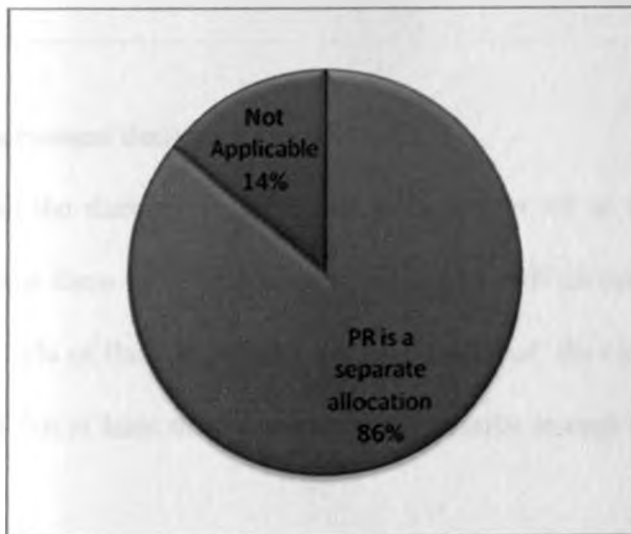
**Table 4.4: How the PR budget compares with other allocations**

Budget	Frequency	Percent
Slightly more	1	14.3
Slightly less	4	57.1
Same	1	14.3
Not Application	1	14.3
<b>Total</b>	<b>7</b>	<b>100.0</b>

#### **4.1.18 Whether the public relations budget is part of the larger marketing budget or is a separate allocation**

The study sought to establish if PR budget was part of the larger marketing budget or it was a separate allocation, from the study findings, it emerged that majority (86%) of the respondents cited that it was a separate allocation as shown in figure 4.1.18 below.

**Figure 4.13: Whether the public relations budget is part of the larger marketing budget or is a separate allocation**



#### **4.1.19 The overall disposition of the management of KCB towards allocating resources to public relations activities**

The study sought to establish the overall disposition of the management of KCB towards allocating resources to PR activities, from the study findings it emerged that 71% of the respondents cited that KCB management supports PR activities through money and time. 14% of the respondents cited that it was a key area of focus, while another 14% of the respondents cited that it was not efficient as shown in table 4.1.19 below.

**Table 4.5: The overall disposition of the management of KCB towards allocating resources to public relations activities**

	<b>Frequency</b>	<b>Percent</b>
The management supports PR activities through money & time	5	71.4
Not efficient	1	14.3
This is a key area of focus	1	14.3
<b>Total</b>	<b>7</b>	<b>100.0</b>

#### 4.1.20 Number of personnel dedicated for PR in KCB

In trying to establish the number of personnel dedicated to PR at KCB, from the study findings it emerged that there were 3 permanent staff and 3 staff on contract as cited by 57% of the respondents, 28% of the respondents were not aware of the exact number, while the remaining 14% cited that at least there was one representative in each unit as shown in table 4.1.20 below.

**Table 4.6: Number of personnel dedicated for PR in KCB**

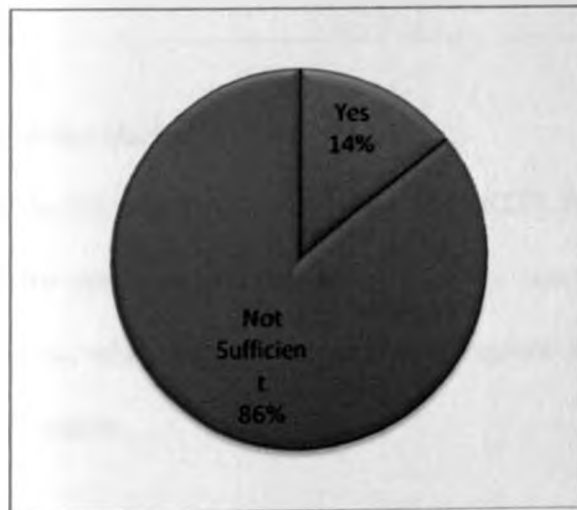
	<b>Frequency</b>	<b>Percent</b>
There is at least one representative in each unit	1	14.3
Not aware of the exact number	2	28.6
3 permanent & 3 on contract	4	57.1
<b>Total</b>	<b>7</b>	<b>100.0</b>



#### 4.1.21 Whether the number is sufficient for the PR functions in your organization

The study sought to establish if the number of staff mentioned in the preceding question was sufficient to manage PR functions at KCB, from the study findings it emerged that it was not sufficient as cited by majority(86%) of the respondents, while only 14% of the respondents cited that it was sufficient.

**Figure 4.14: Whether the number is sufficient for the PR functions in your organization**



#### 4.1.22 How the number of personnel in the PR department compares with the numbers in similarly situated departments in KCB

The study sought to establish, how the PR staff numbers at KCB compared with the numbers of similar situated departments in the same organization, from the study findings, it emerged that the number was inadequate as cited by 86% of the respondents, while the remaining 14% of the respondents cited that all departments were sufficiently represented as shown in table 4.1.22 below.

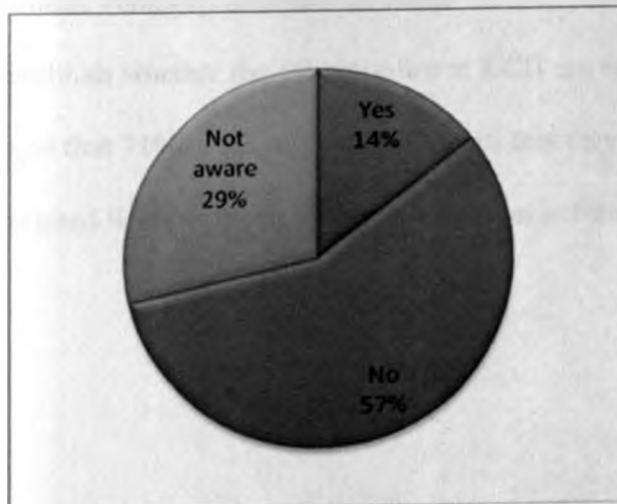
**Table 4.7: How the number of personnel in the PR department compares with the numbers in the similarly situated departments in KCB**

	Frequency	Percent
All department are sufficiently represented	1	14.3
Inadequate	6	85.7
<b>Total</b>	<b>7</b>	<b>100.0</b>

**4.1.23 Monitoring of public relations activities**

In trying to ascertain if the PR activities were monitored at KCB, from the study findings it emerged that 57% of the respondents cited that they were not monitored, 29% of the respondents were not aware, while 14% of the respondents agreed that they were monitored as shown in figure 4.1.23 below.

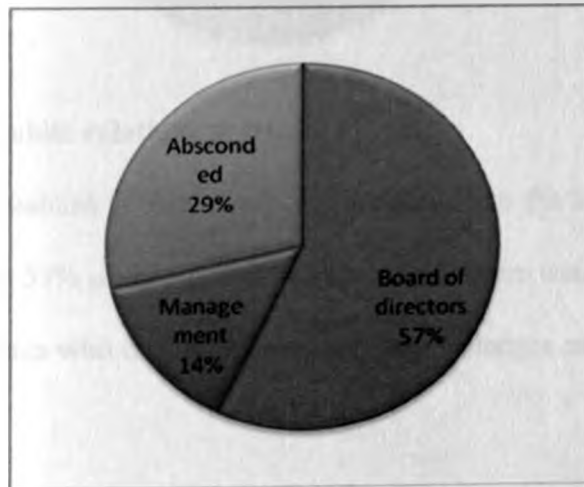
**Figure 4.15: Monitoring of public relations activities**



#### 4.1.24 Responsibility of monitoring the PR activities

The study sought to establish who did the monitoring from those who cited that it was monitored; the study findings revealed that the monitoring was done by the Board of Directors as cited by 57% of the respondents, and also by the management as cited by 14% of the respondents as shown in figure 4.1.24 below.

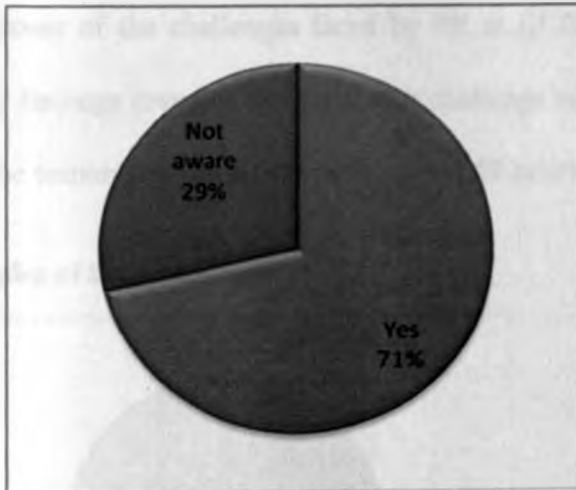
**Figure 4.16: Responsibility of monitoring the PR activities**



#### 4.1.25 Evaluation of public relations activities in KCB

The study sought to establish whether the PR activities at KCB are evaluated, and from the study findings it emerged that 71% of the respondents agreed that they were evaluated, while 29% of the respondents cited that they were not aware as shown in figure 4.1.25 below.

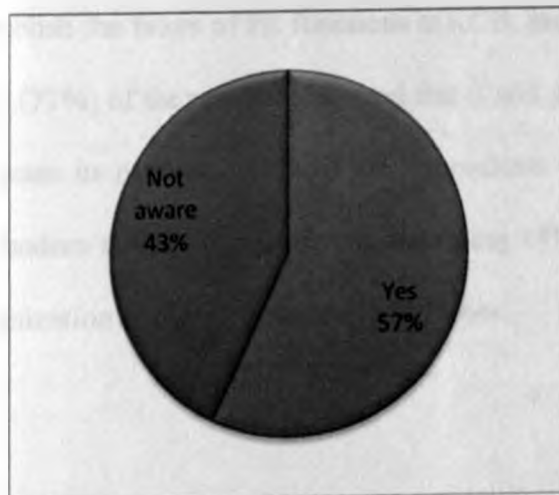
**Figure 4.17: Evaluation of public relations activities in KCB**



**4.1.26 Challenges to public relations practice in KCB**

The study sought to establish if there were any challenges to PR at KCB, from the study findings it emerged that 57% of the respondents agreed that there were challenges as opposed to 43% of the respondents who cited that there were no challenges as shown in figure 4.1.26 below.

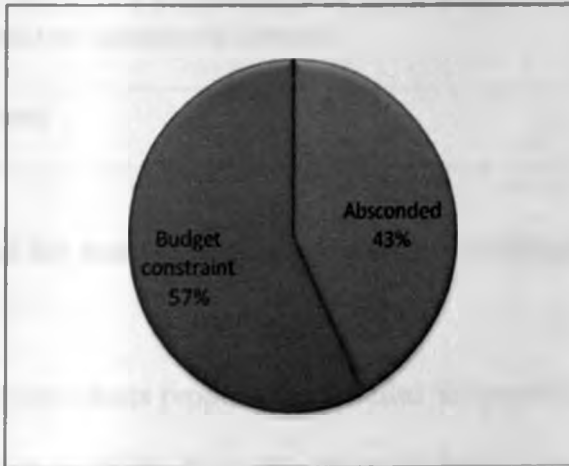
**Figure 4.18: Challenges to public relations practice in KCB**



#### 4.1.27 Examples of the challenges

In explaining the answer of the challenges faced by PR at KCB for those who stated that there were, the study findings revealed that the major challenge was the budgetary constraint as cited by 57% of the respondents as shown in figure 4.1.27 below.

**Figure 4.19: Examples of the challenges**



#### 4.1.28 Future of public relations functions in KCB

The study sought to establish the future of PR functions at KCB, and from the study findings it emerged that majority (71%) of the respondents cited that it will give a positive outlook as the bank sought to increase its network, 14% of the respondents cited that it had a bright future with the use of modern technology, while the remaining 14% of cited that PR was a critical role for any organization as shown in table 4.1.28 below.

**Table 4.8: Future of public relations functions in KCB**

	<b>Frequency</b>	<b>Percent</b>
There is bright future with the use of modern technology	1	14.3
This is a critical role for any organization	1	14.3
It will give a positive outlook as the bank seeks to increase its network	5	71.4
<b>Total</b>	<b>7</b>	<b>100.0</b>

**4.1.29 Proposal for means for promoting effective utilization of public relations services in KCB**

In seeking the respondents proposals as a means for promoting effective utilization of public relations services at KCB, from the study findings, majority (86%) of the respondents proposed that both staff and budget allocation be increased, while 14% of the respondents proposed that all KCB members of staff be trained on PR skills as shown in table 4.1.29 below.

**Table 4.9: Proposal for means for promoting effective utilization of public relations services in KCB**

	<b>Frequency</b>	<b>Percent</b>
All members of the staff should be trained on PR skills	1	14.3
Increase staff and budget allocation	6	85.7
<b>Total</b>	<b>7</b>	<b>100.0</b>

#### 4.1.30 Proposal for means for promoting effective utilization of public relations services by financial institutions in Kenya

In seeking the proposals as the means for promoting effective utilization of public relations services by financial institutions in Kenya, from the study findings, 71% of the respondents proposed that financial institutions should train its staff, while 29% of the respondents proposed that banks should strictly adhere to a set code of conduct as shown in table 4.1.30 below.

**Table 4.10: Proposal for means for promoting effective utilization of public relations services by financial institutions in Kenya**

	Frequency	Percent
Banks should strictly adhere to a set code of conduct	2	28.6
Train Staff	5	71.4
<b>Total</b>	<b>7</b>	<b>100.0</b>

#### 4.1.31 Engagement of private public relations practitioners

In seeking to establish if KCB engaged private public relations practitioners, all the respondents answered to the affirmative as shown in table 4.1.31 below.

**Table 4.11: Engagement of private public relations practitioners**

	Frequency	Percent
Yes	7	100.0

#### 4.1.32 Circumstances under which the private PR practitioners are engaged

In seeking to establish the circumstances under which KCB engaged private PR practitioners, the study findings revealed that it was done when organizing for corporate events as cited by 57% of the respondents, also when preparing electronic advertisements as cited by 14% of the respondents and lastly it was done when seeking for consultancy services as cited by another 14% of the respondents as shown in table 4.1.32 below.

**Table 4.12: Circumstances under which the private PR practitioners are engaged.**

	Frequency	Percent
Absconded	1	14.3
Organizing Corporate Events	4	57.1
When preparing Electronic advertisement	1	14.3
Consultancy Services	1	14.3
<b>Total</b>	<b>7</b>	<b>100.0</b>

#### 4.1.32 Advantages of engaging private PR practitioners as opposed to maintaining PR personnel in your establishment in managing your PR activities

The study sought to establish the advantages of engaging private PR practitioners as opposed to maintaining PR personnel at KCB so as to manage the PR activities, the study findings revealed that private PR practitioners have more experience and wider contacts as cited by 57% of the respondents and that they were professionally skilled as cited by 43% of the respondents as shown in table 4.1.33 below.



**Table 4.13: Advantages of engaging private PR practitioners as opposed to maintaining PR personnel in your establishment in managing your PR activities**

	Frequency	Percent
Private PR are professionally Skilled	3	42.9
Private PR have more experience and wider contacts	4	57.1
<b>Total</b>	<b>7</b>	<b>100.0</b>

**4.1.34 Advantages of maintaining PR personnel in your establishment as opposed to engaging private PR practitioners to manage your PR activities**

In seeking to establish the advantages of maintaining PR personnel at KCB as opposed to engaging private PR practitioners to manage the PR activities, from the study findings it emerged that majority (85%) of the respondents cited that PR personnel were inexpensive and were easily available for work, while 14% of the respondents cited that maintaining PR personnel promotes cohesion of PR activities as shown in table 4.1.34 below.

**Table 4.14: Advantages of maintaining PR personnel in your establishment as opposed to engaging private PR practitioners to manage your PR activities**

	Frequency	Percent
Maintaining PR personnel promotes cohesion of PR activities	1	14.3
PR personnel are inexpensive & are easily available for work	6	85.7
<b>Total</b>	<b>7</b>	<b>100.0</b>

#### 4.1.35 Contrast of the practice of PR in public and private establishments

The study sought to contrast the practice of PR in public and private establishments, and from the study findings it emerged that PR in public establishments are allocated less resources as cited by 71% of the respondents, while PR in private establishments have more elaborate and active PR system as cited by 29% of the respondents as shown in table 4.1.35 below.

**Table 4.15: Contrast of the practice of PR in public and private establishments**

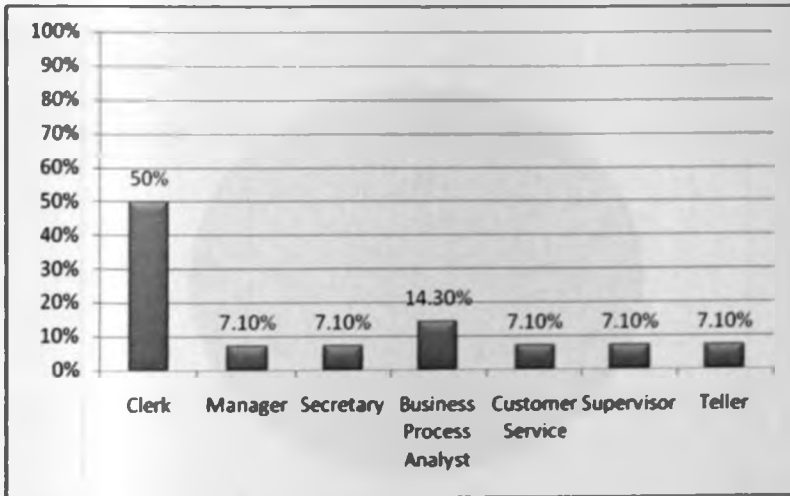
	Frequency	Percent
PR in private establishments have more elaborate and active PR system	2	28.6
PR in public establishments are allocated less resources	5	71.4
<b>Total</b>	<b>7</b>	<b>100.0</b>

#### 4.2 Kenya Commercial Bank Employees (Non-managers and customer care personnel)

##### 4.2.1 Job title

The study sought to ascertain the job title of the respondents and from the study findings as stated in figure 4.2.1 below, it emerged that half (50%) of the respondents were bank clerks, 14% were holding the position of business process analyst, 7% were Managers, another 7% were Secretary, yet another 7% were in customer service, another 7% were supervisor and yet another 7% were tellers.

**Figure 4.20 Job title**



**4.2.2 Whether KCB practices public relations**

In trying to ascertain if the organization practices public relations, from the study findings as shown in table 4.2.2 below, it emerged that all the respondents agreed that indeed their organization practiced public relations.

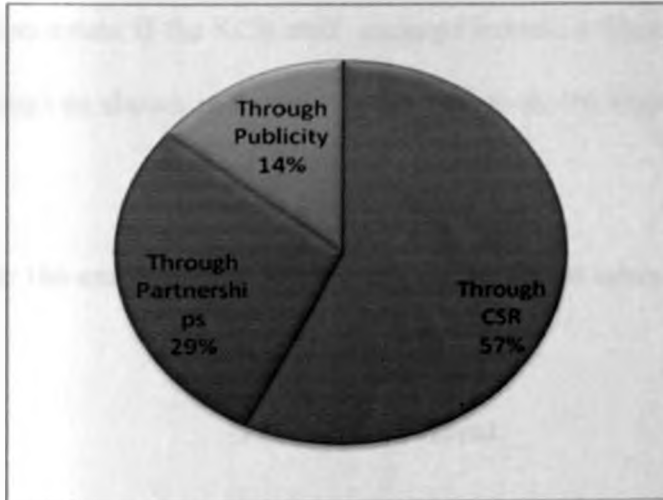
**Table 4.16. Whether KCB practices public relations**

	Frequency	Percent
Yes	14	100.0

**4.2.3 The practice of public relations at KCB**

The public relations practices used by KCB, as fronted by the respondents in figure 4.2.4 below, included through corporate social responsibility as cited by 57% of the respondents, through partnerships as cited by 29% of the respondents and through publicity as cited by 14% of the respondents.

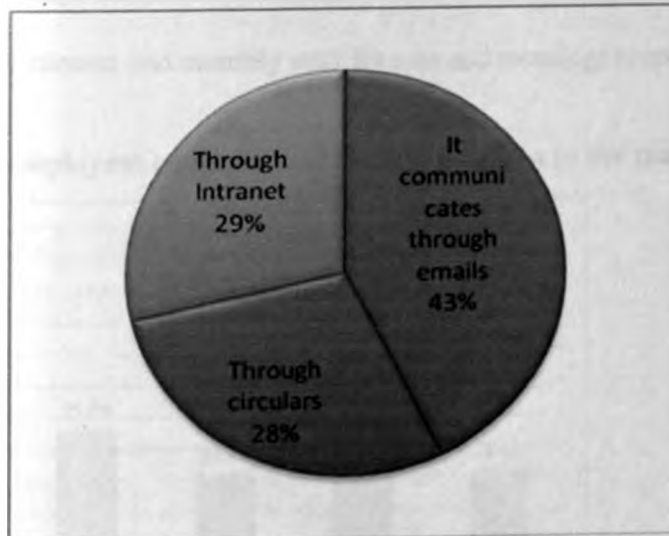
**Figure 4.21 The practice of public relations at KCB**



**4.2.4 How KCB management communicates to its employees**

The study sought to know how KCB management did communicate to its staff members. from the study findings as shown in figure 4.2.4 below, it emerged that 43% of the respondents cited that it was done through email communication, 29% of the respondents cited that it was done through intranet while 28% cited that it was done through circulars.

**Figure 4.22 How KCB management communicates to its employees**



#### 4.2.5 Whether the employees went through an induction course upon joining the bank

The study sought to ascertain if the KCB staff undergo induction when they join the bank. from the study findings as shown in the table 4.2.5 below, all the respondents agreed that they did.

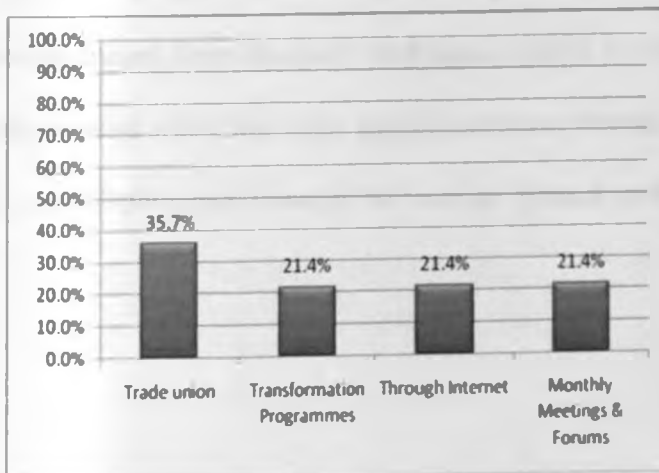
**Table 4.17 Whether the employees went through an induction course upon joining the bank.**

	Frequency	Percent
Yes	14	100.0

#### 4.2.6 How the employees communicate their grievances to the management

In trying to ascertain how the KCB staff communicated their grievances to the management, from the study findings as shown in figure 4.2.6 below, it emerged that 36% of the respondents did communicate their grievances through trade unions, 21% of the respondents cited that they did it through transformation programmes and yet another identical 21% cited that they did it through internet and monthly staff forums and meetings respectively.

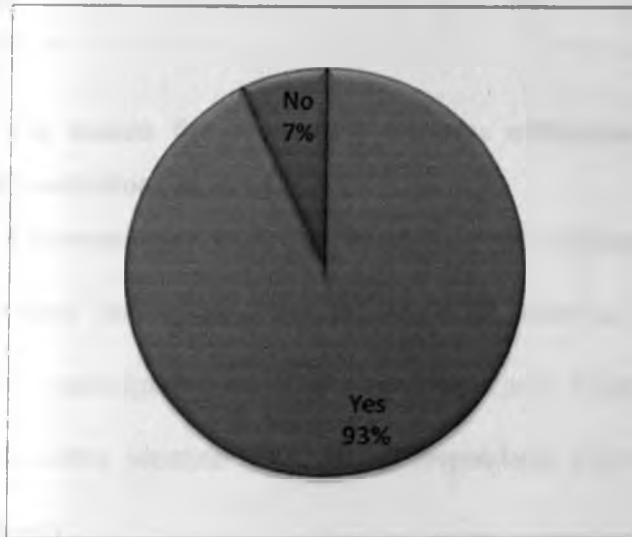
**Figure 4.23 How the employees communicate their grievances to the management**



#### 4.2.7 Whether the employees play any role in public relations at their level in the bank.

In trying to ascertain if the respondents played any public relations role at their level in the organization, majority (93%) of the respondents cited that they did, while the remaining 7% cited that they did not.

**Figure 4.24 Whether the employees play any role in public relations at their level in the bank.**



#### 4.2.8 Proposal for the means for promoting effective utilization of public relation services in KCB

In trying to establish the proposal that would promote effective utilization of public relation services in the organization, from the study findings as shown in table 4.2.8 below, majority (79%) of the respondents cited that they should advertise through electronic media, 14% cited that they should advertise through the use of posters and bill boards, while 7% absconded.

**Table 4.18 Proposal for the means for promoting effective utilization of public relation services in KCB**

	<b>Frequency</b>	<b>Percent</b>
Advertise through Electronic Media	11	78.6
Use Posters and Bill Boards	2	14.3
Absconded	1	7.1
<b>Total</b>	<b>14</b>	<b>100.0</b>

**4.2.9 Proposal for the means for promoting effective utilization of public relation services by financial institutions in Kenya**

In making proposals for promoting effective utilization of public relation service by financial institutions, from the study findings as shown in table 4.2.9 below, an identical 36% of the respondents proposed participating in CSR activities and team building activities respectively, while the other identical 14% of the respondents proposed advertising and customer care respectively.

**Table 4.19 Proposal for the means for promoting effective utilization of public relation services by financial institutions in Kenya**

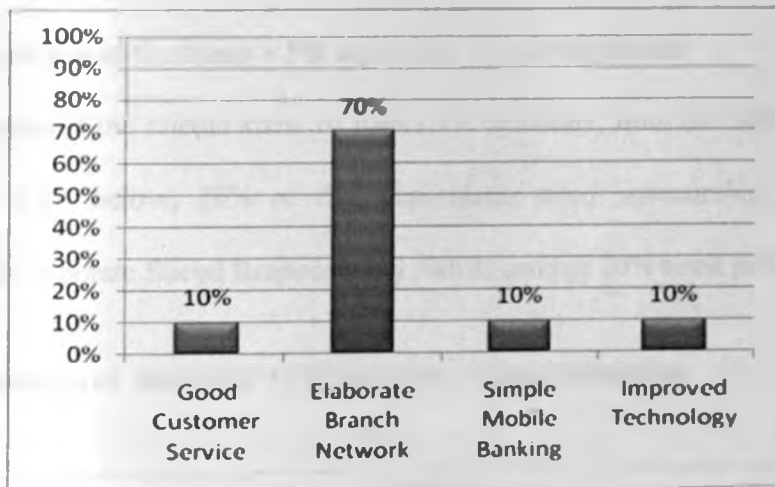
	<b>Frequency</b>	<b>Percent</b>
Advertising	2	14.3
Participating in CSR activities	5	35.7
Participating in Team Building activities	5	35.7
Prompt Customer Care	2	14.3
<b>Total</b>	<b>14</b>	<b>100.0</b>

### 4.3 KCB Clients at Moi Avenue branch, Kencom.

#### 4.3.1 Motivation behind having KCB as their bank of choice.

The study sought to ascertain what motivated the clients to bank with KCB, from the study findings as shown in the figure 4.3.1 below, most (70%) of the respondents cited it was because of its elaborate branch network, 10% of the respondents cited that it was due to good customer service and a further identical 10% cited that it was due to simple mobile banking and improved technology respectively.

Figure 4.25 Motivation behind having KCB as their bank of choice.

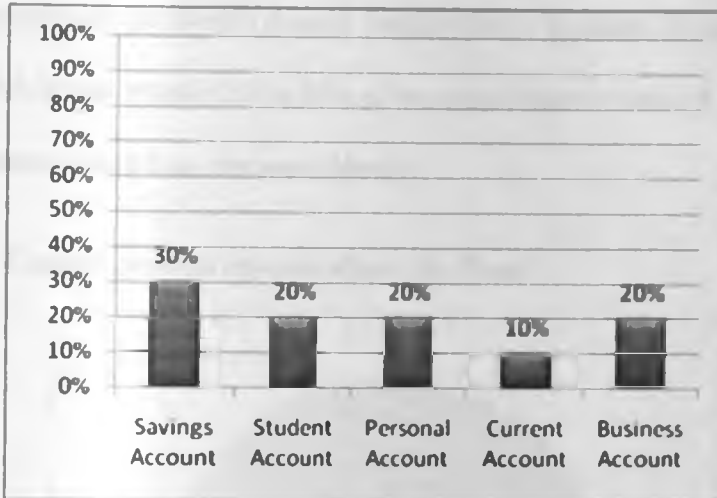


#### 4.3.2 Types of accounts operated at the bank

In trying to establish the type of accounts the clients operated, from the study findings as shown in the figure below, 30% of the respondents cited that they operated savings accounts, an identical 20% of the respondents cited that they operated student and personal account respectively, yet another 20% of the respondents cited that they operate business account, while the remaining 10% cited that they operated current account.



**Figure 4.26 Types of accounts operated at the bank**



**4.3.3 Awareness of any of the Bank’s PR activities. Cross tabulation**

In trying to ascertain if the clients knew of banks PR activities, from the study findings as shown in table 4.3.3 below, 20% of the respondents cited sponsorship, 40% of the respondents cited Corporate Social Responsibility, while another 20% cited partnerships.

**Table 4.20. Awareness of the Bank’s PR activities. Cross tabulation**

		Which ones				Total
		Sponsorships	Corporate Social Responsibility	Partnerships	Not Applicable	
Are you aware of any of the Bank’s PR activities?	Yes	20%	40%	20%		80%
	No				20%	20%
<b>Total</b>		20%	40%	20%	20%	100%

#### 4.3.4 Clients' general opinion about the Bank

In trying to establish the client's general opinion about the bank, the study findings as shown in figure 4.3.4 below revealed that 60% of the respondents termed it as good, while 40% of the respondents termed it as customer friendly.

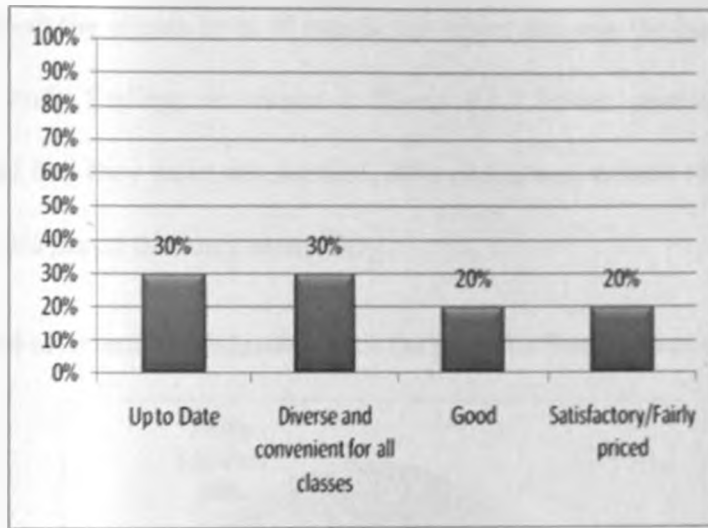
**Figure 4.27 Clients' general opinion about the Bank**



#### 4.3.5 Clients' opinions about the Bank's products.

In trying to establish the client's opinion about the banks products, from the study findings as shown in figure 4.3.5 below, reveals that an identical 30% of the respondents cited that the bank was up to date and its products were diverse and convenient to all classes of people, as another identical 20% cited that the products were good and fairly priced respectively.

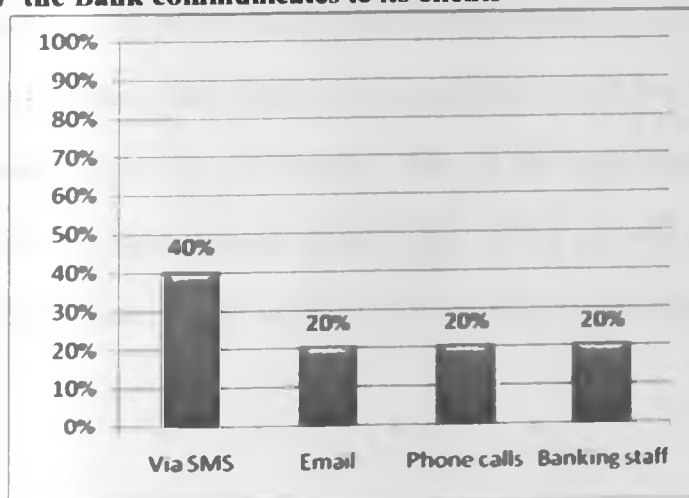
**Figure 4.28 Clients' opinions about the Bank's products**



**4.3.6 How the Bank communicates to its clients**

In trying to establish how the bank communicated to its customers, from the study findings as shown in figure below 4.3.6, 40% of the respondents stated that it was via short message services (sms), an identical 20% of the respondents stated that it was done through email and phone calls respectively as another 20% of the respondents stated that it was done through the bank staff.

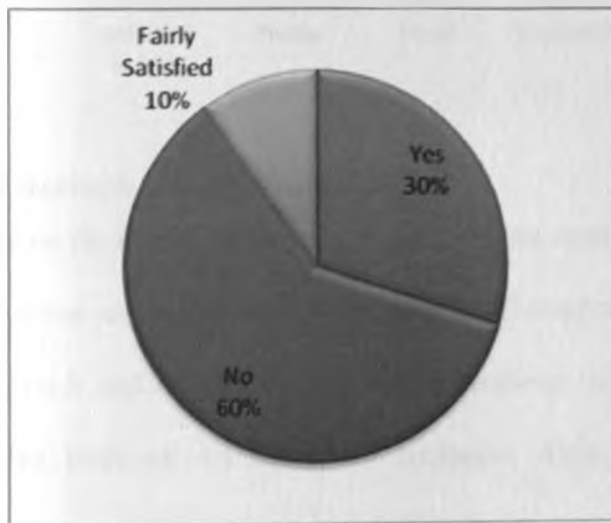
**Figure 4.29: How the Bank communicates to its clients**



#### 4.3.7 Level of clients' satisfaction with the way the Bank communicates to them.

In trying to establish the clients level of satisfaction about the way the bank communicate to them, from the study findings as shown in figure 4.3.7 below, reveals that 60% of the respondents stated that they were not satisfied, 30% of the respondents stated that they were satisfied, while 10% stated that they were fairly.

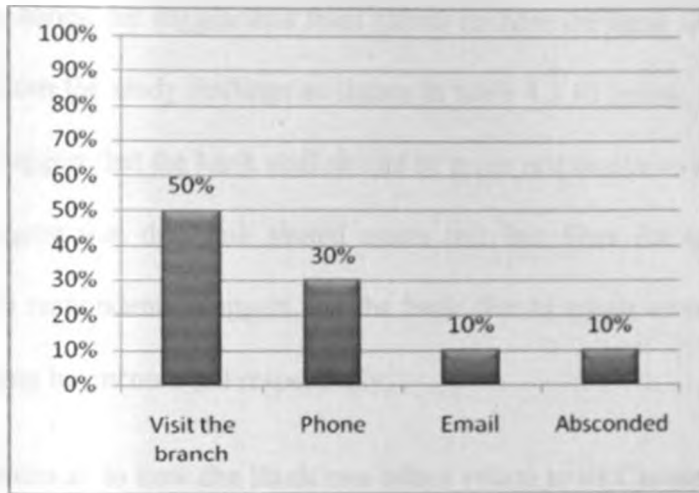
**Figure 4.30 Level of clients' satisfaction with the way the Bank communicates to them.**



#### 4.3.8 How the clients communicate with the Bank

In trying to establish how the clients communicated with the bank, from the study findings as shown in figure 4.3.8 below, half (50%) of the respondents cited that they communicated with the bank when they visit the branch, 30% of the respondents cited that they communicated with the bank through phone, 10% of the respondents cited that they communicated with the bank through email, while the remaining 10% absconded.

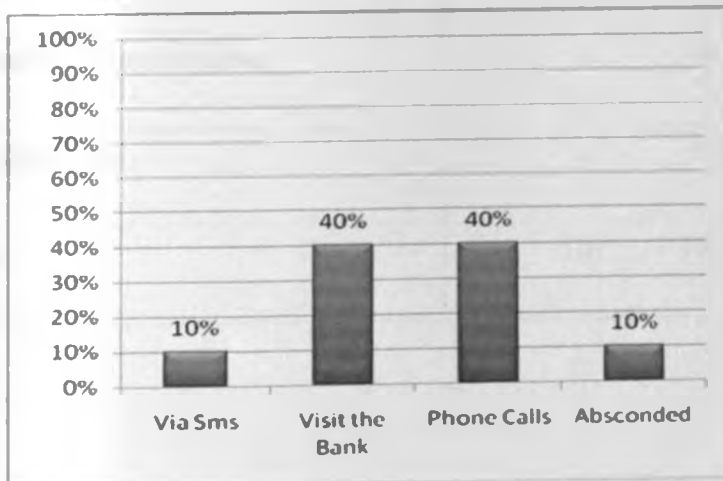
**Figure 4.31 How the clients communicate with the Bank**



**4.3.9 How clients get feedback from the Bank**

In trying to establish how the clients received feedback from the bank, the study findings as shown in figure 4.3.9 below reveal that an identical 40% of the respondents receive feedback when they visit the branch and through phone calls respectively, 10% of the respondents cited that they receive feedback via short text messages while another 10% of the respondents absconded.

**Figure 4.32 How clients get feedback from the Bank**



#### 4.3.10 Suggestions as to how the Bank can better relate to its Customers

The study sought to solicit for suggestions from clients on how the bank can better relate to its customers, and from the study findings as shown in table 4.3.10 below, reveals that 40% of the respondents suggest that the bank staff should be more responsive to enquiries, 20% of the respondents suggest that the bank should create toll free lines for clients, while an identical 10% of the respondents suggest that the bank should create awareness on mobile banking and e-banking be encouraged respectively.

**Table 4.21 Suggestions as to how the Bank can better relate to its Customers**

	Frequency	Percent
Create Awareness on mobile Banking	1	10.0
E-banking needed	1	10.0
Create Toll free line for clients	2	20.0
Communicate to clients via emails & Phones	1	10.0
Be responsive to enquiries	4	40.0
Not applicable	1	10.0
<b>Total</b>	<b>10</b>	<b>100.0</b>

**CHAPTER FIVE**  
**SUMMARY OF MAJOR FINDINGS, CONCLUSIONS AND**  
**RECOMMENDATIONS**

**5.0 Introduction**

This chapter focuses on the summary of the findings, drawing of conclusions and stating recommendations derived from this study. The conclusions and recommendations were derived from the findings after analysis of the data in accordance to the specific research objectives of the study which were: To assess the level of uptake and functions of public relations by KCB; to identify the factors that influence KCB's decision to establish public relations function/divisions within its management structure; to establish how much of human resource and other resources KCB dedicates to public relations; to establish how other core functions of the bank influence its PR practice and lastly to make recommendations for promoting effective and optimal utilization of public relations services by financial institutions in Kenya.

The purpose of the study was to examine and document the factors that determine the uptake of public relations services by Kenya's financial institutions with a specific focus on the Kenya Commercial Bank. The respondents in this study comprised of bank managers, bank employees (Non-managers) and bank clients in Nairobi. The study findings are presented based on the following research objectives; What are the roles and functions of PR in the management of Kenya Commercial Bank?; What factors have influenced the use and choice of PR activities at the KCB?; How does the KCB sustain its PR practice?; and lastly, How do the other core functions of the bank influence its PR practice?

## **5.1 Discussion of the findings**

### **5.1.1 Roles and functions of PR in KCB**

All the respondents agreed that KCB does practice Public relations in one form or the other. The managers mentioned some of the bank's PR services as media relations, participating in social events, managing the flow of information from the bank to the publics and also managing the bank's reputation. This shows that the bank management is conversant with public relations and are also aware of the benefits that PR brings to the bank. The other employees also explained that the bank PR activities include managing of stakeholder relations, improving the organization's image, publicity, sponsorships, partnerships and CSR (corporate social responsibility) activities. Most of the clients listed events like the safari rally, medical camps and sponsorships as the bank's pr activities. The bank engages in CSR activities like clean-up exercises, donations to charity homes, tree planting exercise; which goes on yearly, partners in the jigger campaign, medical camps with hospitals like avenue hospital and also sponsorships to various institutions /initiatives or individuals.

One other major functions of PR which is to manage the flow of communication with its publics was well illustrated since all the respondents are communicated to in some way by the bank. The bank uses emails, internet, intranet, branch staff, sms (short message service), phone calls and transformation services in communicating with the various groups it interacts with. There are also various feedback mechanisms which the bank has released and the clients can always get this information when they visit the branches. The transformation programmes include for example a recently launched 'Your voice' programme where the bank staff can log into the intranet and speak their mind on whatever issue they need to air concerning the bank and feedback is communicated via email.



This objective was met in that the respondents were aware of the banks pr services which only prove that the bank actually practices public relations with its publics and the entire community around it, employees, clients, stakeholders, media and other companies as well.

### **5.1.2 Factors that influenced the bank's decision to establish a PR department/division**

KCB has a PR department referred to as corporate communications department which falls in the Office of the Company secretary. The department was referred to as the public affairs and communications division in 2008 and was later restructured last year to fall under office of company secretary, who is a member of the executive committee. This is positive change since the department is well represented in the bank's management and able to influence policy and decision making. Some of the factors include:

- Most of the respondents cited the need to engage in CSR activities as the bank's reason for taking up a PR department. KCB is so involved in sponsoring of needy students, conserving the environment through initiatives like tree planting and even employing needy students who excel in examinations from marginalized areas.
- To manage public perception of the bank. Crisis communication where only the authorized members from the PR department can talk on behalf of the bank when there is a crisis/ issue.
- Manage stakeholder relations. KCB holds forums for stakeholders like the Annual general meeting (AGM), producing annual reports and other business forums.
- Manage and improve the bank's reputation. The bank's corporate communications department is tasked with ensuring the bank's reputation is positive and also promotes and maintain goodwill with the publics.

- Advertise and publicize the bank products and services. The stakeholder manager recently, during the Olympics period in August 2012, travelled to London with the marketing team and the CEO to market the new Diaspora banking product.
- Training new staff. The PR department works hand in hand with the Human Resources team to train and induct new members of staff into the bank.
- To communicate with its clients. The bank survives because of the customers and that is why the bank had to find a way of talking to them and ensuring their grievances are heard and dealt with. It is for this reason that the bank launched the contact centre, a 24hr, customer service unit where both clients and employees can call in and get help with the various products and services the bank offers them. There are also customer care consultants placed in every branch who handle the customers queries.
- The department was also formed to help in updating information on the organization website, according to some respondents. This website is important for marketing and informing the general publics about the organization.

### **5.1.3 How KCB sustains its PR practice**

KCB sets objectives for its public relations activities. Most respondents agreed that the bank sets PR objectives which guide their operations. Some added that KCB plans and coordinates its PR activities. In other words, PR at KCB is a well coordinated affair carried out by the members of staff in the PR department whose roles are well defined in the policy document. The policy/charter also guides the PR personnel on how to relate with one another. The objectives set highly enable the department to carry out their functions with ease.

KCB also engages the services of Ogilvy PR, a private PR consultancy firm which helps the in-house department in various communication campaigns and also in the organization of corporate events as well as media communication.

Some managers and employees claimed that staff allocation at the PR department was sufficient while some said it was insufficient as compared to other departments. This number can however be supplemented by the consultancy firm such that the firm comes in to assist in activities where the department is not able to accomplish due to numbers or expertise.

The management of KCB also supports fully the PR department/services terms of allocation of resources (time and money) according to most employees. The management allocates a budget for PR services, even though some respondents claimed the budgetary allocation was not sufficient. They are able to carry out their activities with ease as a result of the full support from the management.

In terms of sustainability, KCB is involved in the Green agenda programme which seeks to help conserve and save resources like power, water, paper and money. This has seen events like the bi-monthly tea breaks slashed to once a month, there is also an initiative to print less and read more on soft copies, switching off power when not required and taps as well. All these fall under the corporate communications sustainability programme in KCB Foundation.

Most respondents cited that PR activities at KCB are monitored and evaluated by the board and management while some were not aware of any monitoring or evaluation of the department. However, there is an audit department at the bank which audits every department and therefore one can be sure that the corporate communications department is no exception.

#### **5.1.4 How other core functions of the bank influence its PR practice**

The PR department at the bank interacts with many other departments including marketing, finance, legal and human resources. The departments assists in training of new members of staff through creating of training materials in partnership with HR, since they know the kind of values and ethical standards that need to be instilled in the employees.

Good reputation is the department's key value and all employees should uphold this value so that the clients are able to associate that with the bank.

Since there comes a time when an organization falls into problems of some sort and the PR department has to come in and manage communication during this time of crisis. They therefore work with the legal department in such times to help the situation. There is conflict of trying hard to maintain and keep the company's reputation high versus the legal issue at hand for example a court suit.

The department also works with the finance department especially when disbursing funds for example through KCB Foundation which handles sponsorships and other CSR activities. The department also constantly needs funds for event management and should work together with the finance team alongside other service providers.

Working with other core functions of the bank not only promotes teamwork and cooperation among employees but it also fosters unity and enables other departments understand what the department does.

Interactions with the marketing team and HR however seem like a conflict of interest between the departments. With Human resources for example, they should be able to create

teaching aids and facilitate the trainings on their own. Marketing functions and PR at KCB coincide a great deal such that the PR department is also involved in advertising and publicity of the bank's services and products.

Most respondents could not even differentiate between marketing function and PR function. The very mention of PR sounds like advertising to them. It is important that the bank differentiates the two and separates the functions as well if they are to achieve maximum benefits of PR.

## **5.2 Conclusions**

The main objective of this study was to determine the reasons for the uptake of public relations services by financial institutions in Kenya with a specific focus on Kenya Commercial Bank. From the findings, it was established that:

- PR plays an important role in the management of KCB as well as in the marketing of the bank.
- PR in KCB is under the division of office of company secretary who sits in the Executive committee and therefore able to influence policy and decisions of the bank.
- PR is practiced at KCB under the name corporate communications and that makes most of the employees unaware of whether the institution practices PR. There is need for information to be disseminated to the employees of the bank concerning the responsibilities of the department if they are to receive more support from other departments.
- Even though the bank engages in many PR activities, the overall view is that they concentrate on marketing and advertising which seem to overlap with the marketing

department's roles.

- The bank's PR policy/charter or plan is not well in the employees knowledge since some staff in the very PR department also stated that it was under the KCB Foundation and/or that the charter was being amended.
- KCB also outsources for PR consultancy services and in this case, they hire the services of Ogilvy PR firm as well as other service providers in organizing various activities/events.
- As much as KCB seems to be in touch with most of its publics, there is no clear communication strategy to reach out to these publics. Most clients could only cite the safari rally and advertising as the main PR activities carried out by the bank.

## **5.3 Recommendations**

### **5.3.1 Recommendation for Policy**

In soliciting for the respondents proposals as a means for promoting effective utilization of public relations services at KCB, majority (86%) of the respondents proposed that both staff and budget allocation be increased and that all KCB members of staff be trained on PR skills.

In soliciting for the respondents proposals as the means for promoting effective utilization of public relations services by financial institutions in Kenya, most of the respondents proposed that financial institutions should train its staff, and also that banks should strictly adhere to a set code of conduct.

In order to promote effective utilization of public relation services in the organization, the bank employees proposed that the bank should advertise through electronic media and

through posters and bill boards.

In making proposals for promoting effective utilization of public relation service by financial institutions, the bank employees proposed that financial institutions should participate in CSR and team building activities.

On the part of relating better to the clients, it was proposed that the bank staff should be more responsive to enquiries, the bank should create toll free lines for clients and that that the bank should create awareness on mobile banking and promote e-banking.

During my analysis of the employees' responses, I noticed that most of them outside the corporate communications department were not very conversant with many of the Public relations activities that the bank engages in. Majority of them were only aware of what they participate in or attend. For example events like tea breaks, CSR activities like the tree planting exercise, sponsorships and partnerships like the free medical camps and maybe the mater heart run that many take part in. It is important for the PR department and the bank in general to educate their members of staff on such crucial roles so that they are more familiar with the PR activities of the bank. This will promote efficiency as everyone seeks to especially sell the bank's good name and reputation.

There is also need for the bank's private PR firm (Ogilvy PR) to work hand in hand with the corporate communications department to educate the employees and the general publics on the bank's PR activities so that even other employees for instance may bring in ideas for improvement of their operations. The department should also encourage the personal touch communication or one on one communication with the employees and even clients in order to achieve maximum benefit of PR.

### 5.3.2 Recommendations for Further Research

This study examined the factors that determined the uptake of public relations services by Kenya's financial institutions. The study suggests that future research could replicate the research objectives with a focus on other financial institutions in Kenya and the East African region to verify the results.



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## Appendix A

### LETTER OF INTRODUCTION

University of Nairobi,

School of Journalism,

P.O Box 30197 Nairobi.

Dear Sir/madam,

#### **RE: RESEARCH INFORMATION**

I am a student at The University of Nairobi pursuing a Master of Arts in Communication studies, and currently conducting research on what motivates institutions like yours to engage in public relations practice. In this regard, I would like you/your institution to assist with information that would enable me to objectively and factually conclude this research undertaking. Kindly answer the questions posed honestly and to the best of your knowledge. I would like to assure you that the information collected will be handled and treated with utmost care and confidentiality and used strictly for the purpose of this research. **You do not have to write your name anywhere in this paper.** However, the usefulness of the information to the researcher will depend solely on your honesty. Thank you in advance.

Yours sincerely,

**LILLIAN AJWANG' ATIENO**

## Appendix B – QUESTIONNAIRE FOR KCB MANAGERS

Kindly answer the questions posed to the best of your knowledge. I would like to assure you that the information collected will be handled and treated with utmost care and confidentiality and used strictly for the purpose of this research. **You do not have to write your name anywhere in this paper.** However, the usefulness of the information to the researcher will depend solely on your honesty. Thank you in advance. Please put a tick ( ) where applicable.

### INTRODUCTION

1. Job title .....

2. Does your organization practice public relations?

Yes .....

No .....

3. Explain your answer in 2 above

.....  
.....

4. What form does the practice of public relations in your organization in (3) above take?

.....

5. How would you rate the importance of public relations in your organizations?

a) Very important ( )

b) Important ( )

c) Not very important ( )

d) Not important at all ( )

6. What would you say is the role of public relations in your organizations?

.....  
.....

7. How does your organization ensure that the role of public relations in (6) is met?.....

.....  
.....

**PLACE OF PUBLIC RELATIONS**

1. Are there public relations personnel in your organization?

Yes .....

No .....

2. If the answer to (1) is Yes, What is the role of the public relations personnel in your organization?

.....  
.....  
.....

3. If the answer to (1) is No, who handles the public relations for your organization?

.....  
.....

4. Does your organization have a public relations department/division?

Yes .....

No .....

5. If the answer to (4) above is No, how does the organization currently manage its public relations?

.....  
.....

6. If the answer to (4) above is Yes, what would say are the factors that led to/informed the creation of the public relations department/division?

.....  
.....

7. What is the managerial level of highest-ranked public relations official in your organization?

.....  
.....

8. Does the head of PR department sit in highest decision making organ of your organization?

a) Yes ( )

b) No ( )

9. Explain your answer in (8) above

.....  
.....  
.....

10. To whom does the head of Public Relations Department report?

.....  
.....  
.....

**PUBLIC RELATIONS PLANNING AND COORDINATING**

1. Does your organization have a public relations plan/policy/charter?

- a) Yes ( )
- b) No ( )
- c) No answer ( )

2. Explain your answer in (1) above

.....  
.....  
.....

3. Does your organization set public relations objectives?

- a) Yes ( )
- b) No ( )

4. If the answer to (3) is yes, what are some of the objectives?

.....  
.....  
.....

5. List some public relations activities your organization has been involved in the recent past to achieve the objectives stated in (5) above.

- i. ....
- ii. ....
- iii. ....



iv. ....

v. ....

vi. ....

6. Who plans and coordinates these activities?

.....  
.....  
.....

7. Explain briefly how your organization coordinates its public relations activities

.....  
.....

**PUBLIC RELATIONS AND RESOURCE ALLOCATION**

1. Does your organization allocate a budget for public relations activities?

- a) Yes ( )
- b) No ( )
- c) Not aware ( )

2. If there is a budget, how does it compare with other allocations?

- a) Slightly more ( )
- b) Slightly less ( )
- c) Same ( )
- d) Very big ( )
- e) Very small ( )

3. Is the public relations budget part of the larger marketing budget or is a separate allocation?

.....  
.....

4. What would you say is the overall disposition of the management of your organization towards allocating resources to public relations activities?

.....  
.....

5. What is the number of personnel dedicated for PR in your organization?

.....  
.....

6. Is the number in (5) sufficient for the PR functions in your organization?

.....  
.....  
.....

7. How does the number in (5) above compare with the numbers in the similarly situated departments in your organization?

.....  
.....  
.....

**PR MONITORING AND EVALUATION**

1. Are public relations activities monitored in your organization?

a) Yes ( )

b) No ( )

c) Not aware ( )

2. If they are monitored, who does the monitoring?

a) Board of directors ( )

b) Executive director ( )

c) Management ( )

d) Consultancy firm ( )

e) Other (specify)

3. Are public relations activities evaluated in your organization?

a) Yes ( )

b) No ( )

c) Not aware ( )

4. If they are evaluated, when is the evaluation done?

a) At the beginning of PR program ( )

b) At the middle of a PR program ( )

c) At the end of a PR program ( )

d) All the above ( )

5. Are there any challenges to public relations practice your organization?

Yes ( )

No ( )

Not aware ( )

Please explain your answer above

.....  
.....  
.....

6. What would you say is the future of public relations functions in your organization?.....  
.....  
.....

7. What would you propose as the means for promoting effective utilization of public relations services in your organization?  
.....  
.....  
.....

8. What would you propose as the means for promoting effective utilization of public relations services by financial institutions in Kenya?  
.....  
.....  
.....

**ENGAGEMENT OF PRIVATE PUBLIC RELATIONS PRACTITIONERS**

1. Does your organization engage private public relations practitioners?

Yes .....

No .....

2. If the answer to (1) is Yes, in what circumstances do you engage private PR practitioners?

.....  
.....  
.....

3. What would you say are the advantages of engaging private PR practitioners as opposed to maintaining PR personnel in your establishment in managing your PR activities?

.....  
.....  
.....

4. What would you say are the advantages of maintaining PR personnel in your establishment as opposed to engaging private PR practitioners to manage your PR activities?

.....  
.....  
.....

5. How would you contrast the practice of PR in public and private establishments?

.....  
.....  
.....

## Appendix C – QUESTIONNAIRE FOR KCB EMPLOYEES

Kindly answer the questions posed to the best of your knowledge. I would like to assure you that the information collected will be handled and treated with utmost care and confidentiality and used strictly for the purpose of this research. **You do not have to write your name anywhere in this paper.** However, the usefulness of the information to the researcher will depend solely on your honesty. Thank you in advance. Please put a tick ( ) where applicable.

### INTRODUCTION

• Job title .....

2. Do you know if your organization practices public relations?

Yes .....

No .....

3. Explain your answer in 2 above

.....  
.....

4. How does the organization's management communicate to you?

.....

5. Did you undergo an induction course when you joined the organization?

e) Yes ( )

f) No ( )

6. How do you communicate your grievances to the management of your organization?.....  
.....

7. Do you play any role in public relations at your level in the organization?.....  
.....  
.....

8. What would you propose as the means for promoting effective utilization of public relations services in your organization?  
.....  
.....  
.....  
.....  
.....

9. What would you propose as the means for promoting effective utilization of public relations services by financial institutions in Kenya?  
.....  
.....  
.....  
.....

## Appendix D: INTERVIEW GUIDE FOR BANK MANAGERS

### 1. Basic facts and company background

- Which target market?
- Company organization?
- Company ownership?
- Number of Employees?
- Main competitors?
- Respondent's name?
- Respondent's position (role, department)?

### 2. Roles & objectives

- i. How does your bank define PR?
- ii. What are the reasons for your organization's use of PR?
- iii. How does your bank define the publics?
- iv. How does your bank segment the publics?
- v. What is the overall purpose with your PR activities?
- vi. How do you organize the PR activities?
  - Own department or part of many other departments?
  - How is the function of the PR-manager organized within the organization?
  - What type of cooperation has the PR-manager with the top management and board of directors?
- vii. What written goals and objectives does your organization have for the PR activities?
  - Are these goals measurable?



viii. In what way do the PR- activities provide value in your organization?

ix. What is the public opinion about your organization?

- Are you able to change the view and opinion through utilizing PR activities?
- Can your PR activities easily be changed to meet changes in the public opinion?
- Who do you mainly aim at with your PR activities; Existing customers or the general public?

x. To what degree is your organization utilizing reactive versus proactive PR?

xi. What interest does your organization have in the PR activities; to build an image versus to inform and educate?

### **3. Functions & tools**

i. What types of relations are you using in your PR activities?

- Media relations
- Employee relations
- Financial relations
- Corporate relations
- Public affairs

ii. Which of these relations is the most/least dominant within your organization?

iii. What types of PR tools do you use? Which tools are most common?

iv. Do you have any model/framework for structuring the PR-activities? Planning, implementation and follow-up?

v. Within your organization, how close to the marketing function is the PR function operating?

vi. How important is PR in the composition of the marketing strategy?

#### **4. Evaluation of effectiveness**

i. How do you evaluate your PR activities?

ii. Do you use any model/framework in the evaluation process?

iii. What do you want to measure with the evaluation of the PR activities?

vii. How important do you consider the evaluation of the PR activities?

viii. How do you follow-up publicity in media?

#### **5. Trust & reputation**

i. How do you consider your PR activities to build trust with your publics?

- To what degree do you consider your PR activities to be successful when building trust with the publics?
- Do you experience that the trust can lead to increased customer loyalty and satisfaction?

ii. How do you believe that your PR activities build corporate reputation?

iii. Do you believe that your corporate reputation gives you advantages compared to your competitors?

## **6. Resources Allocation for PR**

- i. What percentage of your overall resources is allocated to PR activities?
- ii. How does the monetary resources allocation to PR compare to the allocations to other similarly situated departments?
- iii. Is the PR department adequately staffed?

## **7. Sustainability of PR Activities**

- i. What is the long-term PR strategy for your organization?
- ii. Are there any challenges to PR practice in your organization?
- iii. How does your organization intend to ensure that there is sustainable and effective PR practice?

## **Appendix E: INTERVIEW GUIDE FOR BANK CLIENTS**

### **1. Basic facts and client background**

- Respondent's name?
- Respondent's employer?

### **2. Roles & objectives**

- i. What motivated your choice of KCB as your bank?
- ii. Which type of accounts do you operate at the Bank?
- iii. Are you aware of any of the Bank's PR activities?
- iv. What is your general opinion of the Bank?
- v. What is your opinion about the Bank's products?
- vi. How does the Bank communicate to you?
- vii. Are you satisfied about the way the Bank communicates to you?
- viii. How do you communicate with the Bank?
- ix. How do you get feedback from the Bank?
- x. Do you have any suggestions as to how the Bank can better relate to its customers?