

THE STATE OF SOCIAL MARKETING IN THE KENYAN BANKING SECTOR //

BY

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A MANAGEMENT RESEARCH PROJECT SUBMITTED IN PARTIAL
FULFILMENT OF THE REQUIREMENTS FOR THE DEGREE OF MASTER
OF BUSINESS ADMINISTRATION, FACULTY OF COMMERCE, UNIVERSITY
OF NAIROBI.

AUGUST, 2000

DECLARATION

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

Signed  Date 17th - 11 - 2000

Victor M. Ndambuki

This Research Project has been submitted for examination with my approval as the University Supervisor.

Signed  Date 21/11/2000

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DEDICATION

This second one is dedicated to my wife Cecilia for her support and son Keith Evans Ndambuki for the many mornings you missed Daddy.

AND

To my parents Dad Stephen Ndambuki and Mum Rose M. Ndambuki, ^{your} your dreams have come true.

ACKNOWLEDGEMENT

My appreciation goes to the University of Nairobi for awarding me a Scholarship to undertake this course .

I am grateful to my supervisor Dr. R. M. Musyoka for his patient advice and guidance during this study. Without his appreciation and criticism, this project would not be what it is.

I am indebted to members of my family for the support and encouragement they gave me when the going became rough.

I would also like to thank the following: Mrs M. Ombok who sowed the seed of this project, Catherine Ngahu, for teaching me how to overcome the horrors of research work, Alice Muriithi for typing this project, Mr. Muunda Vincent for your enlightening discourses , Uncle James for your material support.

A lot of input into this study has also come from my classmates (the MBA class 2000). To you all I say thank you.

Whereas I received a support from numerous people, the shortcomings of this study rest solely on my shoulders ,

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ABSTRACT

The academic thinking on social marketing draws mainly from developed countries. Most of the local studies have tended to address the broad concept of social responsibility. This study therefore sought to determine the state of social marketing in the Kenyan Banking sector

Two objectives were pursued;

- (i) to investigate the perceptions bank marketers have on social marketing
- (ii) to establish the practices in the use of social marketing these banks are involved in.

Primary data was collected through questionnaires that were dropped and picked later. Questions were both structured and unstructured. Likert type profiles and chi-square tests were used for further analysis. All the banks were analyzed together subsamples were determined based on size for the purposes of comparison in reasons of involvement social marketing and factors considered in choice of social activities.

The findings reveal that bank marketers perceive social marketing as a supplementary tool to the traditional promotional mix elements. Level of awareness is high among the bank marketers. Commitment to social causes was also found to be high as respondents indicated they could do again and again whatever activities they were involved in.

All banks whether small, medium or large gave the same reasons for involvement in social marketing the main among these being ;to enhance

corporate image, to generate more customers ,to broaden customer base and to reach new segments. They all indicated considering the same factors in the choice of social activities namely; consistency of the demographics of those supportive of the cause with those of the target market, customer's perceptions , goals of the bank and social cultural factors. Limitations of this study were time inadequate literature and the fact that it focused on only one sector.

CHAPTER ONE

INTRODUCTION

1.1. BACKGROUND:

The society in which the business exists provides that business with inputs and perhaps a market for its output. The activities of the business also affect the society either positively or negatively. Businesses therefore have had to design an integrated approach to social imperatives and this has given impetus to the expansion of the corporate business social responsibility.

Corporate social responsibility has experienced a shift from being, socially responsible to satisfy legal requirements to leading the way in identifying social problems that might call for the company's participation in their solution (Christopher and McDonald, 1995). Ngahu (1987) notes that social issues are crucial but they do not draw major attention and interests within the marketing discipline. According to Bashaija (1977) this could be explained by the fact that concern with social issues might mean a firm incurring costs with no direct returns.

Anderson and Colleagues (1992) report that the profit maximizing management phase in the evolution of corporate social responsibility was marked by a belief that by operating in its own interests within a competitive marketplace, each business would be guided by an "Invisible hand" to create the greatest wealth for the public good. However a criticism of the profit maximizing management is that it ignores other stakeholders including the society (Eng ,et a, 1998).

According to Kweyu (1993) a positive relationship could exist between social performance and economic performance (short – run and long-run profitability). As a result therefore, the concepts of societal marketing, social marketing and corporate philanthropy have gained prominence in the past.

The societal marketing concept factors in social dimensions into marketing decisions (Lazer and Culley, 1983). The concept forces businesses to look beyond the buyers of its products to all those affected by its operations. Corporate philanthropy encompasses: through the firm giving, corporate statesmanship and profit motivated giving. (Fry et al, 1982)

Social marketing programs are generic marketing programs carried out to change behaviours that are undesirable or to reinforce others which are desirable for the society's or the individual's interests. Kotler and Zaltman (1971) define social marketing as the design and implementation and control of programs seeking to increase the acceptability of a social idea or practice in target group(s). It thus aims to produce an optimal plan for bringing about a desired social change.

Kotler and Zaltman (1971) found the marketing logic could have application even in non-business institutions as a means of furthering their institutional goals and products. Since social marketing is the application of generic marketing to a specific class of problems, it entails an examination of the social trends, design of messages or products addressing

particular social problems and a review of the performance of the message or product in the target group(s).

According to Fenn (1971) the participation of business in community activities was found to be increasing and becoming more meaningful. Kotler and Andreasen (1991) confirmed this by noting that one of the most dramatic developments of the late 1980's was the widening acceptance of social marketing. Initially viewed as useful only to the governmental and non-governmental agencies, social marketing has penetrated even the corporate sector. As Fenn (1971) noted, both the businessman who gives his time and the company that permits and encourages him to do so take a notably pragmatic view of the process and of the benefits that may come to them through this kind of involvement.

Fifield (1998) notes that in designing marketing strategies, the organization has to take into consideration developments in its environment. Roth (1995) found that there is a linkage between market share and social economic factors. An organization can only ignore the society at its own peril as Steiner (1975) notes;

“At any one time in any society there is a set of generally accepted relationships, obligations and duties between the major institutions and the people. Philosophers and political theorists have called this set of common understanding the social contract”.

Thuo (1999) reports that as competition intensifies products and services become more homogenous and markets become mature. This makes it difficult to differentiate an

organization's products or services from those of competitors. While product or service differentiation is a source of competitive advantage, it becomes increasingly difficult to achieve it.

1.2 STATEMENT OF THE RESEARCH PROBLEM

While adequate literature exists on the subject of social responsibility generally, social marketing in particular has not been so well documented. Whatever there is on the concept draws mainly from the developed countries. The researcher is not aware of any research that examines the practice of social marketing in Kenya.

Empirical research and practice have evidenced that there is a relationship (in the longrun) between social responsiveness of an organization and corporate effectiveness (Kweyu, 1993); Fenn (1971) concludes that a businessman who gives his time and companies which set social objectives and strive to achieve them position themselves to enjoy the benefits of such involvement.

However organizations have not been very successful in the design and implementation of programs benefiting the society. Varadarajan and Menon (1988) note that social efforts by businesses in recent years have lacked a unified collective impact on public opinion because the objectives of such efforts are often inexplicit and not part of an overall plan. Smith and Berger (1996) also confirm that little is known about which marketing tactics may work together to enhance social marketing effectiveness.

The level of awareness of social marketing by bank marketing managers may indicate their interest in the concept. The degree to which they are interested may also have implications on their application of social marketing.

The banking sector will be used for the study primarily because of the intense competition witnessed in the sector on all domains calls for formation of relationships not only with the customers but also with the society. This study will therefore capture the state of social marketing by bank marketers in Kenya by answering the following questions:-

- (i) How is social marketing conceptualized by bank marketers in Kenya?
- (ii) What is the practice of social marketing in the Kenyan banking sector?

1.3 OBJECTIVES OF THE STUDY

This study aims at establishing the state of social marketing in Kenya by;

- (i) Establishing the perceptions of social marketing by bank marketers
- (ii) Establishing the social marketing practices they are engaged in.

1.4 IMPORTANCE OF THE STUDY

The study will be of benefit to the following groups;

1. Bank marketers will find the study invaluable in understanding the various aspects of social marketing. An improved appreciation of the issues surrounding social marketing will lead to more positive outcomes from involvement in social responsibility activities.

2. **Non-governmental organizations involved in social activities will find the findings useful in reaching their target groups more effectively.**
3. **This study lays down a foundation for further research in the use of marketing concepts for the promotion of social issues.**

CHAPTER TWO

LITERATURE REVIEW

2.1 BUSINESS AND SOCIETY

Businesses operate within a society. It is this society that supplies the business with its inputs and also consumes and is sometimes affected by its outputs. The need for an integrated approach to social imperatives has given impetus to the expansion of the concept of corporate/Business social responsibility.

Corporate social responsibility forces a business to look beyond the profit maximization motive as noted Keneth Mason, former president of the Quaker Oats Company (Anderson, et al, 1992);

"I know of no greater disservice to American business in my lifetime than Milton Friedman's widely publicized assertion that business only reason for being is to generate profit for stakeholders. Making a profit is no more the purpose of a corporation than getting enough to eat is a requirement of life; life's purpose one would hope is somewhat broader and more challenging, likewise with business and profit."

Kotler (1997) notes that the most admired companies in the world abide by a code of serving peoples interests, not only their own. Kweyu (1993) echoes this by concluding that the performance of a business in terms of profitability is linked to its performance in social responsibility.

According to Kotler and Armstrong (1996) a marketing system affects the society by way of creating false wants and too much materialism, over stretching the few social goods available, cultural pollution and also wielding too much political power. Consequently therefore, it would be expected that marketing should help the society resolve not only those problems resulting from its direct activities but also social problem unrelated to marketing.

The marketing concept is faltering in today's environment because even though organizations respond to customer groups, they are not sufficiently responsive to the society. Providing narrowly defined customer groups with what they want leads to the sale of knives, guns, fireworks, high speed automobiles, junk food and many other potentially harmful products. Customer satisfaction may not be high but the overall societal impact may be negative (Cravens, et al, 1996). One indication of the importance of recognizing the importance of such corporate responsibility is a poll that found that 88 percent of consumers would be more likely buy from a company that is socially responsible and a good corporate citizen (Gildea, 1994).

2.2 THE CONCEPT OF BUSINESS SOCIAL RESPONSIBILITY

Although there is a wide range of opinion about the meaning of social responsibility the implication is always that an organization must look beyond the customers.

Anderson and Colleagues (1992) argue that business decision makers have some obligation, beyond their individual self interest, to protect and improve the welfare of

society as a whole. This view holds that an organization must strive to be seen as a good corporate citizen by going about its business activities in a social responsibility way.

The ethical marketer recognizes that the position he or she holds in society carries with it certain obligations. Thus social responsibility involves improving the well being of society. Besides meeting the minimum legal requirements and reasonable expectations of the public, socially responsible organizations and individuals lead the way in setting standards of business and community performance (Stanton, et.al 1994).

Christopher and McDonald (1995) note that although unlikely to abandon the profit motive as the primary focus of their attention, company executives are now increasingly exploring ways of conducting business where social responsibility is a salient criterion of success. The positive acknowledgement of the social dimension of corporate activity is likely to result in the deliberate use of marketing and marketing technology as an agent of social change.

ARGUMENTS AGAINST SOCIAL RESPONSIBILITY

Arguments against business social responsibility capture the stage as set by Adams Smith and his followers. They held that the business of any business is to maximize the returns of shareholders. The doctrine of Laissez faire and social evolution only strengthened the spirit of capitalization.

According to Cravens and Colleagues (1996) a company may choose to focus on profits entirely. Management according to such companies is just charged with a “stewardship”

responsibility and is accountable to shareholders as far as their responsibility is concerned. As stewards then they have no legal right to direct resources to socially responsible activities as it will not only reduce the earning ability of the firm, but also affect the dividends and price of the firm's stock (Nabhani, 1995).

Hayek (1960) points out that corporations exist for one purpose only and that purpose is profit; and that when it is deflected from that specific purpose, the results are bad for the particular enterprise and the general community.

There are those who argue that businesses have economic power and political power. Participation of businesses in social issues gives them social power. Due to this concentration of power, businesses could most probably abuse its privileged position.

In a competitive environment, the issue of competitors actions has to be factored in. This forces us to examine the competitive environment and discern whether or not competitors are involving themselves in social issues. In an environment where social responsibility is not practiced, a company that chooses to go out of its way and address such issues might find itself constrained resourcewise.

Sometimes the costs of involvement are not so direct to a company. The costs can be experienced by way of negative attitudinal shifts by the consumers of the company's output. This impacts on the ability of the company to generate revenue. This could result from a company's failure to properly understand the requirements and implications of involvement in social issues.

There is also fear that extension of the activities of an organization into the social domain might also result in increased government control. The government may intrude into business to ensure that the affairs are run for the interests of the society (Bashaija, 1977).

2.4 ARGUMENTS FOR SOCIAL RESPONSIBILITY

Social responsibility requires the business to operate the system so as to fulfill the expectations of the general public. The society mandates the business to exist as such. This mandate can be withdrawn if the business does not live to the expectations of the society (Nabhani, 1995).

Organizations can be socially responsible out of concern for the society, to adhere to government legislation or to be perceived by customers positively. Sometimes a combination of the above factors comes into play.

Social concern only to adhere to government legislation has its own problems. In a competitive environment, organizations must anticipate these “social duties” and engage themselves in such “duties” before anybody else. Therein lies the strategic advantage of involvement in social responsibility (Anderson et al,1992).

Certain managers appreciate the fact that some business activities might affect the society negatively. There are issues such as unsafe/unhygienic working conditions for employees, pollution (air and noise), improper advertising messages, promotion of

socially undesirable behaviours such as excessive gambling and others. Their managers believe therefore the organization should play a role in resolving these problems.

It is also argued that businesses have additional resources for them to handle social problems. Since other institutions have failed to solve these problems, businesses should try to solve these problems on the economy in which they are operating in.

The advent of globalization no doubt heralded a new dimension as far as social responsibility is concerned. Organizations would enter foreign markets in search of more customers. These organizations felt there was need for them to be seen to be contributing to the host society.. This is in fear of the fact that should the host society see the global company as only, interested in repatriating profits, hostility from the government and the society would result.

Countering the argument that managers are mere stewards, Steiner (1975) argues;

“By virtue of the diffusion stock ownership – management in effect control the property they do not own --- It is, true of course, that in thousands of corporations where there is little diffusion of stock ownership the older model of corporate authority still exists, but more and more of the largest corporations, the new model is more realistic. Power exists without mandate.”

The old model refers to the classical economists who supported profit maximization. The new model refers to a brand of managers who are socially responsive. Social responsibility can be internally or externally focused

2.5 EVOLUTION OF CORPORATE SOCIAL RESPONSIBILITY

Anderson and colleagues (1992) note that social responsibility in commercial organizations has evolved through three historic phases;

2.5.1 Phase I: Profit Maximizing Management

This phase was marked by a belief that by operating in its own interests within a competitive marketplace, each buss would be guided by an “invisible hand” to create the greatest wealth for the public good. However a criticism of the profit maximizing management was that it ignored other stakeholders including the society (Van Horne, 1995).

2.5.2 Phase 2: Trusteeship Management

Under trusteeship management corporate executives are responsible for balancing the interests of various groups of company stake-holders namely stockholders, employees, customers, suppliers, creditors, and the community. Increasingly pluralistic societies brought additional pressures from numerous exogenous groups including labor and consumers.

2.5.3 Phase 3: “Quality of Life Management”

Previously a major demand on business was that it should raise the standard of living of the people by producing increasing qualities of want satisfying goods and services.

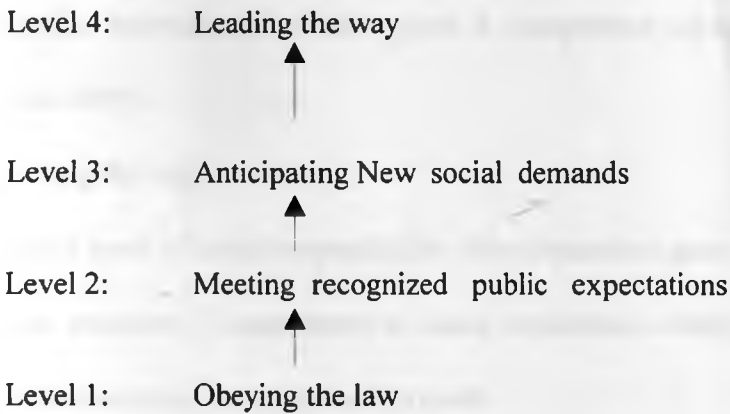
However faced with a declining social and physical environment. The society began to re-order its priorities in favour of the “quality” rather than the “quantity” of life.

2.6 LEVELS OF SOCIAL RESPONSIBILITY

An organizations specific social responsible actions will depend on the moral and ethical value systems upon which executive decisions are based, beyond legal requirements and market competition (Christopher and McDonald, 1995). According to Anderson and Colleagues (1992) an organization can be at any four basic attitude levels with regard to social responsibility as shown below.

Diagram 1

Level of Corporate Social Responsibility



Source: Anderson and Colleagues, professional sales management, 1992.

2.6.1 Obeying the Law: At the first level of social responsibility the organization merely adheres to legal requirements. At this level, Stroup and Neubert (1987) noted the

organization cuts down on unnecessary expenses by meeting the minimum legal requirements.

2.6.2 Meeting recognized public expectations

Corporate executives at this level try to satisfy public expectations beyond what is required by law. This is in recognition of the fact that social power granted to the managers by the society begets social expectations (Stanton, et.al 1994). Sometimes these expectations are on superior quality .

2.6.3 Anticipating new social demands

At this level the corporation addresses problems before they arise. The organization positions itself to be proactive to anticipated social demand which not only shields it against social indictments but also gives it competitive advantage (Christopher and McDonald, 1995).

2.6.4 Leading the way

At the fourth level of social responsibility, the corporation takes on a leadership role in setting new standards. Commitment to social objectives is likely to be enshrined in the organizational mission statement at this level.

2.7 EVOLUTION OF CORPORATE PHILANTHROPY

Corporate involvement in social well being began as voluntary responses to social issues and problems then evolved into a phase of mandated corporate involvement and is now evolving into a phase in which social responsibility is viewed as an investment by corporations (Stroup and Neubert, 1987).

Stroup and Neubert (1987) note that early philanthropy and social responsiveness were undertaken by public spirited corporations voluntarily. Even though such undertakings consume corporate philanthropy encompasses a range of activities some that may positively affect the profit of contributors (Klein, 1987a). Moris and Biederman (1985) note that shrewed alignment of corporate and social needs marked the first 50 years of corporate philanthropy.

The phase of mandated social responsibility was marked by a recognition that the survival of a business is dependent upon a grant of the right to operate by the society. Pressure mounted on businesses to involve themselves in actions not necessarily furthering their profits. (Moris and Biederman, 1985). To avoid charges of corporate hypocrisy, corporations tend to shy away from supporting causes that seemed to have the potential to further their corporate interests.

Stroup and Neubert (1987) note that organizations are realising that for their survival and competitive advantage, they must evolve from doing good to doing better for the society. Therefore social investment is seen as having a direct relationship with the financial performance of the corporation (Kweyu 1993). According to Kotler and Armstrong (1996) the concept of enlightened marketing states that a company's marketing should support the best long run performance of the marketing system. Enlightened marketing consists of five principles: consumer oriented marketing, innovative marketing, value marketing sense-of-mission marketing and societal marketing. Sense-of-mission

marketing holds that a company should define its mission in broad social terms rather than narrow product terms.

2.8 THE SOCIETAL MARKETING CONCEPT

In recent years, some have questioned whether the marketing concept is an appropriate philosophy in an age of environmental deterioration, resource shortages, explosive population growth, world hunger and poverty and neglected social services (Kotler, 1997). The marketing concept lays emphasis on customer satisfaction but the question of whether the longrun interests of the consumers and the society are addressed still lingers.

The society has the potential to impact on the survival of a business through public pressures on the government. Bashaija (1977) notes that the corporations self-interest is best served by sensitivity to social concern and willingness within competitive limits to take needed actions ahead of any confrontation.

The societal marketing concept factors in social dimensions into marketing decisions (Lazer and Culley, 1983). It thus forces an organization to extend its marketing concept's breadth and recognize that its market includes not only the buyers of its products but also anyone who is directly affected by its operations (Stanton, et al, 1994).

2.9 SOCIAL MARKETING DEFINED

Social marketing is the design implementation and control of programs seeking to increase the acceptability of a social idea or practice in a target group(s) (Kotler, 1975).

According to this definition, social marketing utilize the concept of market segmentation, consumer research, idea configuration. Communication, facilitation, incentives and exchange theory to maximize target group response.

According to Lazer and Culley (1983) social marketing is that brand of marketing concerned with both the uses of marketing knowledge, concepts and techniques as to enhance social ends as well as with the social consequences of marketing policies, decisions and actions. Lazer and Culley (1983) effectively breakdown social marketing into two major components (1) marketing by either businesses or non business organizations to achieve social purposes and (2) the social effects of marketing decisions.

Cravens and Colleagues (1996) note that social marketing is a subset of non profit marketing. This view holds that organizations engage in social activities for sincere reasons (not with the profit motive).

Shiffman and Kanuk (1994) note that when for profit organizations undertake social marketing, it is an expression of their companies sense of social responsibility – they are helping improve the society.

According to Solomon (1996) social marketing involves the promotion of causes and ideas such as responsibility drinking, energy conservation and population control.

2.9.1 THE REQUISITE CONDITIONS FOR EFFECTIVE SOCIAL MARKETING

An understanding of the conditions influencing effective social marketing is necessary for the successful implementation of social campaigns. Some clues about these conditions were given by the Lazarsfield and Merton Analysis (Kotler, 1975).

Real or psychological monopolization is a condition marked by the absence of counterpropaganda. This implies the absence of competing ideas or campaigns. Lazarsfield and Merton found that when the monopoly condition is lacking the effectiveness of social campaigns is reduced. Canalization implies the pressure of an attitudinal base for the feelings that the social communicator is trying to shape. Dealing with situations where preexisting attitudes are present is easier than social reconditioning, that is motivating people to take in information and form attitudes (Solomon, 1996).

Supplementation involves making efforts to follow up mass communication campaigns with programs of face to face contacts – Advertisements are followed by discussions in more familiar surroundings (Schiffman and Kanuk, 1994)

2.9.2 TYPES OF SOCIAL CAUSES

The success of social marketing is also dependent on how easy or difficult the targeted social change is. Some social changes are relatively easy to bring about, even without social marketing while others are supremely difficult even with social marketing. According to kotler (1975) social causes are categorized as follows;

Cognitive change campaigns are also called public information or public education campaigns. These types of campaigns are relatively easy to market since there are no deep rooted attitudes or behaviours being changed.

Action change programs are meant to induce a maximum number of persons to take a specific action during a given period. Kotler (1971) observes that action change campaigns may be harder to market than cognitive causes mainly because there is a cost to the actor. Such cost is in terms of time, distance, expense or plain inertia.

Behavioural change aims to induce or help people change some aspect of their behaviour for the sake of their well being. Usually the behaviour is seen as injurious to their well being. They are harder to market than either action or cognitive change because often the person is aware of his negative effects of his habits.

Value change campaigns are aimed to change deeply held values of people. Assael, (1988) defines values as shared beliefs among group members as to what behaviours are desirable and undesirable. Values are therefore quite enduring and value change campaigns are the most difficult as people use values rely on values for identity, intellectual perceptual and choices.

2.9.3 THE FOUR P's IN SOCIAL MARKETING

2.9.3.1 PRODUCT IN SOCIAL MARKETING.

Kotler and Armstrong (1996) define the product as the “goods – and-service” combination the company offers to the target market. Christopher and McDonald (1995) note that the product is a whole package of things which can be broken into three main elements.

- The core product, that is what it is, what it does, its efficacy, price and packaging
- The service surround, that is availability delivery after sales service, warranties and accessories.
- The intangibles surround, that is quality perception reputation, corporate image organization and brand name.

In social marketing, the product is usually an idea. Marketers of social causes must therefore define the core idea, the reputation of sponsor and the costs involved. Cavens and Colleagues (1996) report that there is often difficulty in formulating complex behaviourally related products for example drug therapy maintenance

2.9.3.2 PROMOTION IN SOCIAL MARKETING

Promotion is the element in an organization's marketing mix that serves to inform, persuade and remind marketing of a product and/or the organization selling it, in hopes of

influencing the recipients' feelings, beliefs or behaviour (Stanton, et al, 1994). This definition recognizes promotion as an attempt to influence.

Kotler and Armstrong (1996) discuss five forms of promotion; personal selling, advertising, sales promotion, public relations and publicity. Each has distinct features which determine in what situations it will be most effective. An especially powerful tool of promoting social causes is personal selling which comes in form of individuals engaged in "selling" the idea or providing client service.

Incentives are also offered especially to persons or groups who are normally insufficiently motivated, indifferent or antipathetic to a proposed behaviour (Kotler, 1975). In social marketing, these are used to overcome resistance.

Paid advertising may not be used due to the sensitive nature of the message and also there is difficulty in conducting meaningful pretests of messages due to lack of established standards and in some cases, due to message (Cravens, et.al, 1996).

2.9.3.4 THE PRICE IN SOCIAL MARKETING

In social marketing, the price is set with the purpose of covering costs matching competition and communicating the products' probable quality. Kotler (1975) posits that there are four aspects of price in social marketing; money costs, psychic costs, opportunity costs and energy costs.

Money costs; certain social goods or ideas are sold. In setting and adjusting the price downwards or upwards, the agency has to consider the price elasticity of demand for the social good especially when dealing with a price sensitive market. Stanton and Colleagues (1994) observe the customers/clients make price-quality judgements particularly when they lack other information about product quality.

Psychic costs are emotional costs of consumption of a social good or acceptance of social idea. Kotler (1975) notes that when a smoker quits the habit, the insistent depression is a psychic cost borne by the smoker for accepting the idea of quitting smoking. Cravens and Colleagues (1996) argue that the challenge is to reduce the monetary, psychic energy, and time costs incurred by consumers when engaging in the desired behaviour.

COMMUNICATION AND CHANNELS IN SOCIAL MARKETING

Communication is the verbal or nonverbal transmission of information between someone wanting to express an idea and someone else expected or expecting to get that idea (Stanton et al, 1994). The choice of the distribution or communication channel depends on the product or idea being offered . Issues of size, location and compatibility take center stage in distribution decisions.

Kotler (1975) reports that Mass Communication is appropriate when the product is an idea, Kotler further posits that marketing ideas or services through existing institutions is not only cheaper but is more effective as persons trust institutions such as schools, dispensaries or colleges and any message communicated through such institutions meets less resistance. Lazer and Culley (1983) state that social markers have a twofold

distribution task: They must reach out to donors and translate their motivations into actions by delivering satisfaction for contribution and secondly they must establish accessible outlets to deliver their services to intended beneficiaries. However Cravens and Colleagues (1996) note that there is often difficulty in utilizing and controlling desired intermediaries as most of these are volunteers.

2.9.4 THE SOCIAL AUDIT

According to Lazer and Culley, (1983) managers are now responsible for assessing and reporting on their social performance, a function described variously as social audit, social accounting and social report. Businesses therefore determine their degree of performance in areas outside their core businesses.

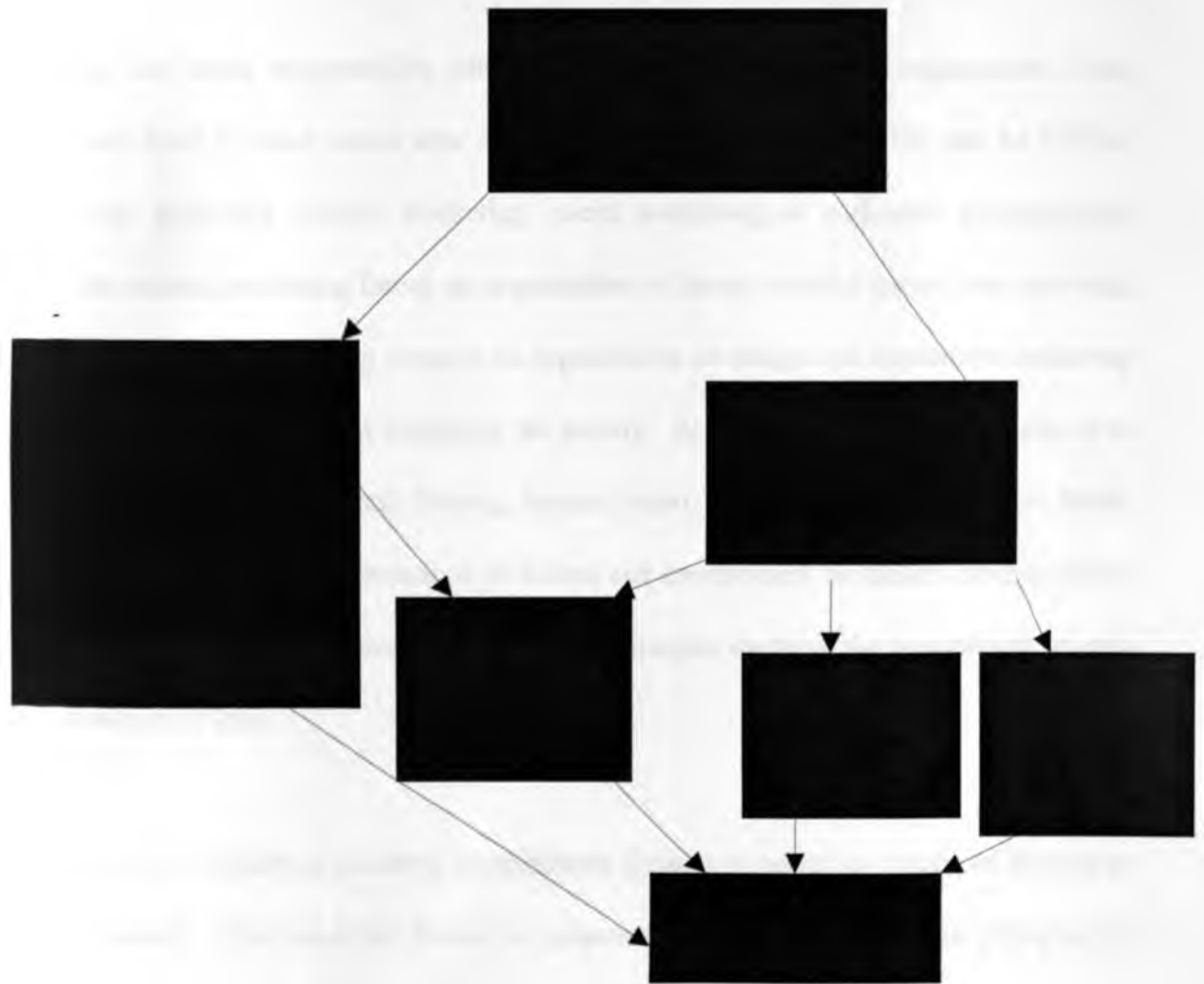
A social audit forces an organization to look back at what it set out to accomplish in the social domain and what has actually been achieved. Bauer and Fenn (1973) argue that social audit entails a commitment to a systematic assessment of and reporting on some meaningful definable domain of a company's activities that have social impact. However one main problem of social audit has been lack of standardization. Accompanying the problem of standardization is also the problem of measurability of certain social costs.

The following four-stage process of measuring social responsibility was suggested by Bauer and Fenn (1973).

1. Perform a process audit by assessing the company's ongoing processes for dealing with social marketing problems. List all social marketing programs and estimate their costs and number of people who benefit.

- 2 Review the findings to see how well social marketing objectives are being achieved.
In this way identify which social components of marketing programs are carried out for other than social purposes and which make up social programs per se.
4. Perform a cost benefit analysis of different programs in order to improve the company's ongoing social performance.
- 3 Repeat the audit procedure in successive cycles and improve social marketing programs until the desired level of social involvement is achieved.

A CONCEPTUAL MODEL



The conceptual model emerging from the literature review is as presented in figure 2 above. Social responsibility generally calls upon an organization to look beyond the customers of its products. According to Anderson and Colleagues (1992) managers have a responsibility to protect and improve the welfare of the society as a whole.

Bashaija (1977) reports that an organization's social responsibility efforts can be internally or externally focused. If internally focused concern is with the provision of social desirable things such as housing facilities, feeding programs, granting adequate maternity leaves, provision of old age security and enduring security in the place of work.

When the social responsibility efforts are externally focused, an organization looks beyond itself to those others who are affected by its operations. This can be fulfilled through practicing societal marketing, social marketing or corporate philanthropy. While societal marketing forces an organization to factor in social issues into marketing decisions, social marketing requires an organization to design and implement marketing programs that are aimed at benefiting the society. Social marketing can be employed to promote such causes as safe driving, immunization, establishment of charitable funds, anti-drug campaigns, preservations of forests and environment protection among others. Target markets are here; they could be drivers, donors, mothers, the government or even the society at large.

Corporate philanthropy involves organizations giving out money to groups of persons or to a charity. One important feature of corporate philanthropy is that this giving out is

directly tied to revenue. When for instance East African Breweries informs consumers of its Tusker Lager that twenty five cents (25 cts) out of every bottle consumed goes to assist AMREF then this becomes a philanthropic activity but directly tied to revenue.

The outcome of all the above activities is or should be a social audit. A social audit documents an organization's performance in the fulfillment of its social obligations. Even though it is sometimes difficult to translate all the costs and gains of involvement in social issues a social audit attempts to do it.

This study therefore only focuses on social marketing perceptions and practices. With an exception of corporate philanthropy, all the other domains of social responsibility have been adequately studied.

CHAPTER THREE

RESEARCH METHODOLOGY

This chapter deals with the research design which was used to conduct the study. It consists of the research design, the population, The Survey Method, Research Instrument and Data Analysis.

3.1 RESEARCH DESIGN

The study is an exploratory study meant to provide insight into the perceptions of social marketing and document current practices by bank marketers. Churchill (1991) notes that exploratory research design is useful when the objective of the research is to gain insight and clarify concepts.

The case study method was used in this study due to time and money constraints and also because case studies are particularly appropriate for pioneering researches where in depth investigation is required (Thuo, 1999).

3.2 THE POPULATION

The population of this study consisted of all commercial banks in Kenyan full operation as at April 2000. The Kenya Monthly Economic Review of April 2000 reports that as at that date there were fifty three(53) commercial banks in Kenya. Out of this fifty three(53), fifty (50) were in full operation, two(2) were under Central Bank statutory

management and one(1) had ceased operations. The fifty(50) fully operational banks consisted the population for the purposes of the study.

3.3 THE SURVEY METHOD

A census was to be conducted . A census would have been appropriate for two main reasons:

- (i) The population was relatively small
- (ii) In certain exploratory studies, a census provides amore accurate picture (ogutu,1983)

Although all the fifty banks were contacted, only thirty nine responded to the questionnaires. Four questionnaires were however not used in data analysis due to incompleteness. Thirty five questionnaires (70% of the respondents) were deemed adequate to base conclusions on.

3.4 THE RESPONDENTS

Senior marketing managers or senior members of the marketing department were targeted. This was because these personalities play an important role in advising the bank on its relations with clients and also the society. They are therefore deterministic in shaping the bank's response to social obligations.

3.5 THE RESEARCH INSTRUMENT

A self reporting semi-structured questionnaire consisting of three parts was constructed. It was administered through the “drop-and-pick later” technique.

The constructs used in operationalising the concept of social marketing were derived through extensive literature review of relevant material.

Part I is designed to reflect on the demographic information of the banks and on mission statements and objectives. Information on mission statements and objectives will indicate the degree of commitment by top management to social marketing.

Part II examines the extent of awareness and perceptions by use of both structured and unstructured questions. The importance of the various factors associated with successful marketing programs is obtained using five point scales (5 = critically important, 1 = not all important).

Part III captures the practice of social marketing bank managers are involved in. Reasons for use of social marketing are ranked in a 5 point scale (5 = strongly agree, 1 = strongly disagreed). A 5 point scale (1=not considered, 5 = Highly considered) is used to show importance of various factors in the choice of social activities. The extent of use of advertising, personal selling, public relations and publicity in promoting social causes was also measured.

3.6 DATA ANALYSIS

Data collected was presented mainly by use of percentages, frequencies, and means. A Likert type profile was drawn to visually elicit any differences in the involvement of banks in social marketing and choice of areas of involvement between small, medium, and large banks.

Chi square Tests of independence were carried out to further test for dependence between size of banks and their reasons for involvement in social marketing and their choice of social marketing activities.

CHAPTER FOUR

DATA ANALYSIS AND FINDINGS

4.1 Overview

Data collected was summarised, analysed and presented by use of tables, percentages, means, frequency distributions, likert type profile, and chi-square.

Out of the fifty banks that consisted the population of this study forty eight banks got the questionnaires. Out of this only thirty nine questionnaires were returned. Out of this thirty nine, four questionnaires were incomplete and therefore were not used in data analysis. Thirty five questionnaires were therefore used for data analysis. A response rate of 70% was deemed adequate.

4.2 Classification of Banks

For purposes of data analysis, banks were categorized into three categories namely; large banks, medium banks and small banks on the following criteria;

<u>Total Assets</u>	<u>Category</u>
Above 40 billion	Large
Sh. 10 billion – 40 billion	Medium
Below Shs. 10 billion	Small

According to this classification, it was found that three banks could be classified as large banks, six as medium and twenty one as small.

4.3 Years of Establishment

Period	Frequency	Percentage
Before 1950	5	14.3%
1950 – 1960	2	5.75
1961 – 1970	6	17.1%
1971 – 1980	6	17.1%
1981 – 1990	9	25.7%
1991 onwards	7	20.0%
TOTAL	35	100

Source: Interviews

From table 5.3. Seven(20.0%) banks were established after 1991. Between 1981 and 1990, nine (25.7%) banks were established. The periods 1961 to 1970 and 1971 to 1980 each saw establishment of six (17.1%) banks.

For the period upto 1960, only seven banks(20%) were established. Banks that have been operation for more than twenty years appeared to be using social marketing more because of the feeling that they have over-used the other elements of the promotional mix

From the introduction, banks turn to social marketing from the realization that the traditional promotional mix has been exhaust

4.4 Ownership of Banks

Ownership	Frequency	Percentage
Foreign owned	17	48.57%
Local owned	8	22.86%
Joint foreign and local	10	28.57%
TOTAL	35	100

Source: Interviews

The majority of the banks studied are foreign owned (48.57%). Eight (22.86%) banks are locally owned and ten (28.57%) joint foreign and local.

The banks that are foreign owned elicited a clearer understanding of social marketing than either those locally owned or jointly owned by foreigners and locals. This could be explained by the fact that the practice of social responsibility generally and social marketing specifically are more pronounced in their home countries.

4.5 CONTENTS OF MISSION STATEMENTS

Mission	Frequency of Mention	Percentage
Increase in shareholder wealth	31	88.57%
Value delivery to customers	32	91.43%
Social responsibility	29	82.86%

Source: Interviews

Value delivery to customers was mentioned in the mission statements of most banks (91.43%). A similarly high number of mission statements captured some aspect to do with maximization of shareholder wealth (88.57%). Social responsibility was contained in the mission statements of twenty nine banks (82.86%) banks.

This findings can be explained by the fact that an institution exists above all else to maximize shareholder wealth. In competitive environments the only way to do this is by delivering superior value to the customers. Again the fact that banking institutions are not in manufacturing (thus cannot pollute the environment or produce

substandard products) most of them think they are not affected by the concept of social responsibility.

4.6 Objectives Mentioned

Objective	Frequency	Percentage
Profitability	35	100%
Quality service	32	91.4%
Growth	28	80.0%
Family unity	2	5.7%
Socially responsible corporate citizen.	23	65.7%

Source: Interviews

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Profitability as an objective was mentioned by all respondents (100%). Quality service was also mentioned as an objective by 91.43% of the respondents as a key objective . Growth was mentioned by twenty eight(80%) of all respondents as an objective. Being a socially responsible corporate citizen is an objective of twenty three banks(65.71%) banks.

The difference between the number mentioning social responsibility as an objective 65.71% and the number mentioning social responsibility in the mission statement (82.86%) can be explained by the fact the concept might be captured in the mission statement but currently the bank is engaged in pursuit of other objectives.

4.7 Definition Contents of Social Marketing

Category	Contents	Frequency	Percentage
1	Marketing to all people	3	8.57%
2.	Marketing to a society	4	11.43%
3.	Designing marketing programs promoting ideas, products or services benefiting society	14	40.0%
4.	Marketing in social environments	7	20.0%
5.	Taking society into consideration in the design of marketing programs	7	20.0%
	TOTAL	35	100

Sources; Interviews

Different responses were given to the question testing the understanding of social marketing. The contents of these definitions were summarised and five categories arrived at.

Category 1 consisted of those respondents who appeared to suggest that social marketing refers to marketing to all people (8.57%) words such as marketing the bank's offers to everybody appeared in most of the definitions in this category.

Category 2 comprised of those respondents who defined social marketing as marketing to a society (11.43%). Only one respondent fell into this category.

Category 3 was made up of those respondents whose definition of social marketing was consistent with academic thinking (40%). Compared to the rest of the categories, awareness of what social marketing is appears to be high. This was the largest group.

Category 4 consisted of definitions capturing issues to do with marketing the bank's services in environments where socialisation takes place (20%). Words such as parties, friends and groups featured prominently in these definitions.

Category 5 consisted of those respondents of those respondents who appeared to suggest consideration of the society in the design of marketing programs (20%). This group appeared to have been defining societal marketing.

It can therefore be concluded that the awareness of social marketing is quite high (40%). The fact that a majority of managers gave definitions consistent with academic thinking is an indication that awareness of the concept of social marketing is high.

A further question testing the extent of awareness elicited results similar to those above. Sixteen (45.71%) of the respondents indicated correctly that marketing the bank's products and services to various groups of people cannot be classified as social marketing. The increase in awareness from 40% to 45.71% can be accounted for by the fact that the presence of choices to pick from operationalised the concept of social marketing and the respondents learned from the choices.

Twenty six (74.28%) of the banks interviewed said they identified social problems, designed and implemented marketing programmes addressing such social problems. This is evidence that the practice of social marketing has been widely accepted.

Only nine (25.71%) of the interviewed banks do not involve themselves in social marketing. This banks cited such reasons as the cost of social marketing being prohibitive, the fact that its not part of their mission statements and also that there are no direct returns.

4.8 ATTITUDES TOWARDS SOCIAL MARKETING

	Frequency	Percentage
Returns are higher than costs	18	69.23%
It is out of sincere desire to help the society we do social marketing	7	26.92%
We involve ourselves in social marketing to increase business	26	100%
It is not possible to develop a social program free of the profit motive	26	100%
We could do again and again all the activities we are involved in	22	84.61%
We would not involve ourselves in the problems of the society if we had an alternative	4	15.38%
Costs are higher than returns	8	30.77%

Source; Interviews

All of the banks that involve themselves in social marketing do so to increase business(100%).. This tallies with the academic thinking as captured in the introduction

that organizations resort to other ways of sourcing for business after exhausting the traditional promotional tools. An equal number of banks feel that it is not possible to develop a social program free of profit motive. This explains why only five (26.92%) banks say they involve themselves in social marketing out of a sincere desire to help the society.

Commitment towards social marketing is high as a majority (84.61%) of the banks said they could do again and again all the activities they are involved in. Only 15.38% of the respondents said they would not involve themselves in the problems of the society if they had an alternative.

On the costs of social marketing, (69.23%) felt that returns are higher than costs. These banks see their involvement in social marketing as an investment that could pay dividends. Only 30.77% felt that the costs of social marketing are higher than the costs

4.9 DETERMINANTS OF SUCCESS OF A SOCIAL MARKETING PROGRAM

		Critically important 5	Important 4	Neither important nor unimportant 3	Not important 2	Not at all important 1	Index
1.	Collaboration with the target group in program development	73%	27%	-	-	-	100
2.	Matual goal setting between the bank and the target group	67%	23%	10%	-	-	90
3.	Equal powers between the bank and the target group	-	11%	55%	14%	20%	-23
4.	Minimal conflict between the bank and the target group	-	-	70%	19%	11%	-30
5.	Trust in other's actions	10%	30%	3%	14%	43%	-17
6.	Frequent communication between the bank and the target group	53%	34%	13%	-	-	87
7.	Monetary investments of the bank	52%	45%	-	3%	-	94

8.	Periodic evaluations of one another	68%	32%	-	-	-	100
9.	Both bank and target group consistently meeting each other's expectations	41%	20%	18%	17%	4%	40

Source; Interviews

Collaboration between the bank and the target group in program development was indicated as the most important determinant of success of a social marketing program (Index=100) together with periodic evaluations between the bank and the target group.

Mutual goal setting between the bank and the target group and monetary investments by the bank achieved high indices (90 and 94 respectively). Frequent communication between the bank and the target group achieved an index of 87.

Trust in other's actions, equality of powers and minimal conflict between the bank and the target group not determinants of the success of a social marketing program.

Collaboration in development goal setting, periodic evaluation of the program and monetary investment emerge therefore as critical determinants of success of a social marketing program.

4.11 PROCEDURES IN DESIGN OF SOCIAL MARKETING PROGRAMS

	<u>Program</u>	Frequency	Percentage
1.	Objectives – Determination of communication Approaches – Development of a marketing plan	2	7.69%
2.	Develop marketing plan set up organization to carry out plan	6	23.08%
3.	Analyze attitudes – develop marketing plan – set up organization to carry out plan	4	15.38%
4.	Define objectives – analyze attitudes – Design communication approaches – Develop	14	53.85%

marketing plan – Set up organization to carry out the plan – Evaluate the plan		
Total	26	100

Source: Interviews

On the design of social marketing programs thirteen (53.85%) banks indicated similarity between design of these programs and ordinary commercial marketing. They start with definition of the desired outcomes of the social marketing programs and analyze attitudes. Analysis is necessary because the success or failure of a social marketing program depends on attitudes of the target group. Communication channels of the program are determined followed by development of the marketing plan. An organization whose responsibility is to carry out the plan is created and the program is finally evaluated. Evaluation determines the degree of success or failure and whether the objectives have been met. This procedure is in line with the academic thinking on the design of both social marketing and commercial marketing programs.

Six (23.08%) banks indicated that they have a program in place both they leave out such issues as objectives, analysis of attitudes, design of communication approaches and evaluation. Four (15.38%) banks indicated that they carry out analysis of attitudes of the target group, develop a marketing plan for the program and set up organization to carry out the plan. Definition of objectives, design of communication approaches and evaluation are not included in their programs.

4.12 ACTIVITIES OF INVOLVEMENT IN SOCIAL MARKETING

	Activity	Frequency	Percent
1.	Establishment of hotlines for channeling relief to disaster points and invitation of other persons to participate	4	15.38%
2.	Creation of awareness of drug effects and promotion of anti-drug campaigns	5	19.23%
3.	Promotion of road safety awareness amongst road users	3	11.54%
4.	Organizing clean up campaigns and inviting sponsorship and participation from other persons	13	50.0%
5.	Mobilizing individuals and corporate persons to assist in establishment of homes for orphans and the aged among others	8	30.77%
6.	Drumming up support for AIDs awareness courses	10	38.46%

Sources; interviews

Organizing clean up campaigns and inviting sponsorship and participation from other person was indicated as the most popular activity in social marketing activities of banks (50%). This high figure could be explained by the currency of the problem of lack of proper discharge of duties by the concerned authorities.

Supporting and inviting others to support materially and otherwise AIDS awareness campaigns was also indicated as popular activity by which banks involve themselves in social marketing.

Activities such as mobilizing individuals and corporate persons to assist in establishment of homes for orphans and the aged among others and creation of awareness of drug

effects and promotion of anti drug campaigns are practiced by 30.77% and 19.23% respectively.

It can be inferred from the above that the choice of an activity to be involved is strongly impacted on by the currency and severity of the problem to the target group.

4.13 REASONS OF INVOLVEMENT IN SOCIAL MARKETING

<u>REASON</u>	<u>MEAN</u>
1. Enhancing corporate image	4.40
2. Generating incremented customers	4.13
3. Broadening customer base	3.83
4. Reaching new market segment	3.80
5. Gaining national visibility	2.81
6. Increasing brand recognition	2.67
7. Enhancing brand image	2.00
8. Thwarting negative publicity	1.33
9. Increasing brand usage	1.00

Source: Interviews

Respondents indicated that the most important reason for their involvement in social marketing were (on a five point scale where 1 = strongly disagree, 5 = strong agree) that such involvement enhances their corporate image, generates incremental customers, broadens their customer base and helps them reach new market segments. All the other reasons provided in the question were either not considered or could not be termed as either important or not important. Banks therefore use social marketing to enhance corporate image, to generate more customers or to reach new market segments.

4.14 FACTORS CONSIDERED IN CHOICE OF SOCIAL ACTIVITIES

	FACTORS	MEAN
1.	Consistency of the demographics of those supportive of the cause with those of the target market	4.47
2.	Customer's perceptions	4.31
3.	Goals of the bank	3.81
4.	Social-cultural factors	3.55
5.	Actions of competitors	3.40
6.	Economic considerations	2.92
7.	Staff suggestions	2.57
8.	Political considerations	2.38

Source: Interviews

Consistency of the demographics of those supportive of the cause with those of the target market of the bank was rated as the most important factor (mean =4.47). Such factors as the age, sex and income of those who are likely to support a bank's social market activities among others are therefore seen as important determinants of choice of social activities.

Customer perceptions were said to be an important considerations (4.31). Banks therefore identify the perceptions of their customers on social issues and involve themselves in those activities in which customers show interest in.

Goals of the bank and social-cultural factors were also highly rated (means of 3.81 and 3.55 respectively).

While in commercial marketing the actions of competitors are important considerations, it lags behind the others (with a mean of 3.55). This shows that the choice of social marketing activities is not highly influenced by competitor's activities. Economic facts, staff suggestions and political-legal factors are also considered though not highly.

Basically all the factors were rated as "considered". This implies that all the factors are taken into consideration but the degree in which they impact on the final decision varies.

4.15 USE OF PROMOTIONAL TOOLS

Tool	Mean
Advertising	2.30
Publicity	4.05
Public relations	3.98
Personal selling	3.50

Source: Interviews

Publicity was indicated as the most preferred method of promotion (mean = 4.05).

This could be explained by the fact that it is a very credible method of promotion.

Public relations was ranked second (mean = 3.98). Personal selling was ranked third With a mean of 3.501. Advertising was not indicated as an important tool in social marketing.

4.16 DISTRIBUTION CHANNELS FOR SOCIAL GOODS, IDEAS OR SERVICES

	Factor	Mean
1.	Nature of social good, idea or service	3.773
2.	Number of people reached through channel	3.545
3.	Cost of channel	2.545
4.	Demographics of the group targeted by the message	1.864
5.	Perceptions about the channel	1.500

Source: Interviews

The nature of the social good, idea or service was indicated as the most important factor in the choice of a communication or distribution channel (Mean 3.773). The number of people reached through the channel and cost of channel are also considered (means of 3.545 and 2.545 respectively).

Income of target group and perceptions about the channel are rarely considered. Banks therefore mostly consider the nature of the social activity and the reach of the channel in choice of distribution and or communication channels in social marketing.

4.17 FACTORS CONSIDERED IN THE DETERMINATION OF THE PRICE OF SOCIAL GOODS, IDEAS OR SERVICES

	Factor	Mean
1.	Acceptability of the activity	3.545
2.	Existence of competing ideas, goods or services	3.227
3.	Distribution costs	2.818
4.	Production costs	2.00
5.	Objectives of the bank	1.591

Acceptability of the social idea good or service was said by respondents to be a critical factor in the pricing of the social, idea, good or service (mean = 3.545). While pricing a readily acceptable idea or product might not be a pricing in case of the existence resistance or competition can be difficult.

Existence of competing messages (ideas) good or services was also indicated as an important consideration (mean = 3.227). The presence of messages and products from competing firms (in case of a “no smoke” campaign by a bank, competitors would be the manufacturers of ciggarettes) has direct implications on the acceptability and promotional efforts of a social marketing program thus affecting the price.

Costs of distribution or communication were shown as being rarely considered in pricing decisions (mean = 2.818). Banks do not consider the objectives in the design of social programs (mean = 1.591).

4.18 ISSUES CONSIDERED IN DESIGNING SOCIAL GOODS, IDEAS AND SERVICES

	ISSUE	MEAN
1.	Acceptability of product or idea	3.591
	Social-cultural variables	3.000
	Objectives of the bank	2.500
	State of the economy	1.955
	Presence of competing ideas, goods or services	1.682
	Political environment	1.682
	Alignment of idea or product with core business	1.318

Source: Interviews

In the design of a social idea or product, acceptability was indicated as a highly considered issue (mean = 3.591). This is because the degree to which the product or idea is acceptable determines such issues as intensity of promotion and aggressiveness of the distribution channels.

Socio-cultural variables were indicated as being moderately considered in the design of social marketing programs (mean = 3,000). This is further supported by the findings in table 5.11 which showed basic consideration was those issues uppermost in the target groups mind such as AIDS, garbage collection and establishment of hotlines to channel assistance to disaster stricken points.

Objectives of the bank are rarely considered in the design of products, ideas or services (mean = 2.500). State of the economy, present of competition, political environment and alignment of the idea or product with the bank's core business are not important factors.

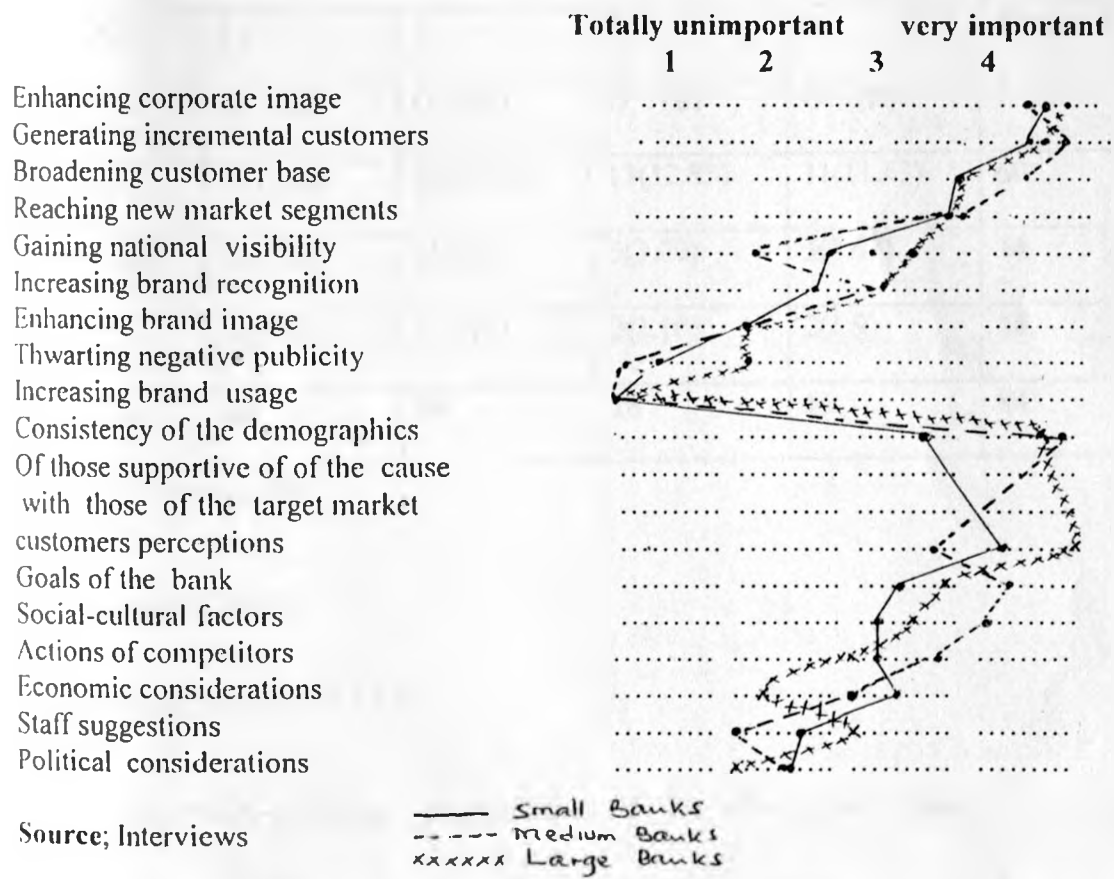
Most of the banks involved in social marketing carry out research after carrying out a social activity (81%). These banks that carry out research said they do so to determine whether the objectives it set out to achieve have been fulfilled or not to use the feedback in future programs.

Those banks that indicated that they do not carry out research (19%) argued that the reason was that they design the programmes such that the achievability of the objectives is assured. The programs chosen are also projects that have been tried (even if by others) before.

4.19 A LIKERT TYPE PROFILE ON REASONS FOR INVOLVEMENT AND FACTORS CONSIDERED IN THE CHOICE OF SOCIAL MARKETING ACTIVITIES

A Likert type profile was drawn to visually present any differences in the reasons of involvement in social marketing and factors considered in the choice of social activities between small, medium and large banks.

Diagram 3



From the above profile, it can be concluded that reasons for involvement and factors considered in the choice of social marketing activities are similarity considered by small, medium and large banks. The differences are quite small.

4.21 CHI-SQUARE TEST FOR DEPENDENCE BETWEEN BANK SIZE AND THEIR REASONS FOR INVOLVEMENT IN SOCIAL MARKETING.

Each respondent's reasons for involvement were computed and a mean score of 3.44 and above used to judge those who attached importance to a particular reason.(the reasons are numbered as in page 43)

Table

REASONS OF INVOLVEMENT

<u>BANK</u>	1	2	3	4	TOTALS
<u>SIZE</u>	O (E)	O (E)	O (E)	O (E)	
SMALL	20 (18.6)	16(17.14)	13(12.85)	11(11.43)	60
MEDIUM	3(4.33)	5(4.0)	3(3.00)	3(2.67)	14
LARGE	3(3.095)	3(2.96)	2(2.10)	2(1.9)	10
TOTAL	26	24	18	16	84

Source; research data

$$\chi^2_{\text{sample}} = 1.0313$$

$$\chi^2_{\text{critical}}(0.05,9) = 3.3333$$

(see appendix---for the computation of the chi-square value)

Ho: The size of a bank and its reasons for involvement are independent.

H_A: The size of a bank and its reasons for involvement are dependent

Since $\chi^2_{\text{sample}} < \chi^2_{\text{critical}}$ we accept Ho

CONCLUSION; A bank's reasons for involvement in social marketing are independent of its size

4.22 CHI—SQUARE TEST FOR DEPENDENCE BETWEEN BANK SIZE

AND CHOICE OF SOCIAL ACTIVITIES

REASONS FOR INVOLVEMENT

BANK SIZE	1	2	3	4	5	6	TOTAL
SMALL	16(14.7)	19(16.5)	0(4.28)	0(3.06)	0(1.84)	14(8.57)	49
MEDIUM	6(6.9)	5(7.76)	5(2.01)	5(1.43)	3(0.86)	0(4.04)	24
LARGE	3(2.4)	3(2.7)	2(0.7)	0(0.5)	0(0.3)	0(1.40)	8
TOTAL	25	27	7	5	3	14	81

Source; field data

$$\chi^2_{\text{sample}} = 22.733$$

$$\chi^2_{\text{critical}} = 24.996$$

(See appendix-- for the computation of chi- square value)

Ho; The size of a bank and the bank's choice of social marketing activities are independent.

H_A ; The size of a bank and the bank's choice of social marketing activities are dependent.

Since $\chi^2_{\text{sample}} < \chi^2_{\text{critical}}$, we accept H_0

CONCLUSION; The size of a bank and that bank's choice of social marketing activities to involve itself in are independent.

CHAPTER FIVE

5.1 DISCUSSION AND RECOMMENDATIONS

This chapter summarises the findings of the study and discusses them in relation to the objectives of this study and also other relevant studies. Also included are the limitations of the study and recommendations for further research.

This study had two objectives;

- (i) to establish the perceptions of social marketing by bank managers.
- (ii) to establish the social marketing practices they are currently engaged.

On the issue of mission statements and objectives value delivery to customers and profitability were ranked first. Other mentioned objectives were provision of quality services to customers, growth, family unity and desire to be seen as a responsible corporate citizen in that order. Karemu (1992) in a study on strategic management in the retailing sector found that profitability was the highest ranked objective followed by expansion provision of services and success. Bashaija's (1977) findings were similar. This agreement in results can be attributed to the fact that a business exists above all else to make profit, to grow and maintain satisfied customers.

Awareness of social marketing (as measured by the definition and dimension's of social marketing is high (40%).Kweyu (1992) however reports that awareness on social responsibility is as high as 67%.The difference in the findings as reported by Kweyu (1992) and as reported by this study may be explained by the fact that social responsibility generally is extensively documented. There is however very little

documentation of the specific ways by which an organization can be socially responsible such as practicing social marketing, societal marketing and corporate philanthropy.

On attitudes towards social marketing, it can be concluded that banks are involved in social marketing to increase business. Perhaps this is in support of the objectives of the banks. There is a high correlation between increase in business and profitability. Kweyu (1992) found that respondents disagreed with the following statements;

- (i) involvement in social activities will drive marginal firms out of business and
- (ii) the fact that if social marketing programs add to business costs, it will make businesses uncompetitive. A majority of the respondents also indicated that they would do again and again all the activities they are involved in.

Collaboration between the bank and the target group in program development and periodic evaluations of one another were indicated as the most important determinants of the success of a social marketing program. Mutual goal setting, frequent communication and monetary investments of the bank are also critical determinants of success. This concurs with academic thinking as captured in the literature review that there is need for attitudes of the target group to be assessed, communication channels defined and evaluation mechanisms put in place.

Majority of the respondents design social marketing programs along the same lines as commercial marketing programs. Kotler (1972) notes that an organization intent on carrying out social marketing should define objectives, analyze attitudes, design communication approaches, develop a marketing place, set up organization to carryout

the plan and evaluate the plan. This study finds that the procedures are followed by 59% of the banks. It therefore shows the degree of concurrence between academic theory and practice is high.

The choice of activities of involvement in social marketing appears to be strongly impacted on by the recency of the issue, severity of the problem and the likely nation impact of the problem organizing clean up campaigns and inviting sponsorship and participation from other persons, drumming up support of AIDS awareness campaigns and mobilizing others to contribute towards assistance of the disadvantaged are the most popular methods of involvement. These social issues are all fairly recent and pose a threat to the nation in one way or another. Perhaps these are the social course that participation in would enhance the corporate image of the banks.

Banks involve themselves in social marketing primarily to enhance corporate image, to generate more customers to broaden customer base and reach new market segments. All banks irregardless of size (as measured in asset bases) rank these as important reasons of their involvement. Clearly then, banks use social marketing to supplement advertising, publicity and public relations. These are precisely the tools that would be used to enhance corporate image, generate more customers and reach new markets. It can therefore be concluded that social marketing if properly employed becomes one of the elements of the promotional mix even though paradoxically it itself uses those very elements.

The fact that involvement in social activities is a method of marketing, the banks offer while at the same time helping the society is given credence by the factors considered in the choice of social activities. Consistency of the demographic of those supportive of the cause with those of the target market customers perceptions and goals of the bank are all vital considerations. An analysis of those likely to support a social campaign and the bank's target market reveals whether the bank's target group supports the program or not. If the group supports the program. Then the bank might get incremented customers, while enhancing its image and so on, if not the bank might not get the incremental customers but enhances its corporate image. A bank would also be interested in those social programs that are likely to interest their current customers.

Publicity is the most preferred tool in social marketing. As the bank invites sponsorships and participation publicity and public relations are the tools commonly used. This can be explained by the fact that publicity is unpaid for and originates from independent party and is therefore more believable than advertising. The findings here differ with those of Bii (1992) who found that banks prefer personal selling. This could be accounted by the reason that social marketing is different from commercial marketing and the differences could necessitate use of different promotional tools.

In choice of the communication or distribution channel, the nature of the social good, idea or service and the number of people reached through the channel are vital factors. Cost of the channel demographics of the group, targeted by the message, and perceptions about the channel are not important considerations. The findings in this section tally with those

in Table 4.14 where economic considerations were rated as not important considerations in the choice of a social marketing program (mean = 2.92). So the cost consideration is always obliterated by other seemingly more important considerations. Kotler (1972) explains that the relative ease with which the use of a social good, idea or service gains acceptance depends on the attitudinal base it comes across and also the existence of competing goods or campaigns. Distribution costs, production costs, objectives of the bank all had means of less than three (3.000).

In the design of social goods, ideas and services, acceptability of (mean = 3.591) and social cultural variables (mean = 3.000) are important considerations. Objectives of the bank, state of the economy, competition political environment are not important considerations. This order could be explained by the fact that the success of a social marketing programs depends on acceptability of the goods ideas or services in question. The extent to which social marketing programs are acceptable is also determined by the culture of the target group.

5.2 LIMITATIONS OF THE STUDY

The study was constrained by the following factors;

- (a) The period within which this study had to be carried out was a constraint (three months) Due to this limitation, certain aspects of social marketing such as the problems encountered by banks could not be studied.
- (b) The high confidentiality prevalent in the banking sector resulted in some managers failing to respond to the questionnaires. It is also possible that some

managers did not give true information in order to protect the interests of the bank.

- (c) The study also focused on only one sector and the findings may not be generalizable to other sectors.

5.3 SUGGESTIONS FOR FURTHER RESEARCH

It is recommended that the following areas be addressed in future researches so as to effectively document the concept of social marketing;

1. Precedents of social marketing: There is need to understand what factors or conditions must be prevalent for the adoption of social marketing. The factors preceding the program could have a bearing on the design and execution of such a program.
2. The Antecedents of social marketing. These are the outcomes of involvement in social marketing. Research needs to address these outcomes so that positive and negative outcomes alike can be explained.
3. Since this study focused on the banking sector only, there is need for research into the practices of other sectors. This will elicit any fundamental differences in the practices.
4. The problems encountered in the practice of social marketing.
5. The importance of social marketing in relation to other elements of the promotional mix

Appendix II

LIST OF BANKS

1. Kenya Commercial Bank
2. Barclays Bank
3. Standard Chartered Bank
4. National Bank
5. Co-operative Bank of Kenya
6. Citi Bank
7. Housing Finance Corporation of Kenya
8. Commercial Bank of Africa
9. ABN AMRO Bank
10. NIC Bank
11. Stanbic Bank
12. Credit Agricole Inosuez
13. Delphis Bank
14. Middle East Bank
15. Akiba Bank
16. Bank of India
17. Consolidated Bank
18. Biashara Bank
19. Credit Bank
20. Euro Bank

21. **Paramount Bank**
22. **Chase Bank**
23. **Daima Bank**
24. **Glad-AK Finance**
25. **Dvna Finance**
26. **Prime Bank**
27. **First American Bank**
28. **I & M Bank**
29. **CFC Bank**
30. **Imperial Bank**
31. **Bank of Baroda**
32. **Giro Bank**
33. **Habib Bank Ltd**
34. **Victoria Commercial Bank**

APPENDIX III
QUESTIONNAIRE

PART I

1. In which year did your bank start operations in Kenya? -----

2. How would you classify your institution as to ownership (tick as appropriate)

[] Foreign owned

[] Local

[] Joint foreign and local ownership

3. State the mission statement of your bank if any -----

4. State the objectives of your bank if any in order of importance and starting from the most important

1) -----

2) -----

3) -----

4) -----

5) -----

PART II

1. What do you understand by social marketing?

2. Which of the following activities according to you cannot be classified as social marketing? (Tick appropriate)

- [] Mobilizing people to turn up for city clean ups
[] Establishing of hotlines for channeling relief to disaster points or zones by the bank
[] Marketing the bank's products and services to various groups of people
[] Promotion of AIDS awareness by the bank
[] Organization and funding of nutrition education seminars for mothers by the bank

3. Does your organization identify social problems and design and implement programs addressing such social problems?

Yes / No

4. Which of the following are correct as far as your involvement in addressing social issues is concerned (tick appropriate)

- [] Returns are higher than costs
[] It is out of sincere desire to help the society we do social marketing
[] We involve ourselves in social marketing with a view to increase business.

[] It is not possible to develop a social program free of the profit motive.

[] We could do again and again all the activities we are involved in.

[] We would not involve ourselves in the problems of the society if we had an alternative

5. If no, why? -----

6. By ticking the appropriate box, indicate the importance you attach to the following in determining the success of a social marketing program.

		Critically important 5	Important 4	Neither important nor unimportant 3	Not important 2	Not at all important 1
1.	Collaboration with the target group in program development					
2.	Mutual goal setting between the bank and the target group(s)					
3.	Equal powers between the bank and the target group					
4.	Minimal conflict between the bank and the target group					
5.	Trust in others actions					
6.	Frequent communication between the bank and the target group					
7.	Monetary investments of the bank					
8.	Periodic evaluations of one another					
9.	Both bank and target group consistently meeting each other's expectations					

PART III

1. What procedure do you follow in designing such programs?

(Tick as appropriate)

- Define objectives → determine communication approaches → develop marketing plan
- Develop marketing plan → set up organization to carry out plan
- Analyze attitudes → Develop marketing plan → set up organization to carry out the plan
- Define objectives → Analyze attitudes → Design communication approaches → Develop marketing plan
Set up organization to carry out the plan → Evaluate the plan
Specify any other-----

2. In which of the following activities has your organization been involved in (tick as appropriate).

- Establishment of hotlines for channeling relief to disaster points or zones
- Creation of awareness on effects by drugs,
- Promotion of road safety awareness
- Clean up campaigns within towns
- Mobilizing individuals and corporate persons to establish homes for orphans, the aged, among others
- Mobilizing people to turn up for immunizations and blood donations among other related activities
- Dissemination of information on AIDS.

[] Others specify-----

3. Fill as appropriate by placing a tick in appropriate box

	Reasons	Strongly Disagree 1	Disagree 2	Neither Agree or Disagree 3	Agree 4	Strongly Agree 5
1.	Gaining National Visibility					
2.	Enhancing Corporate Image					
3.	Thwarting Negative Publicity					
4.	Generating Incremental Customers					
5.	Increasing Brand Recognition					
6.	Enhancing Brand Image					
7.	Broadening Customer Base					
8.	Reaching New Market Segments					
9.	Increasing Brand Usage					

4. By ticking 1 for not considered and 5 for highly considered, show the extent to which the following impact on your choice of the social activities to be involved in.

Not considered

Highly considered

	Factor	1	2	3	4	5
1.	Consistency of cause with image of product being promoted					
2.	Consistency of the demographics of those supportive of the cause with those of the target market					
3.	Goals of the bank					
4.	Customer trends					
5.	Staff considerations					
6.	Social cultural trends					
7.	Competitor's strategies					
8.	Economic trends					
9.	Political – legal factors					

5. Which of the following activities do you perform with regard to social activities? (tick as appropriate).

- () Promotion of social products, ideas or services
- () Pricing of social products, ideas, or services.
- () Distribution and determination of Distribution channels for social products, ideas or service.
- () Development and design of social products, ideas or services.
- () Carry out research on all the above.

6. With regard to the promotion of social activities which of these tools do you use (rank in order to importance with the first being the most important, the second the next most important and so on).

- Advertising ()
- Sales Promotion ()
- Public Relations ()
- Personal Selling ()

7. Which of the following factors do you consider in the choice of distribution channels for social goods, ideas or services.

	Most Considered(4)	Moderately considered(3)	Rarely Considered(2)	Never Considered(1)
1. Income of Target group	()		()	()
2. Nature of social good, Idea or service	()		()	()
3. Cost of the channel	()		()	()
4. Number of people reached Thorough the channel	()		()	()
5. Perceptions about channel	()		()	()
6. Others specify _____				

8. Which of the following factors do you taken into consideration in the determination of the price of social goods, ideas or services.

	Most Considered 4	Moderately considered 3	Rarely considered 2	Never considered 1
1. Cost of production of the Good, idea or service	()	()	()	()

2. Costs of distribution of the
Good idea or service () () () ()
3. Costs of production of the
Good, idea or service () () () ()
4. The acceptability of the
Good Idea or service to
the target Group () () () ()
5. Existence of competing
Ideas goods or service () () () ()
6. Other specify _____

9. In designing, products, ideas or services for the society, which of the following factors do you consider?

	Most Considered 4	Moderately Considered 3	Rarely Considered 2	Never Considered 1
1. Acceptability	()	()	()	()
2. Socio-cultural Factors	()	()	()	()
3. Economic factors	()	()	()	()
4. Legal factors	()	()	()	()
5. Practices of Competitors	()	()	()	()
6. Alignment with Core business	()	()	()	()
7. Political factors	()	()	()	()

Other specify _____

10 (a) Do you carry out research after carrying out a social activity?

Yes () No ()

(b) If Yes, Why? _____

(c) If No, Why? _____

THANK YOU FOR YOUR CO-OPERATION

APPENDIX IV

COMPUTATION OF THE CHI SQUARE TESTING FOR INDEPENDENCE
BETWEEN SIZE AND REASONS FOR INVOLVEMENT.

REASON

		1	2	3	4	TOTAL
SMALL	O	20	16	13	11	60
	E	18.6	17.14	12.85	11.43	
MEDIUM	O	3	5	3	3	14
	E	4.333	4	3	2.67	
LARGE	O	3	3	2	2	10
	E	3.095	2.96	2.1	1.90	
TOTAL		26	24	18	16	84

Key;(O)=Observed values
(E)=Expected values

$$\begin{aligned} \chi^2 &= \sum \frac{(O_{ij} - E_{ij})^2}{E_{ij}} \\ &= \frac{(20 - 18.6)^2}{18.6} + \frac{(16 - 17.14)^2}{17.14} + \frac{(13 - 12.85)^2}{12.84} + \frac{(11 - 11.43)^2}{11.43} \\ &+ \frac{(3 - 4.33)^2}{4.33} + \frac{(5 - 4)^2}{4} + \frac{(3 - 3)^2}{3} + \frac{(3 - 2.67)^2}{2.67} \\ &+ \frac{(3 - 3.095)^2}{3.095} + \frac{(3 - 2.96)^2}{2.96} + \frac{(2 - 2.1)^2}{2.1} + \frac{(2.1.9)^2}{1.9} \\ &= 1.0313 \end{aligned}$$

APPENDIX V

COMPUTATION OF CHI SQUARE TEST FOR INDEPENDENCE BETWEEN SIZE AND CHOICE OF SOCIAL MARKETING ACTIVITIES

FACTORS CONSIDERED IN CHOICE OF SOCIAL ACTIVITIES

BANK SIZE	1	2	3	4	5	6	TOTAL
							L
SMALL	16	19	0	0	0	14	49
	14.7	16.54	4.28	3.06	1.84	8.57	
MEDIUM	6	5	5	5	3	0	24
	6.9	7.76	2.01	1.43	0.86	4.03	
LARGE	3	3	2	0	0	0	8
	2.4	2.7	0.7	0.5	0.3	1.4	
TOTAL	25	27	7	5	3	14	81

$$\chi^2 = \sum \frac{(O_{ij} - E_{ij})^2}{E_{ij}}$$

$$= \frac{(16 - 14.7)^2}{14.7} + \frac{(19 - 16.54)^2}{16.54} + \frac{(0 - 4.28)^2}{4.28} + \frac{(0 - 3.06)^2}{3.06} + \frac{(0 - 1.84)^2}{1.84} + \frac{(14 - 8.57)^2}{8.57}$$

$$+ \frac{(6 - 6.9)^2}{6.9} + \frac{(5 - 7.76)^2}{7.76} + \frac{(5 - 2.01)^2}{2.01} + \frac{(5 - 1.43)^2}{1.43} + \frac{(3 - 0.86)^2}{0.86}$$

$$+ \frac{(0 - 4.03)^2}{4.03} + \frac{(3 - 2.4)^2}{2.4} + \frac{(3 - 2.7)^2}{2.7} + \frac{(2 - 0.7)^2}{0.7} + \frac{(0 - 0.5)^2}{0.5}$$

$$+ \frac{(0 - 0.3)^2}{0.3} + \frac{(0 - 1.4)^2}{1.4}$$

$$\chi^2 = 22.733$$

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