INFLUENCE OF SLOGANS ON BRAND PREFERENCE: A CASE OF BARCLAYS BANK OF KENYA CUSTOMERS

BY

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DECLARATION

This research project is my original work and has not been presented to any other university for a degree award.

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DEDICATION

This project is dedicated to my family: my dear wife Betty, my encouraging son Brian and my lovely daughter Beverley, who gave me the power, will and motivation to undertake this course.
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I wish to acknowledge the guidance accorded by my supervisor Mr. T. M. Mutugu in whose able hands I have come this far. Finally, I cannot forget the support of my friends, colleagues and family members. God bless you all abundantly.
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ABSTRACT

As businesses strive to maintain a competitive advantage in the marketplace, slogans influence brand preference by helping differentiate the product or the company from its competitors. According to Harris (2002) branding might be one of the last remaining resources by which financial institutions can achieve a sustainable competitive advantage and a critical success factor. Many banking organizations have adopted slogans/taglines as a way of building and marketing brand to their customers. Barclays Bank has had a slogan reading: “It’s our business to know your business”; this creates the link between the customers and the bank and shows concern between the two parties.

In the banking industry, however, there has been no known study on influence of slogans on brand preference. This study was motivated by this gap and sought to make attempts to bridge it. The objectives of this study were to determine the influence of slogans in brand building by Barclays Bank of Kenya and their customers; to establish the effects of slogans in Barclays Bank of Kenya marketing. The survey used descriptive research design to achieve these objectives.

The survey found that slogans have a very powerful role in enhancing brand building; this was due to the fact that most of the respondents indicated that they preferred Barclays bank to other banks, who offer almost the same services. The study also found out that the creativity of a slogan and whether the slogan stands out from the competitors are some of the key factors that are considered as important in relation to a bank’s choice and preference. Equally, consistency of a slogan with the brand and the benefits contained in the slogan were considered to be important.
CHAPTER ONE: INTRODUCTION

1.1 Background of the Study

Many organizations like to get customers “onside” in their advertising by suggesting that they are somehow in business together. Slogans (also known as taglines catchphrases and positioning lines) are the first step and an integral part of brand building. Their value builds for years, and over time, a good tagline can be your best and least expensive form of advertising. If a company name, logo and tagline are all working together as they should, they become an advertisement in and of themselves. No matter what a company does, the tagline creates a first impression. People will remember a tag phrase even before a company name. Having years of equity built up in an old tagline can work for or against the company or a product. Is the phrase in use “dated”? Are people tired of hearing it – or worse, no longer believing the claim? These are critical questions to ask when coming up or realigning a slogan.

Across all service industries, the issue of service quality remains a critical one as businesses strive to maintain a comparative advantage in the marketplace. Because financial services, particularly banks, compete in the marketplace with generally undifferentiated products, service quality becomes a primary competitive weapon. Banks that excel in quality service can have a distinct marketing edge since improved levels of service quality are related to higher revenues, increased cross-sell ratios, higher customer retention Bennett and Higgins (1988), and expanded market share Bowen and Hedges (1993). Similarly, Easingwood and Storey (1993) reported that total quality is the most important factor in the success of new financial services, while Bennett and Higgins (1988) believe that a competitive edge in banking originates almost exclusively from service quality. Given these significant findings in the financial services industry, it is important to understand specifically how service quality is perceived by the customer. Moreover, it is critical to determine which elements of service quality are more important to different customers. For example, different demographic segments might perceive different elements of service quality to be more important than others. Since banks need to prioritize customer segments, a solid comprehension of the various dimensions of service quality and their relative importance becomes significant.
Barclays has operated in Kenya for over 90 years. Financial Strength coupled with extensive local and international resources have positioned Barclays Bank of Kenya as a foremost provider of financial services. The main sectors of the Kenyan economy are agriculture, manufacturing, tourism and financial services. Tea and Horticulture are the country's leading exports and tourism sector continues to play a key role in contributing towards foreign exchange earnings of the country. Barclays has established an extensive network of over 114 outlets with 225 ATMs spread across the country. The bank's financial performance over the years has built confidence among the 48,000 shareholders, with a reputation as one of the leading blue chip companies on the Nairobi Stock Exchange.

1.1.1 Definition of Slogans

According to Keller (2008) slogans are short phrases that communicate descriptive or persuasive information about a brand. It is generally a catch phrase or small group of words that are combined in a special way to identify a product or company.

1.1.2 Difference of Slogans and Taglines

A slogan is used together with a company symbol and more to build on brand equity but a tagline is used more in advertising. A tagline on the other hand, is a variant of a branding slogan typically used in marketing materials and advertising. The idea behind the concept is to create a memorable phrase that will sum up the tone and premise of a brand or product or to reinforce the audiences’ memory of a product.

1.1.3 Slogans in Banks

Slogans are short phrases that communicate descriptive or persuasive information about the brand. They often appear in advertising but can play an important role on packaging and in other aspects of marketing program. Slogans are powerful branding devices because, like brand names, they are an extremely efficient shorthand means to build brand equity. They can function as useful hooks or handles to help customers grasp the meaning of a brand; what it is and what makes it special. They are an indispensable means of summarizing and translating the intent of a marketing program in a few short words or phrases (Keller, 2008).
Unlike those industries where a tag line can be as disposable as the page on which it's written, in banking these phrases often become a part of its institutional identity and image for years. They enter the bank culture, becoming not only the way the bank views itself but an articulation of its ideals. Their messages are consistent, they emphasize ideas that differentiate them from other banks, and they look like quality institutions by having well produced ads. Banks such as Sterling Bank, Banner Bank, and Homestreet Bank, have also done a good job creating work that differentiates and offers marketplace consistency. HSBC is widely known for its slogan as the world's local bank and Commerce bank continues to be ‘America's Most Convenient Bank’. Chase finally moved on from the right relationship tagline to ‘Your choice. Your Chase’. But the old phrase echoes in the minds of many consumers.

Most large banks now have some sort of catch phrase that they believe captures what they are all about. Bank of America Corporation has "Higher Standards" and U.S. Bancorp has "Five-Star Service Guaranteed." In March, BB&T Corporation unveiled the tagline "There's Opportunity Here," along with a slightly modified corporate logo. Most modern brand-awareness campaigns attempt to be friendly and not too obvious. Additionally, banks are trying “to get real personal and connect with customers”.

**Examples of Bank Slogans/ taglines**

The following are some examples of bank slogans and taglines in use;

**Citibank**

Slogans: Your Citi never sleeps

Because the Citi never sleeps

Citi. Live Richly

The whole world in one bank.

Where money lives

**Capital One Bank**

Advertising slogan: What's in your wallet?

Source: Database of slogans. Advertising slogans of banks
(http://www.textart.ru/database/slogan/2-bank-advertising-slogans.html)
Bank of America
Slogans: Bank of America. Higher Standards
   Embracing ingenuity
   Think what we can do for you

Midland Bank (was founded in 1836 and in 1992 became part of the HSBC group)
Slogans: Midland Bank. Come and talk to the listening bank
   Together we make a great team

HSBC Bank (has more than 5,500 offices spread over 79 countries)
Advertising slogan: HSBC. The world's local bank

Dresdner Bank
Tagline: Dresdner Bank. Advice you can bank on

Deutsche Bank
Ad slogans: Deutsche Bank. A passion to Perform.
   Leading to results

Centurion Bank, India
Motto: Centurion Bank. We value your time

COOP Swiss Bank
Advertising slogan: COOP. The clean Swiss bank.

Timesbank, India
Advertising slogan: Timesbank. The power to do more

BankSA, South Australia
Marketing slogan: BankSA. The bank of South Australians

Source: Database of slogans, Advertising slogans of banks
(http://www.textart.ru/database/slogan/2-bank-advertising-slogans.html)
Citizens Bank, USA  
Advertising slogan: Not Your Typical Bank  

PNC Bank  
Tagline: The Thinking Behind the Money  

Commerzbank, Germany  
Advertising slogan: Commerzbank. Ideas ahead.  

Source: Database of slogans, Advertising slogans of banks  

In Kenya, Barclays Bank of Kenya have used a number of slogans such as ‘Big Bank’, ‘Flying High’ and ‘Grow with Barclays’. However, these slogans keep on changing with the prevailing circumstances both internally and externally. Currently, Barclays is using a tagline ‘Money speaks in many languages. We understand them all’ and the slogan is ‘Barclays fluent in finance’.

Commercial Bank of Africa has its famous slogan ‘stress free banking’. There is another equally influential slogan for Equity Bank: ‘I am a member’ Karibu Member. The Kenya Commercial Bank use ‘Making the difference’ while Cooperative Bank of Kenya employs ‘We, are you’ slogan.

From the examples given, it is evident that slogans are very important in banking. They range from conveyance of messages to humorous expressions to catch the eyes, imagination and attention of the customers. It is important therefore to make sure that a slogan stands for the intended message or achieves the desired results. The ultimate goal of both advertising and effective use of slogans is building and influencing brand preference.

1.2 Statement of the Problem  
Branding and in particular brand equity, has received increasing general interest (Christodoulides et al., 2006), but has historically played a less critical role in the banking world compared to other industries. Academics and practitioners have therefore been struggling to
justify financial expenditures on branding, and to find any real economic validation for the increasingly significant expenditures reported by international banks. More importantly, seen from a shareholder perspective, an appropriate balance between branding expenditures and financial return has not yet been established.

There is no doubt that the exceptional global financial turbulence experienced during 2008 has dramatically amplified the need for banking customers to have a trustworthy bank brand in which they can have faith. The consequence is that they will be significantly more discriminating in their future brand bank selection in order to obtain financial protection against bank defaults. This process may indirectly be leading to higher brand switching and further escalation of future branding expenditures in the financial sector. The debate is becoming fundamental, as indicated by this sample of almost 900 international banks and other banking studies (Nellis et al., 2000). These show that the average international banking corporation has increased its branding expenditure significantly, up to 40 per cent over the last decade, and presently devotes on average approximately 3 per cent of its turnover to branding. This raises the obvious issue of whether, from a shareholder perspective, these significant expenditures generate any measurable financial impact and have the pivotal strategic role originally intended.

In global terms, none of the players in the banking industry has a significant technological edge, since hardware and software platforms have generally been acquired from external vendors or outsourced (Moutinho et al., 1997). Furthermore, consumers have experienced a move towards product convergence, as a result of which genuine product differentiation is declining and many new products, including financial services or innovations, may be copied within less than a year (Griffin, 2003). This is a particularly important challenge in the context of banking, in which quality standards and overhead costs are converging, due to similar business models, product offerings and IT solutions (Durkin and Howcroft, 2003). On top of this development, successful start-ups in the area of retail and investment banking have proven that a strong national retail branch work no longer constitutes an impervious barrier to entry for aggressive newcomers. Accordingly, branding might be one of the last remaining resources (Harris, 2002) by which financial institutions can achieve a sustainable competitive advantage and a critical success factor.
It is therefore due to the above factors that many banking organizations have adopted the use of slogans/taglines as way of building their brand to their customers. Barclays Banks had a slogan reading: “It's our business to know your business”; this creates the link between the customers and the bank and shows concern between the two parties. Some of the few studies which have been done by other researchers in relation to this study involve the study by Mwangi (1991) on the practice of evaluation advertising effectiveness in Kenya, Caren (1999) did a study on the factors considered important in successful usage of an advertising program: A case study of the commercial Banks in Kenya. A survey study of the responsibility for internal marketing activities in the Kenyan banking sector was done by Atela (2006).

Waweru (2003) did a closely related study but on soft drinks industry. He did a survey of the extent to which soft drinks advertising slogans influence brand preference. In the experience of the author only one study has been done on influence of slogans on brand preference; Waweru (2003). The author is not aware of any other study on influence of slogans in the banking industry. In order to bridge the knowledge gap that exist, the researcher was motivated to carry out the study on the influence of slogans in brand preference: The case of Barclays Bank of Kenya customers.

1.3 Objectives of the Study

1.3.1 Broad Objective

The objective of the study was to determine the influence of slogans in brand preference.

1.3.2 Specific Objectives

i) To determine the influence of slogans in brand building by Barclays Bank of Kenya and their customers

ii) To establish the effects of slogans in Barclays Bank of Kenya marketing

1.4 Research Questions

i) What is the influence of slogans on brand building among Barclays Bank customers?

ii) What are the effects of slogans on Barclays Bank of Kenya marketing?
1.5 Importance of the Study

The result of this study will play an important role by providing the information necessary in the following areas.

The Bank Management

The management of the Barclays Bank, finance institutions, and other related organizations will be able to determine the effectiveness of the use of slogans in the brand building and in marketing.

The Government

The government of Kenya will be enlightened in a bid to make favorable policies related to bank marketing and offering incentives to promote the banks’ brand image to the customers both locally and internationally.

The Scholars and Academicians

As new strategies emerge in marketing, several changes in modalities will also come up due to competition among organizations. This will call for more research to be done in order to determine the most effective mode of advertisement and as a result many scholars will have to carry out other related studies to the usage and effectiveness of slogans in brand building to banks and their customers. The findings of this study therefore will prove useful to scholars and academicians who may wish to use them as a reference material.

The Investors

Investors may need to know some the effective ways of marketing an organization. This study will prove important in providing such information to the investors and thus making informed choices.
CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction

This chapter discusses related studies done on influence of slogans. It also contains an analysis of existing studies from which the researcher identified missing gaps to justify the need for this study. The literature review made it possible for the researcher to make a strong case for the study objectives and research questions.

2.2 Influence of Slogans in Brand Preference

According to Keller (2008), slogans are short phrases that communicate descriptive or persuasive information about the brand which appear in advertising but can play an important role on packaging and in other aspects of marketing program. Classification of slogans varies with place around the world. In USA, for instance, they are tags and sometimes they are called taglines, end-lines or strap lines. In Germany and France they are referred differently. They prefer to use claims and signatures respectively. In Netherlands slogans are called pay-offs. In Kenya they are commonly known as slogans.

Through continuous use, slogans can become standard statements, not just in advertising but also for sales people and other company employees (Arens and Bovee, 1994). Slogans are powerful branding devices because, like brand names, they are an extremely efficient shorthand means to build brand equity. They can function as useful hooks or handles to help customers grasp the meaning of a brand; what it is and what makes it special. They are an indispensable means of summarizing and translating the intent of a marketing program in a few short words or phrases (Keller, 2008). Because of their use in positioning a company or product, many slogans are developed at the same time the product or company is coined (Arens and Bovee, 1994).

Arens and Bovee (1994) notes that effective slogans are short, simple, memorable, easy to repeat and most important, help differentiate the product or the company from its competitors. Some slogans endure because they communicate a corporate philosophy (O’toole, 1985). However, many slogans do not measure up to these standards.
2.3 Designing and Updating Slogans

Most powerful slogans are those that contribute to brand equity in multiple ways. The slogans can contain meaning that is both product-related and non product-related. In designing slogans, they should be designed in a way that enables them to contribute to brand equity (Keller, 2008). Keller further observed that some slogans become so strong linked to the brand that it becomes difficult to subsequently introduce new ones. Equally, slogans can quickly become over-exposed and loose specific brand or product meaning. Once a slogan achieves such a high level of recognition and acceptance, it may still contribute to brand equity but probably as more of a reminder of the brand. Customers may be unlikely to consider what the slogan means in a thoughtful way after seeing or hearing it for so many times. On the same note, a potential difficulty may arise if the slogan continues to convey some product meaning that the brand no longer needs to reinforce. In such a case, by not facilitating the linkage of new, desired brand associations, the slogan can become restrictive and fail to allow the brand to be updated as much as desired or necessary.

Since slogans are perhaps the easiest band element to change over time, there is more flexibility in managing them. However, as in changing other brand elements, Keller (2008) notes that it is important to consider recognizing the extent to which the slogan is contributing to brand equity through enhanced awareness or image. There should be consideration also of how much of this enhancement, if any, is still needed. The needed or desired equities still residing in the slogan should be retained as much as possible. This can be done by providing whatever twists of meaning are needed to contribute equity in other ways. In many cases, moderate modifications of an existing slogan may prove more fruitful than introducing a new slogan with a completely new-set of meanings (Keller, 2008).

2.4 Benefits and Functions of Slogans

A slogan can provide an additional association for the brand. It can remove some ambiguity from the name and symbol. A slogan has the ability to generate equity of its own which can be exploited. It can also reinforce the name or symbol as well as crystallizing the values and culture of the firm. It further provides an umbrella construct which organizes and communicates specific features and programs that otherwise would be disjointed and confused (Aarker, 1991).
The slogan provides a core meaning, yet allows a host of specific features and programs to be introduced without confusion. It also provides a center of gravity for the employees, suppliers and retailers. If a brand is packaged meaning a slogan can be the ribbon that ties the package together and provides an extra touch. They build brand awareness by making strong links between the brand and the corresponding product category by combining both entities in the slogan. They help to reinforce the brand positioning and desired point of differentiation (Keller, 1998).

Slogans often become closely tied with advertising campaigns and are used to summarize the descriptive or persuasive information conveyed in the ads. Slogans have become a valuable tool in terms of crafting a brand image as illustrated by the Coca Cola case: Coca Cola creates catchy well liked slogans (Lipman, 1993). Their most successful slogan “it’s the real thing” in the 1990s dates back in 1969. Since then, they have introduced several variations of this slogan. The discussed benefits and functions show how influential slogans can be in deciding what brands are purchased and eventually survive in the market.

2.5 The Perfect Slogan/Tagline

A perfectly constructed tagline should fulfill several criteria. According to Foster (1998-2002), it should be memorable. A good slogan should recall the brand name and ideally the brand name should be included in the tagline. A good slogan should also include a key benefit as well as set the brand apart from its competitors. An effective tagline should import positive feelings about the brand. A good slogan should not be usable by a competitor and should be strategic (Foster, 1998-2002).

In the background of Fosters theory, a perfect advertising slogan is very important in creating brand equity. Brand equity provides value to customer by enhancing customer’s interpretation/ processing of information and instills confidence in the purchase decision, which leads to satisfaction.

2.6 The Field of Advertising

According to the American Marketing Association (1986), advertising is any paid form of non personal presentation and the promotion of ideas, goods or services by an identified sponsor.
Advertising serves the basic function of interpreting or translating the need/want satisfying qualities of products or services in desires and aspirations (Jugenheimer and White, 1991). The advertisers serve as specialized communicators serving as middlemen between producers and consumers. The advertisers thus need to know a great deal about the consumer group or groups to whom they direct their communication and the products or services whose need/want satisfying qualities are communicated. It is therefore essential to listen to customers to obtain reasonably reliable indications as to who wants or needs what, and whether what is available is capable of satisfying such needs or wants (Jugenheimer and White, 1991).

Kotler (1998) noted that despite increased spending in advertising and cut throat competition, the truth is that 30% of the exposed audience might recall the headlines main point, about 25% might remember the advertisers name, and less than 10% will read most of the body copy. Kotler adds that ordinary advertisements do not even achieve these results. The challenge is strong yet advertising is best way to reach and communicate to customers and prospects.

In a study conducted by Dan (2001), when asked what influences them in deciding whether to buy a given brand, 48% of teens cited the brands advertising. To effectively communicate and rise above this clutter, creative delivery of the advertisement messages has to be designed (Dan, 2001). Slogans are effective and have the power to capture the essence of brand identity, yet they can be changed, replaced or augmented more easily than a brand name ought to be developed (Aarker, 1991).

2.7 Role of Advertising in Creating Brand Equity

Aarker (1991) defines brand equity as a set of assets and liabilities linked to a name and symbol that adds or subtracts the value provided by a product or service to a firm and or those firms’ customers. Any activity that is directed towards the brand should have the major aim of building the brand equity. The best way possible of enhancing effective achievement of brand equity is through the employment of appropriate advertising practices. The current perspectives on brand equity stress the need to go beyond what customers know about a brand’s tangible features and capabilities (Aarker. 1991). Customer brand memory is an important repository of these predispositions and associations.
Some advertisements are well remembered but poorly associated with the brand. An execution element, for instance humor, may attract attention to the advertisement but distract customers from processing the brand name.

In other situations, an advertisement may become vivid and salient but become associated with competing brand rather than with the sponsor. Such advertisements build competitors equity. To avoid this, Aarker (1991) advised that an advertisement must not only cue the brand tag but also associate it clearly with the brand name, sustaining it against other brands' messages. The positive viewer effect that advertisements create must ultimately be associated with the advertised brand if the advertisement is to build brand equity.

2.8 Slogans and Brand Positioning

A big advertising budget does not guarantee a successful advertising campaign. Perhaps than there before, a lot of care need to be taken when creating slogans. The intention of any message is to be noted (Kotler and Armstrong, 1991). Every day customers are bombarded by millions of messages. They are everywhere, from print media to highway billboards, local supermarkets, public phone booths, mailboxes, radios and television sets. Add to that the explosive growth of the internet and the new communication opportunities this medium presents, and today's business owner or brand manager has a near-impossible task at hand; making his or her message stand out among the noise generated by others.

Corporate giants long ago figured that the first and most important step in accomplishing this goal is maintaining a continuity of corporate look and message in all their communications. Practically everyone is familiar with not only the names, but also the visual identities of well-established companies such as Citibank, and Mercedes-Benz, as well as the newer web-based businesses like America Online and About.com.

An equally important component of branding is a verbal one. It is often referred to as a tagline or a positioning statement. The tagline is usually used in conjunction with the logo and business name in all promotional materials, from business cards to web sites. This, once again, ensures consistency and continuity of both visual and verbal image the company presents to its customers. An effective positioning statement should be as unique as the company logo.
However, in this context, the meaning of ‘unique’ is slightly different. The positioning statement is usually based on something marketers call a Unique Selling Proposition (USP), i.e. the quality of the product or service that is unlike any other, especially competing, product or service. Simply stated, this means that a business owner or brand manager has to be able to definitively identify that one quality which makes his or her product different from the rest. Incidentally, this often proves very difficult. A lot of businesses tend to lean toward generic statements such as ‘our neighborhood’. Clearly, such a statement cannot possibly be effective, as it is not unique enough to be remembered. Further, any other business in the same neighborhood could claim the same. Examples of effective taglines from two competing companies; Citibank is ‘the bank that never sleeps’, whereas Chase is ‘the one that places high emphasis on personal relationships’. These two companies, while being in the same industry and providing essentially the same services, have managed to set themselves apart from one another by describing the one thing that makes them unique (Aarker, 1991).

A slogan should be brief and memorable. A tagline should never be a paragraph long, and even a sentence is often too much for a time-constrained consumer to remember. As such, a business owner should attempt to word his or her message as a short, catchy, and memorable phrase (Foster, 1998-2002).

In addition to the above, some of the criteria used when deciding on a slogan, such as target audience appeal and the ability to withstand the test of time, are also applicable here. Finally, although a business owner may be able to determine what the positioning statement would be, he or she may not be able to articulate it in a manner of a professional copywriter or marketing consultant. As such, it is also beneficial to consider bringing in outside help when working on this aspect of branding and this person can further collaborate on development of future promotions, thus ensuring the continuity of message and tone that is the main goal of branding (Keller, 2008).

2.9 The Changing Message Environment

The message environment has changed due to the complexity of the consumer and the various communication channels that exist. Today's advertiser has to go an extra mile to beat clutter in order to be noticed thus the messages have to be good (Kotler and Armstrong, 1999). In Kenya,
coupled with the emergence of a more enlightened audience as a result of Kenyans en-joining an unprecedented level of exposure to foreign media, the advertisers are presented with a hard task to be creative.
CHAPTER THREE: RESEARCH METHODOLOGY

3.1 Introduction
This chapter addresses the research methodology. Specifically the chapter deals with the research design, population of the study, data collection method, and data analysis.

3.2 Research Design
A descriptive survey design was applied in this study and specifically dealing with the Barclays Bank in Nairobi, Kenya. This method was found appropriate to achieve the study objectives owing to the unique attributes that Barclays Bank of Kenya have. A descriptive study design was in a position to address all the characteristics that are specific to Barclays Bank of Kenya.

3.3 Population of the Study
The target population for this study was Barclays Bank customers in Westlands area. The main reason for the choice of Westlands area is its characteristic of a mixture of different walks of life that are aware and influenced by slogans. Equally, Westland has many shopping malls like West Gate, Sarit Centre, The mall, and Unga House among others which attract customers.

3.4 Sample Size
The sample for this study was comprised of Barclays Bank customers. The total sample size was 200. The Barclays Bank of Kenya Limited branches in Westlands area includes Westlands Main branch, West Gate Premier branch, Sarit Prestige branch, and Flagship Premier Branch. Out of the four branches 50 customers were drawn from each branch. The first Barclays Bank customer was selected randomly. Systematic sampling technique was then employed where every third customer was picked. This took place in a span of two weeks where 15-20 customers were picked daily.

3.5 Method of Data Collection
The main tool for data collection was the questionnaire which was administered by the researcher to enable proper distribution and efficiency in the collection of data. The questionnaire was mainly composed of structured questions.
3.6 Data Analysis

The research was both quantitative and qualitative in nature. Once the data was collected it was checked for completeness ready for analysis. The data from the field was first coded according to the themes researched on the study. Analysis was done with aid of the Excel Spreadsheets. Descriptive statistics generated such as percentages, mean scores and proportions were presented in tables and figures.
4.1 Introduction

This chapter presents the data analysis and interpretation; the findings have been presented using tables and graphs. Frequencies and percentages have also been used for easier interpretation. The chapter has analyzed demographic data as well as data on use of slogans in banks.

4.2 General Information

4.2.1 Gender of the Respondents

The findings indicate that a majority of the respondents were male, represented by 72%, the other respondents, 28% were female. These findings have been presented in Figure 4.2.1.

**Figure 4.2. 1: Gender of the respondents**
4.2.2 Age Bracket of the Respondents

Most of the respondents were within the age bracket of above 25 years, this was represented by 60%. 20% of the respondents were between 22 and 25 years old, this was followed by 12% who were within the age bracket of 18-21 years. The other 8% were in below 18 years of age. To this extent, most of the respondents were old enough to give relevant answers to research questions. Figure 4.2.2 presents the results.

Figure 4.2. 2: Age of the Respondents

4.3 Slogans

4.3.1 Preferred Bank

The respondents were specifically Barclays bank customers, however to determine whether Barclays bank was there preferred bank, the researcher asked the respondent to indicate there preferred banks. The findings show that 89% of the respondents consider Barclays bank to be their preferred bank. The other 11% indicated that they preferred other banks key among them being Standard Chartered Bank, Equity Bank and Kenya Commercial bank.
4.3.2 The Brand Slogan for the Chosen Banks

The aim of this question was to establish whether the customers were aware of the slogans used by their preferred banks. To this extent, the findings show that only 55% of the customers knew the correct slogan used by their preferred banks, the other 45% were not aware of the slogans. Figure 4.3.1 shows the findings.

Figure 4.3. 2: Awareness of Brand Slogan
4.3.3 Importance of Slogans on Preference for Barclays Bank

The respondents were asked to rate the statements on slogans in terms of their importance in influencing their preference for Barclays Bank. In a scale of 1-5 where 5 represented very important and 1 represented not important at all, the respondents were required to tick appropriately. The results show that the creativity of the slogan; the meaningfulness of the slogan; the inclusion of the advertisers name in the slogan; whether the slogan stands out from the competitors; whether the slogan suggests a solution to a problem; how simple, short or straightforward the slogan is; how easy it is to recall and how often the slogan appears in advertising media are some of the factors that are considered very important in relation to bank choice and preference. The factors had a mean score of 5. The standard deviation in relation to the mean of 5 indicates that the dispersion in the choice of means for each of the factors listed were below 0.1, this indicates that all the responses were closely the same.

The factors that were considered to be important in relation to bank preference and choice were such as consistency of the slogan with the brand; the benefits contained in the slogan; the humor in the slogan and the programs in which the slogans appear in advertising. These factors had a mean score of 4, similarly the standard deviation was less than 0.1, indicating minimal variance in choice of means for each of the factors.

The findings also indicate that the respondents were indifferent on whether the following factors were important in determining their choice of the brand and preference; whether the slogan depicts testimonial evidence; believability of the slogan and the feelings that the slogan invokes. These factors had a mean score of 3, which was considered to be indifferent.

The following factors were considered to be of less importance in relation to their influence on the choice of banks: How long the slogan has been there; the persuasiveness of the slogan to associate with the brand and whether the slogan depicts a certain style. These factors had a mean score of 2, this represented less important. Finally, the respondents considered the following factors to be of no importance in relation to the choice of bank and preference to Barclays Bank; whether the slogan depicts technical expertise and whether there is scientific evidence, these factors had a mean score of 1. Table 4.3.1 summarizes the findings as indicated.
Table 4.3 1: Importance of Slogan in Choice of Bank

<table>
<thead>
<tr>
<th>Importance of slogan in the choice of banks</th>
<th>Mean</th>
<th>Std Dev</th>
</tr>
</thead>
<tbody>
<tr>
<td>Creativity of the slogan</td>
<td>5.00</td>
<td>0.07</td>
</tr>
<tr>
<td>Meaningfulness of the slogan</td>
<td>5.00</td>
<td>0.07</td>
</tr>
<tr>
<td>Inclusion of the advertiser's (Bank) name in the slogan</td>
<td>5.00</td>
<td>0.02</td>
</tr>
<tr>
<td>Whether the slogan stands out from the competitors</td>
<td>5.00</td>
<td>0.07</td>
</tr>
<tr>
<td>Whether the slogan offers or suggests a solution to a problem</td>
<td>5.00</td>
<td>0.02</td>
</tr>
<tr>
<td>How simple/ short/ straight forward the slogan is</td>
<td>5.00</td>
<td>0.07</td>
</tr>
<tr>
<td>How easy it is to recall the slogan</td>
<td>5.00</td>
<td>0.02</td>
</tr>
<tr>
<td>How often is it in different advertising media eg TV, radio Billboards</td>
<td>5.00</td>
<td>0.08</td>
</tr>
<tr>
<td>Consistency of the slogan with the brand</td>
<td>4.70</td>
<td>0.04</td>
</tr>
<tr>
<td>The benefit(s) contained in the slogan</td>
<td>4.50</td>
<td>0.03</td>
</tr>
<tr>
<td>The humor in the slogan</td>
<td>4.20</td>
<td>0.05</td>
</tr>
<tr>
<td>The programs (where applicable) in which the slogans appear in an ad</td>
<td>4.20</td>
<td>0.07</td>
</tr>
<tr>
<td>Whether the slogan depicts testimonial evidence</td>
<td>3.90</td>
<td>0.06</td>
</tr>
<tr>
<td>Believability of the slogan</td>
<td>3.10</td>
<td>0.05</td>
</tr>
<tr>
<td>The feelings that the slogan evokes in you</td>
<td>3.10</td>
<td>0.03</td>
</tr>
<tr>
<td>How long has the slogan been there</td>
<td>2.80</td>
<td>0.08</td>
</tr>
<tr>
<td>The persuasiveness of the slogan to associate with the brand</td>
<td>2.30</td>
<td>0.01</td>
</tr>
<tr>
<td>Whether the slogan depicts a certain style</td>
<td>2.10</td>
<td>0.07</td>
</tr>
<tr>
<td>Whether the slogan depicts technical expertise</td>
<td>1.00</td>
<td>0.10</td>
</tr>
<tr>
<td>Whether it depicts scientific evidence</td>
<td>1.00</td>
<td>0.03</td>
</tr>
</tbody>
</table>
CHAPTER FIVE: SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction
This chapter presents the summary of findings as has been documented in chapter four, the conclusions are also presented depending on the objectives of the study. The study in addition, recommends the areas for additional research.

5.2 Summary of Findings
A majority of the respondent were male, represented within the age bracket of above 25 years. Other respondents were between 22 and 25 years old and 18-21 years, a few were below 18 years of age. To this extent, most of the respondents were old enough to give relevant answers to research questions.

The respondents were specifically Barclays bank customers, however to determine whether Barclays bank was the preferred bank, the researcher asked the respondent to indicate their preferred banks. Most of the respondents consider Barclays bank to be their preferred bank. A few others indicated that they preferred other banks key among them being Standard Chartered Bank, Equity Bank and Kenya Commercial bank. In relation to whether the customers knew the slogans for their bank, only 55% of the customers knew the correct slogan used by their preferred banks, the other 45% were not aware of the slogans.

The respondents were asked to rate the statements on slogans in terms of their importance in influencing their preference for Barclays Bank. The results show that the creativity of the slogan; the meaningfulness of the slogan; the inclusion of the advertisers name in the slogan; whether the slogan stands out from the competitors; whether the slogan suggests a solution to a problem; how simple, short or straight forward the slogan is; how easy it is to recall and how often the slogan appears in advertising media are some of the factors that are considered very important in relation to bank choice and preference.

The factors considered to be important in relation to bank preference and choice were such as consistency of the slogan with the brand; the benefits contained in the slogan; the humor in the slogan and the programs in which the slogans appear in advertising. These factors had a mean
score of 4 and similarly the standard deviation was less than 0.1, indicating minimal variance in choice of means for each of the factors.

The findings also indicate that the respondents were indifferent on whether the following factors were important in determining their choice of the brand and preference; whether the slogan depicts testimonial evidence; believability of the slogan and the feelings that the slogan invokes. The following factors were considered to be of less importance in relation to their influence on the choice of banks: How long the slogan has been there; the persuasiveness of the slogan to associate with the brand and whether the slogan depicts a certain style. Finally, the respondents considered the following factors to be of no importance in relation to the choice of bank and preference to Barclays Bank; whether the slogan depicts technical expertise and whether there is scientific evidence.

5.3 Conclusions

In relation to the influence of slogans in brand building at the Barclays Bank, it can be concluded that slogans have a very powerful role in enhancing brand building; this was due to the fact that most of the respondents indicated that they preferred Barclays bank to other banks who offer almost the same services.

In relation to the effect of slogans in Barclays Bank of Kenya Marketing, it can be concluded that to successfully achieve the aims of branding, certain factors must be given high importance in the design of slogans, these include: the creativity of the slogan; the meaningfulness of the slogan; the inclusion of the advertisers name in the slogan; whether the slogan stands out from the competitors; whether the slogan suggests a solution to a problem; how simple, short or straightforward the slogan is; how easy it is to recall and how often the slogan appears in advertising media.

5.4 Recommendations

Considering the findings as summarized in 5.2, the study concludes that in the choice of slogans, there is need to ensure that important factors are considered in their design and use. Specifically, serious considerations need to be made on the creativity of the slogan and the meaning passed on to the customers. In addition, slogans used should be in line with industry practice while still ensuring originality. Given that banks are there to give financial support while solving some
serious financial puzzles for their customers, there is need to offer solution oriented slogans. Care should be taken to ensure that the solutions are real and workable.

Further research should be considered on the influence of slogans in other financial sub-sectors such as insurance, and investments. This will shed light on the influence of slogans across sectors. Equally, brand building process seem to vary with organization and approach used. However, further research should be conducted to confirm this argument.

Marketing is an integral part of brand building. The influence of slogans can be enhanced in marketing by conducting prior information gathering. This practice will produce slogans that reflect customer aspirations hence ownership by customers is achieved. Brand building is a process and patience should be practiced to ensure slogans take root and attain their intended purpose. Frequent changes without continuation of the message or consideration of the costs involved could lead to undesirable results.
REFERENCES


APPENDICES

Appendix I: Introduction Letter

[Letterhead]

WHOM IT MAY CONCERN

The board of

BENJAMIN KIGORO MURIMI

is a Master of Business Administration (MBA) student of the University of Nairobi.

Hershe is requested to assist him/her as part of his/her coursework assessment on a management problem. We would like the students to determine the root cause of the real problems affecting him in Konya. We would therefore request you if you assist him/her by allowing him/her to collect data in your organization for the research.

The results of the study will be used solely for academic purposes and a copy of the same delivered to the interview organizations on request.

Thank you

DR. W.N. IRAK
CO-ORDINATOR PROGRAM
Appendix II: Questionnaire

SECTION A: BACKGROUND INFORMATION

1. Kindly answer the following questions

2. Please indicate your sex

   Male [ ]     Female [ ]

3. Indicate the age bracket that you fall under

   Below 18 years [ ]
   18-21 years [ ]
   22-25 years [ ]
   Above 25 years [ ]

SECTION B: SLOGANS

4. What is your preferred bank?

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

5. Which is its brand slogan?

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

The statements listed below concerns slogans. On a scale of 5-1, with 5 indicating very important and 1 indicating not important at all, please indicate by ticking to what extent you feel each of them is important to you in influencing your preference for Barclays bank of Kenya.

5- Very important 4- important 3- Indifferent 2- Less important 1- Not important at all
<p>| | | | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>6.</td>
<td>The benefit(s) contained in the slogan</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>7.</td>
<td>The humor in the slogan</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>8.</td>
<td>Believability of the slogan</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>9.</td>
<td>Creativity of the slogan</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>10.</td>
<td>Meaningfulness of the slogan</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>11.</td>
<td>Inclusion of the advertiser’s (Bank) name in the slogan</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>12.</td>
<td>Whether the slogan stands out from those of competitors</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>13.</td>
<td>Whether the slogan offers or suggests a solution to a problem</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>14.</td>
<td>Whether the slogan depicts a certain lifestyle</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>15.</td>
<td>The persuasiveness of the slogan to associate with the brand</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>16.</td>
<td>Whether the slogan depicts technical expertise</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>17.</td>
<td>Whether it depicts scientific evidence</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>18.</td>
<td>How long has the slogan been there</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>19.</td>
<td>Consistency of the slogan with the brand</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
</tbody>
</table>
20. Whether the slogan depicts testimonial evidence [ ] [ ] [ ] [ ] [ ]

21. How simple/ short/ straight forward the slogan is [ ] [ ] [ ] [ ] [ ]

22. How easy it is to recall the slogan [ ] [ ] [ ] [ ] [ ]

23. How often is it in different advertising media
e.g. TV, Radio, Billboards [ ] [ ] [ ] [ ] [ ]

24. The programs (where applicable) in which the slogan appears in an ad [ ] [ ] [ ] [ ] [ ]

25. The feelings that the slogan evokes in you [ ] [ ] [ ] [ ] [ ]

Thank you for your time!
### Appendix III: A list of Barclays Bank Branches in Nairobi

<table>
<thead>
<tr>
<th>Branch Name</th>
<th>Code</th>
<th>Address</th>
<th>Tel</th>
<th>Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>ABC Prestige Branch</td>
<td>073</td>
<td>14403 00800 Nairobi</td>
<td>(020) 446641/2</td>
<td>Prestige</td>
</tr>
<tr>
<td>Development House Branch</td>
<td>047</td>
<td>44285 00100 Nairobi</td>
<td>(020) 3952967/8</td>
<td>Standard</td>
</tr>
<tr>
<td>Enterprise Rd Branch</td>
<td>070</td>
<td>18060 00500 Nairobi</td>
<td>(020) 530700/1</td>
<td>Standard</td>
</tr>
<tr>
<td>Enterprise Rd Corporate Branch</td>
<td>070</td>
<td>18060 00500 Nairobi</td>
<td>(046) 3477, 2344, 2537, 3053, 3269</td>
<td>Corporate Bz Cnt</td>
</tr>
<tr>
<td>Eastleigh Branch</td>
<td>014</td>
<td>1371 00610 Nairobi</td>
<td>(020) 6766546/6766544/6766547/6766552</td>
<td>Standard</td>
</tr>
<tr>
<td>Buru Buru Branch</td>
<td>028</td>
<td>775 00515 Nairobi</td>
<td>(020) 221806/336324</td>
<td>Standard</td>
</tr>
<tr>
<td>Butere Road Branch</td>
<td>079</td>
<td>18799 00500 Nairobi</td>
<td>(020) 3859866</td>
<td>Standard</td>
</tr>
<tr>
<td>Haile Selassie Branch</td>
<td>082</td>
<td>20415 00200 Nairobi</td>
<td>(020) 392953/4</td>
<td>Standard</td>
</tr>
<tr>
<td>Enterprise Prestige Branch</td>
<td>070</td>
<td>18060 00500 Nairobi</td>
<td>(020) 822395</td>
<td>Prestige</td>
</tr>
<tr>
<td>Gikomba Branch</td>
<td>033</td>
<td>8175 00300 Nairobi</td>
<td>(020) 333132/3</td>
<td>Standard</td>
</tr>
<tr>
<td>Kampala Road Branch</td>
<td>070</td>
<td>19011 00501 Nairobi</td>
<td>(020) 822395</td>
<td>Standard</td>
</tr>
<tr>
<td>Karen Prestige Branch</td>
<td>065</td>
<td>24180 00502 Nairobi</td>
<td>(020) 822395/4</td>
<td>Standard</td>
</tr>
<tr>
<td>Kariobangi, Nbi Branch</td>
<td>093</td>
<td>310 00618 Nairobi</td>
<td>(020) 3592953/4</td>
<td>Standard</td>
</tr>
<tr>
<td>Kawangware Branch</td>
<td>034</td>
<td>3512663/4 Nairobi</td>
<td>(020) 3592953/4</td>
<td>Standard</td>
</tr>
<tr>
<td>Lavington Branch</td>
<td>049</td>
<td>25081 00603 Nairobi</td>
<td>(020) 3589687/2</td>
<td>Standard</td>
</tr>
<tr>
<td>Market Branch</td>
<td>094</td>
<td>30018 00100 Nairobi</td>
<td>(020) 229434/6</td>
<td>Standard</td>
</tr>
</tbody>
</table>

34
Moi Avenue Nairobi Branch
Code: 075
Address: 30116 00100 Nairobi
Tel: (020) 252244/210557
Type: Standard

Moi Avenue Prestige Nairobi Branch
Code: 075
Address: 30116 00100 Nairobi
Type: Prestige

Muthaiga Branch
Code: 055
Address: 39990 00623 Nairobi
Tel: (020) 746024/741501
Type: Standard

Muthaiga Premier Centre Branch
Code: 055
Address: 39990 00623 Nairobi
Tel: (020) 3744049
Type: Premier

Nairobi South C Branch
Code: 010
Address: 26460 00504 Nairobi
Tel: (020)3556235/3556247
Type: Standard

Nairobi University Branch
Code: 083
Tel: (020) 2124929/30
Type: Standard

Nakumatt Embakasi Branch
Type: Standard

Nairobi West Branch
Code: 086
Address: 27518 00506 Nairobi
Tel: (020)3556233/3556238
Type: Standard

NIC House Branch
Code: 070
Address: 72058 00200 Nairobi
Tel: (020) 714200
Type: Standard

Nakumatt Westgate Branch
Code: 061
Address: 14820 00623 Nairobi
Tel: (020) 3741207-10/3741214
Type: Standard

Parklands Branch
Code: 087
Address: 38350 00623 Nairobi
Tel: (020)3556230/3556236
Type: Standard

Plaza Business Center Corporate Branch
Code: 077
Address: 30120 00100 Nairobi
Tel: (020) 241270
Type: Corporate Bz Cnt

Plaza Business Center Premier Branch
Code: 077
Address: 30120 00100 Nairobi
Tel: (020) 241270
Type: Premier

Plaza Business Center Prestige Branch
Code: 077
Address: 30120 00100 Nairobi
Tel: (020) 241270
Type: Prestige

Queensway Hse Branch
Code: 094
Address: 30011 00100 Nairobi
Tel: (020) 223161/223176
Type: Standard

Queensway Hse Prestige Branch
Code: 094
Address: 30011 00100 Nairobi
Tel: (020) 223161/223176
Type: Prestige

Rahimtulla Trust Towers
Premise Branch
Code: 070
Address: 72058 00200 Nairobi
Tel: (020) 719173/4
Type: Prestige

River Road Branch
Code: 037
Address: 43200 00100 Nairobi
Tel: (020)343296/252301/252382
Type: Standard

Ruara Branch
Code: 067
Address: 65090 00618 Nairobi
Tel: (020) 802973/861760/1
Type: Standard

Sarit Prestige Branch
Code: 073
Address: 14403 00800 Nairobi
Tel: (020) 549859/747133
Type: Prestige

35
Village Market Prestige Branch
Code: 055
Address: 1476 00621 Nairobi
Tel: (020) 7121963/7120042/7122741
Type: Prestige

Nakumatt Westgate Premier Branch
Address: 30120-00100 Nairobi
Tel: (020) 3604000/3741207
Type: Premier

Westlands Branch
Code: 073
Address: 14403 00800 Nairobi
Tel: (020) 448911/2
Type: Standard

Westlands Office Park/Flagship Branch
Address: 30120-00100 Nairobi
Tel: (020) 4221000/4441051
Type: Premier

Yaya Prestige Branch
Code: 045
Address: 34974 00100 Nairobi
Tel: (020) 578328
Type: Prestige