THE ROLE OF PUBLIC RELATIONS IN CREATING PRODUCT AND SERVICE AWARENESS IN THE KENYAN COMMERCIAL BANKS - A CASE STUDY OF KENYA COMMERCIAL BANK.

By

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NOVEMBER, 2012
DECLARATION

Candidate's declaration

This research project is my original work and has not been presented in any university for examination purposes.

Signature........................................Date........................

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K50/76553/2009

Supervisor's declaration

This project has been submitted to the board of postgraduate studies of University of Nairobi with my approval as the university supervisor

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I extend by deep appreciation and gratitude to my colleagues their support and understanding and encouragement enabled me to complete this project. To the research participants, I hope this project goes towards honoring your remarkable courage and contribution towards the contents of this project. My prayer is that your contributions find their way to the national policy making sphere.
DEDICATION

This project is dedicated to my Family that has been here for me from one hurdle to another and my husband and friend Jackson Oludhe for his continued support.
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ABSTRACT

The banking industry has recently changed from the original perspective that banks were for a few and the elite in the society. This kind of change in trend calls for each and every banking institution to adopt better strategies to keep its customer base and maintain profitability. KCB has numerous products that the market is not aware of. The company had a public relation office which was later merged into KCB foundation and marketing hence leaving a gap in this area. This study sought to establish the role of public relations in promoting the products and services of the bank to the public. This was achieved by examining the PR strategies, need for PR in creation of service product, awareness, role of PR in product and service awareness and the effects of effective PR in an organization.

To achieve the set objectives, this study adopted a case study approach. The study collected data from staff and bank customers. The study used structured and unstructured questionnaires to collect data from the staff in KCB using drop and pick method. The data was then checked for completeness by ensuring that they were all well answered before being coded and entered into a computer for analysis. The analysis was done using descriptive statistics such as mean, standard deviation and percentages. The findings were presented using figures, tables and pie charts. Data from the customers was collected through interviews conducted at the KCB premises where the customers could easily be found. The findings were then arranged objectively in prose form.

The study found that KCB used public relations strategies to promote her products and services such by using some strategies as persuasion, advocacy, cause-related strategies, relationship management and reputation management. The role of PR in promotion of products and services was found to be stimulating demand and creating interest of the services. The study concluded that PR was effective and vital in product and services awareness in Kenyan banks. The study recommended that banks invests heavily on public relations and use it to create awareness of their products and services. The study further recommended that Banks use PR to prompt demand from the public. The findings of this study will be of great assistance to the bank management as it is useful in enhancing their customer base and market share.
CHAPTER ONE:

INTRODUCTION

1.1 Background of the study.

Public relations according to Angoff (1973) are defined "as a communication technique" or a "kind of advertising or publicizing activities". Similarly the World Book Encyclopedia (World Book, 2002), defined Public relations as an activity aimed at increasing communication and understanding between an organisation or individual and one or more groups called publics. It goes further to say that public relations work consists of two main activities are firstly, research and communication and secondly, the methods used to achieve these are research and opinion surveys to obtain information from the public.

Public relations was born in the early 1900s with the spread of public opinion in the USA. Although some authors (Cutlip, 1997) mention a few examples of public relations before the twentieth century, it is incontestable that the modern discipline began with public relations pioneers like Phineas Taylor Barnum (1810-1891) and others (Chase, 1994). Two classic history reviews of public relations are those by Cutlip (1995) additionally, there were other attempts to review public relations history in a more general way. Hutton (1999) reviewed the modern public relations history of definitions and metaphors proposing his own definition of public relations. Miller (2000), on the other hand, analyzed the literature on the public relations history, arguing that different historical frames beside the dominant business paradigm are necessary to fully understand public relations.

Numerous other attempts were, however, significantly more focused on specific historical and other aspects; for example, national public relations histories such as those of Great Britain, Austria and Germany (Nessman, 2003), Australia (Zawawi, 2004) or the history of gender's role in public relations (Gower, 2001) and attempts to analyze the development of public relations theory which can be linked with the four models of public relations (Grunig, 1989).
1.1.1 Banks' business landscape

As at December 2008 (CBK, 2010) there were forty six banking institutions, fifteen micro finance institutions and one hundred and nine foreign exchange bureaus. Over the last few years, the Banking sector in Kenya has continued to grow in assets, deposits, profitability and products offering. The growth has been mainly underpinned by firstly a wide branch network expansion strategy both in Kenya and in the East African community region and secondly, automation of a large number of services and a move towards emphasis on the complex customer needs rather than traditional 'off-the-shelf' banking products.

These Commercial Banks offer similar products and services, for example, real time money transfers, standing order instructions, providing documentary credit to overseas trade, providing credit information to customers, operation of safe deposits, acceptance of fixed and regular deposits, providing loans and advances, share brokerage services, that is, buying and selling of shares, issuance of credit and debit cards, foreign currency services, credit advice among other numerous services (Kinusi, 2010).

Players in this sector have experienced increased competition over the last few years resulting from increased innovations like availability of information readily through the internet, mobile and internet banking and new entrants into the market. As a result, consumers are exposed to more information and they have become very demanding and dynamic. The service environment on the other hand has evolved due to a number of factors for instance; changing patterns of government regulation, technological innovations, the service quality movement, pressures to improve productivity, relaxation of previous professional association restrictions on marketing, internationalization and globalization (Lovelock et al., 1996).

This has caused a lot of dynamism in the service sector. To survive, service companies have to differentiate themselves mainly by being as close to the customer as possible. This has led to an over emphasis in the area of service marketing to enable marketers in developing service strategies to respond to the market. Service marketing concepts and
strategies have developed in response to the tremendous growth of service industries resulting in their increased importance to world economies (Zeithaml and Bitner, 1996). This is in relation to employment, gross domestic product and business opportunities. As technological advancement has equalized most production processes, one of the few remaining strategies that can set one company apart from others is customer service.

1.1.2 The profile of Kenya Commercial Bank (KCB)

The history of KCB dates back to 1896 when its predecessor, the National Bank of India opened an outlet in Mombasa. Eight years later in 1904, the Bank extended its operations to Nairobi. In 1970, the Government acquired 100% of the shares to take full control of the largest commercial bank in Kenya. The Government further reduced its shareholding to 23.1% in 2008 after raising additional capital for KShs. 5.5 billion and further to 17.74% after raising additional capital for KShs. 12.5 billion in 2010 making it a minor shareholder.

The KCB Group is the leading institution in Kenya's banking and financial sector with an asset base of over KShs. 223 billion (CBK, 2010). It is one of the leading providers of personal loans, business loans, mortgages, asset finance, current accounts and savings plans in the Kenya. KCB Bank Group is composed of Kenya Commercial Bank, Savings and Loans (S&L); a mortgage lender; KCB Tanzania Limited, KCB Sudan Limited, KCB Rwanda limited, KCB Burundi and KCB Uganda Limited (CBK, 2010).

According to Kenya Commercial Bank marketing survey (2010), KCB has numerous products that the market is not aware of. The Bank has a variety of list and very diverse and sophisticated products totaling to 146 but the actual market knows an average of two products which have been frequently advertised which makes a mere percentage of 1.36%. This is too low for a very big bank like KCB which has such a wide network through the east and central Africa.

This enormous number of commercial banks and just in Kenya we have over 42 banks namely: ABC Bank (Kenya), Bank of Africa, Bank of Baroda, Bank of India, Barclays Bank, CFC Stanbic Bank, Chase Bank (Kenya), Citibank, Commercial Bank of Africa,

These commercial institutions provide same products and services and hence this has compelled competition for clientele. An insight into what factors determine the quality of effective communication and PR and its contribution to product knowledge and how to measure PR's contribution to corporate objectives will enable KCB with the right communication tools, take corrective measures to remain competitive (KCB marketing survey report, 2010).

1.2 Problem Statement

The banking industry for a long time has been regarded as a service for the few and elite in the society. There were high minimum deposits expected from customers, monthly charges applicable for the accounts, annual fee in most of the credit and debit card and so on. Basically, one had to have a sound financial background before being allowed to open a bank account and besides, the number of banks was slim.

New regulation in the finance act of 2008 which took effect on 1st January of 2009 requires banks to build a minimum core capital of Kshs.1billion by December 2012. This was aimed transforming small banks into more stable organizations. However, its implementation posed a challenge to some of the existing banks. (CBK, 2010) which reduced the minimum deposit with the Central Bank and also flexibility in terms of banking hours and requirements. For instance one does not require to be introduced before opening an account and the account can run on zero balance. This plus wide and vigorous advertising and road-showing the bank, has led to opening of doors to the average and low income earners. This Kind of change in trend then calls for each and
every banking institution to be on its feet if it will be able to keep its customer base and maintain profitability.

According to KCB marketing survey report (2010) KCB has numerous products that the market is not aware of. The company had a public relation office which was later merged into KCB foundation and marketing hence leaving a gap in this area. There are questions that can be posed hence include; does the company require this department? Is there need for such an office or has all the previous gaps been fully addressed?

There have been a lot of studies done in the area of public relations in Kenya. Ndirangu (1994) investigated public relations in public libraries using a case study of K.N.L.S (Kenya National Library Service) which found that there was a form of PR in the library. Ron (1996) investigated the nature and effect of internal public relations in education using a case the National Youth Service Secretarial College. The study revealed that a good internal relation was prerequisite to successful learning and achievement of organizational goals. Wekundah (2005) did an investigation of the role of public relations in crisis management at Daystar University, Kenya, during the 2003-2004 crises. He found that corporate affairs did not appear to improve the dissemination of information even after the crises. However, no study in Kenya had been done on the field of public relations in creating product and service awareness in the Kenyan commercial banks. Thus there existed scarcity of knowledge on the subject. This study therefore was motivated by the need to establish the role of public relations in creating product and service awareness in the Kenyan commercial banks with a case study of Kenya Commercial Bank (KCB).

1.3 Objectives

1.3.1 Main Objective

The aim of this research was to establish the role of public relations in creating product and service awareness in the Kenyan commercial banks and the study was narrowed to Kenya Commercial Bank

1.3.2 Specific Objectives

i. To find out which PR strategies are employed by KCB.
ii. To find out the need for PR in creation of service product awareness.

iii. To find out the role of PR in product and service awareness.

iv. To find out the effects of effective PR in an organization.

1.4 Research questions

i. What PR strategies are being employed by KCB bank?

ii. What is the need for PR in creation of service product awareness?

iii. What is the role of PR in product and service awareness?

iv. What are the effects of effective PR in an organization?
1.5 Rationale of the Study

To the bank managers
The completion of the study has established the importance of communication in effective product and service awareness in organizations as well as identifying defining qualities that are key in public relations. The study recommendations provide light on how to enhance product awareness and penetration in the market for any banking institution. The study will also be useful in helping management restructure public relations to play its role in meeting organizational goals and objectives. It’s high time that organizations in Kenya realize that the market has become competitive hence they need to increase their visibility in their area of operation.

To the public
This study will go a long way in providing the usefulness of public relation role in banking. The public will be equipped with knowledge on how such channels of communication can be utilized by the public to know the products being used by banks.

To the academic researchers and scholars
This study will provide a bench mark upon which other studies can be done related to the usefulness of the PR in organizations. It will also serve as reference material for similar studies in future.
CHAPTER TWO:
LITERATURE REVIEW

2.1 Theoretical review

2.1.1 The rhetorical theory on public relations

Heath (2001) has taken a major initiative to try to make rhetorical theory the primary perspective through which public relations should be understood. Heath explains his view of the rhetorical process in his Handbook of Public Relations (Heath, 2001). Rhetoric, like PR, has negative connotations. However, the term originated as the surely very welcome mode of persuasive discourse that accompanied the advent of putative democracy. It was an important aspect of the way complex, ancient Greek society governed itself through public debate and persuasion, rather like our present court and parliamentary processes, reducing the need for oppression and violence. (Slaves, women and many others in ancient Greece of course did not share in this democracy.) For Heath, the public relations practitioner and the client whom they represent are engaged, rather like ancient rhetors, in a “wrangle in the marketplace” “Professional communicator have a major voice in the marketplace of ideas – the dialogue on behalf of various self-interests” (Heath, 1992, pp. 17-20).

Heath echoes J. Grunig’s ‘symmetry’ when he says that this wrangle must be conducted on the basis of a level playing field in order for it to constitute ethical public relations practice: A rhetorical view presumes that, in terms of their right to speak, all parties are symmetrical In a utopia people have what they need and have no reason for dispute-rhetoric or public relations. Thus public relations as a discipline seeks to advance marketplace and public policy discourse by pursuing relational excellence in actions (organizational responsibility) and discourse that lead to the co-creation, co-management, or codefinition of meaning (zones of meaning) that reconcile strains and alienation and foster mutually beneficial relationships (Heath, 2001, p. 35).

Heath suggests that rhetoric “is symmetrical because each idea placed in the marketplace or public policy arena stands on its own merits” (Heath, 2001, p. 49). For critics, however, it is not clear how what Heath calls “rhetorical enactment rationale” makes
public relations more ethical or acceptable, except if those engaged in contesting their views are equally resourced. This of course, as in the Leitch and Nielson critique of J. Grunig above, is often an impossible situation. We are led to the conclusion that, like "symmetrical public relations", "rhetorical enactment rationale" is another 'ideal type' of public relations – a theoretical construct against which the ethicality and efficacy of public relations initiatives in a democratic society can be compared.

For Skerlep (2001), there is an advantage in the rhetorical theoretical approach towards public relations in that it allows public relations people to gain other perspectives on situations in a way that problematises the notion of 'Truth'. 'Truth' is often a much contested terrain when interest groups are in public confrontation. Skerlep suggests: The naïve belief in truth, objectivity and impartiality as the normative criteria of validity of public relations discourse that is professed by public relations textbooks does not elucidate on the discursive dimension of polemical confrontations...the positivistic concept of truth [has] become controversial with the ascent of postmodern relativism..." (p. 183).

Skerlep underlines Aristotle's realization that rhetorical argumentation – the open public contest of ideas as advocated by Heath – does not lead to 'absolute truths'. But this does not mean that the rhetor is allowed to speak untruths or to manipulate the public either. Instead: "In the situation of public contention on a controversial issue the speaker can only marshal the best arguments for his or her case. "The 'truth' can only be reached through argumentative dialogue that reveals which of the participating parties has better arguments" (p. 183). This is probably an approach that many environmental and human welfare lobby groups would reject. Such groups would point to empirical studies to argue that there is a 'truth' to do with environmental protection or public health.

This theory contributes to the study in showing the significance of persuasion and advocacy in establishing good image and brand name outside an organization. It also points out the need for healthy interpersonal relationship among the employees and the top management of a firm.
2.1.2 Systems theory

Systems theory is useful in public relations because it gives us a way to think about relationships. Generally, systems theory looks at organizations as made up of interrelated parts, adapting and adjusting to changes in the political, economic, and social environments in which they operate. Organizations have recognizable boundaries, within which there must be a communication structure that guides the parts of the organization to achieve organizational goals. The leaders of the organization create and maintain these internal structures. Grunig and Dozier, (2001) state that the systems perspective emphasizes the interdependence of organizations with their environments, both internal and external to the organization. (Larissa et al, 2002) According to the systems perspective, organizations depend on resources from their environments, such as employees, and clients or customers for the services or products they produce. The environment needs the organization for its products and services.” (Larissa et al, 2002) Organizations with open systems use public relations people to bring back information on how productive their relationships are with clients, customers, and other stakeholders. Organizations with closed systems do not seek new information. The decision makers operate on what happened in the past or on their personal preferences.

Organizations are part of a greater environment made up of many systems. We use as an example a hypothetical organization—United PR works Moving out from the organization, you can see that it has an environment—the area between the large circle and our organization. In that environment we see most of the groups such as—customers, media, community, financial institutions, and government. These groups are called stakeholders because “they and the organization have consequences on each other” (Grunig et al, 1992)—they create problems and opportunities for one another.

We can use systems theory not only to examine relationships with our external stakeholders but also to look at the internal functions and stakeholders of our organizations. Organizations structure their employees by specific jobs and functions. Many different departments, such as accounting, legal, and public relations, make up the managerial function. The production function of an organization might include skilled
and unskilled employees who actually make the product or provide the service to customers. The marketing function is made up of sales staff. All of these different employees are interdependent.

The monitoring of relationships is a major role for public relations people. Through systems theory, we think of public relations people as boundary spanners, straddling the edge of an organization—looking inside and outside of an organization. Public relations practitioners are the go-betweens, explaining the organization to its stakeholders and interpreting the environment to the organization. Public relations people advise the dominant coalition, (David et al, 1995) the primary decision makers of the organization, about problems and opportunities in the environment and help these decision makers respond to these changes.

This theory is shows the need for relationship and reputation management as a critical tool of public relations. Thus it is vital to examine relationships with our external stakeholders but also to look at the internal functions and stakeholders of our organizations given that organizations structure their employees by specific jobs and functions.

2.1.3 Situational Theory

Grunig and Repper (2004) agreed that it was a good start to use the concept of stakeholders as a way of describing relationships. However, they concluded that not all people in stakeholder groups would be equally likely to communicate with an organization. They felt that public relations people could more effectively manage communications by identifying specific publics within stakeholder groups. These publics were subgroups that were more or less active in their communication behavior. An example of a stakeholder public would be active voters within the broader group of all registered voters. Candidates for political office focus their communication efforts on those voters who can be counted on to go to polls on Election Day. Grunig and Hunt (1995) proposed what they call a situational theory of publics to give us more specific information about publics’ communication needs.
Grunig and Hunt (1995) theorized that publics range from those who actively seek and process information about an organization or an issue of interest, to those publics who passively receive information. According to these researchers, three variables predict when publics will seek and process information about an issue: problem recognition, constraint recognition, and level of involvement. The key is that publics are situational. That is, as the situation, problem, opportunity, or issue changes, the publics, with which the organization must communicate, change.

Problem Recognition Publics facing an issue must first be aware of it and recognize its potential to affect them. For example, parents of school-age children will be more aware of subpar school facilities than will taxpayers without children. Constraint Recognition This variable describes how publics perceive obstacles that may stand in the way of a solution. If they believe they have a real shot at influencing an issue, they will tend to seek and process information on that issue. Think again about parents with school-age children. They have more access to school decision makers because they have more contact with school principals, teachers, and administrators than do taxpayers without children. Level of Involvement This variable refers to how much an individual cares about an issue. Those who care a lot would likely be active communicators on an issue. Those who care little would likely be more passive in seeking and processing information. We anticipate that the level of involvement would be much higher for those parents who saw first hand substandard school facilities than those who had not (Grunig and Hunt, 1995).

Using these three variables, Grunig and Hunt (1995) described four responses that follow from being high or low in these dimensions. For example, those publics who have high problem recognition, low constraint recognition, and high involvement in an issue are much more likely to actively engage in communication about it. Situational theory also helps explain why some groups are active on a single issue, others are active on many issues, and others are uniformly apathetic. The specific relationship is determined by the type of group (active, passive) and how an organization is linked with the issue. Public relations people can plan their communication strategies much more accurately if they know how actively their stakeholder publics will seek information from the organization.
Situational theory keeps us focused on the kinds of information that publics want rather than the organization’s choice of information to distribute. It also assumes that publics will pay attention and seek out information that is in their best interests.

Public relations people try to persuade audiences to learn new information, to change emotions, and to act in certain ways. “The use of communication in an attempt to shape, change, and/or reinforce perception, affects (feelings), cognition (thinking) and/or behavior.” (Michael et al, 2001) As Kenneth (2007) stated, “At a minimum a successful persuasive attempt generates some type of cognitive, affective, or behavioral modification in the target.” (Michael et al, 1996)

Several factors will influence how persuasive public relations messages or actions will be. Among them are the source of the message, the message itself, and the receiver. Not surprisingly, researchers have found that the more credible or believable the source is, the more likely we will accept the message. Studies of effective messages consider such characteristics as language intensity, message-sidedness, and the quality and quantity of the evidence. (Michael et al, 1996) Gender, personality traits, and the argumentativeness of the receiver will also influence the impact of persuasive messages. (Michael et al, 1996)

This theory is applicable in this study by explicitly showing the tenet public information and that of cause related PR. The use of good communication strategies and effectiveness in communication provides the public with knowledge and understanding of the products and services of a firm or bank. The extent to which the members of the public are informed affect the decisions of the consumers. The theory also documents the use of persuasion in the market. This theory thus has been used to indicate the importance of persuasion in product and services awareness creation.

2.1.2 Concept of Public relations

Public relations, also known as PR, is defined as a set of communications techniques which are designed to create and maintain favourable relations between an organization and its publics (Jefkins, 1978). Beavers-Moss (2001) argues that PR is a form of communication that well supports and adapts to a company's various
advertising components. As much as it works to strengthen these components, there is also one obvious difference between advertising and PR. Advertising controls the overall message of the organization and builds visibility, while public relations reaches in and provides the advertising message with credibility and trust (ibid.). While marketing builds brand, PR amplifies brand awareness. The trouble is that while PR and marketing are two sides of the same coin, in many companies the disciplines fail to cooperate. There is often also a failure to distinguish where marketing ends and PR starts. If people in the community are asked to mention five competitors in the same business and they do not mention yours, probably the competitors use PR more effectively (Lynn, 1999).

PR is arguably the broadest of the marketing communication disciplines, involving a wide range of activities and specializations used to deliver corporate and brand messages. PR has developed from efforts focused on selling products to a corporate advisory role. As a result, PR activities can be classified as long-term, brand building options (Barnes & Schultz, 1999).

Over the last decade communication with audiences considered important to an organization has developed into a central focus of corporate strategy (Dolphin, 2004). Companies want to build good relations with their shareholders, with suppliers, distribution channels and customers. External operators such as trade and professional associations, and local chambers of commerce are other organizations that companies might wish to influence. Also journalists and representatives from various publishers are groups with which the organization must maintain good relations (Holloway & Robinson, 1995). According to Wells et.al. (2003) public relations is a management function practiced by a wide range of organizations: companies, governments, non-profit organizations, the educational system, labour unions, politicians, organized sports, and the media. Their goal is to achieve positive relationships with various publics in order to effectively manage the organization’s image and reputation. Its publics may be externals like customers, news media, investment communities, the general public, and governments, or internals like
shareholders and employees (ibid.).

2.1.4 Hutton's hierarchy of public relations

Hutton (1999) has suggested a hierarchy framework for primary roles, functions and tactics/tools of PR (figure 2.1). The benefit of such hierarchy is that it encourages scholars and practitioners to distinguish between the umbrella definition of PR and the primary purpose and objectives of PR in a given context. It also encourages a distinction between PR's roles, and the functions of PR, which are not end goals in themselves but means by which a given object is achieved.

2.2 Characteristics and tools of public relations

PR can be divided into a proactive and a reactive category. Proactive PR is concerning the company's marketing objectives. It is offensive, opportunity seeking, and a method to communicate brand merits typically used in combination with other promotion tools. Reactive PR is used in response to outside influences. It is undertaken as a result of external pressures and challenges brought by for example competitive actions, shift in consumer attitudes or changes in government policies. With reactive PR a company typically deals with changes that have negative consequences, for example trying to repair a damaged reputation or regain lost sales (Shimp, 2000).

Kotler et.al. (2005) state that although public relations still captures only a small portion of the overall marketing budgets of most firms, public relations is an increasingly important brand building tool. Research has found that advertising does not build brands, but public relation does (ibid.). The practitioner of PR has many tools, which can be divided into two categories: controlled media and uncontrolled media. Controlled media include various activities such as, speeches, corporate advertising, in-house publications, and visual presentations that create product and company publicity. The sponsoring organizations pay for the media and in return, get total control over how and when the message is delivered. Uncontrolled media include press releases, press conferences, and media tours.
These are the primary channels to deliver public relation messages to various Medias. Organizations control the original form and content of the release and content on media tours. However it is the media which decide what to present and how to do it. What the audience finally sees is not necessary what is stated by the organization. The most recent electronic media is categorized as semi-controlled. Corporate websites are controlled by the company, but other web sites like chat rooms and forums set up by critics are not controlled. Special events and sponsorships are initiated by the companies, but participation by the press and other important publics is not under control of the sponsoring company. Another important semi-controlled media is word of mouth, where the initial message often can be designed by the organization (Wells et.al. 2003, Kilter et.al. 2005).

As with other promotion tools and marketing activities, objective have to be set, messages and media vehicles have to be selected, and implementation of the PR plan with a follow up evaluation of the activities have to be done (Kotler et.al., 2005). To gain a competitive advantage, an ability to monitor and evaluate the activities becomes critical for most PR practitioners (Phillips 2001). Tracking of the outputs; how many news releases lead to stories in media, and outcome; attitude or behavior change, is necessary to prove the effectiveness of the PR program to be able to learn and fine-tune future campaigns (Wells et.al. 2003).

2.3 PR in banks

Earlier research shows that PR is one of the most important parts when considering the promotion mix in the banking industry. The nature of the business with a need of high levels of trust, explains the importance of public opinion to be successful. The bank's most effective tool to monitor and manage this opinion is through extensive use of PR activities. Recent research also shows that the banking industry has been caught in a negative trend regarding reputation, which could have been avoided through PR activities.

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

Due to the obvious importance of PR activities in the banking industry, and because existing research does not fully describe the PR aspects continuously handled by banks to build upon their reputation, our aim in this study is to shed more light over the PR activities handled by banks. Some PR activities in banking have been studied internationally in different countries, but preliminary investigations showed that no one has researched the various aspects of PR in Swedish banks. The purpose and research questions are presented below.

2.4 Tools of PR in banking

2.4.1 Media relations

Focuses on developing a relationship with media and find out who might be interested in the organization’s story. The term “public relations” is by most people associated with publicity, which indicates the importance of this media function. The organization initiates publicity and provides appropriate information to media. A successful relationship between a PR person and the editor is built on a PR person’s reputation for honesty, accuracy and professionalism. If this reputation is tarnished or lost, the PR person cannot function effectively as a liaison between a company and the media (Wells et al. 2003).

2.4.2 Employee relations

Employee relation programmes communicate information to employees. The function of employee relations belongs both to PR and human resource management. These kinds of programmes are often called internal marketing. (ibid).

2.4.3 Financial relations

Financial relations includes all communication efforts aimed at the financial community, such as press releases sent to business publications, meetings with
investors and analysts, and annual reports which the government require of public held companies (Sandin and Simolin, 2006).

2.4.4 Corporate relation

Corporate relation programmes focuses on organization's image and reputation. The goal is to persuade the public to perceive the company in a positive light. According to Wells et.al. (2003) the public relation expert Fraser Seitel has stated that “it takes a great deal of time to build a favourable image for a corporation but only one slip to create a negative public impression.” The goal of reputation management in a corporate relations program is to strengthen the trust that stakeholders have in an organization. Since corporate reputation is a perception, it is earned through deeds, not created by advertising (Wells et.al, 2003.).

2.4.5 Public affairs

Focuses on corporate communication with governments and with the public on issues related to government and regulations. Issue management is another term for this function. In addition to government relations, public affair programs also monitor public opinion about issues central to the organization's interest and develop programs for communicating to, and with the public about these issues (Sandin and Simolin, 2006.).

2.5 PR in creating products/service awareness

Worcester (1997) emphasizes the importance of identifying the organizations important publics. Every bank should undertake careful evaluation of the audiences it must deal with in order of priority. In many financial institutions for example the customers often hold this position. Knowing accurately who to target first means that expenditure decisions can be based on relevance. Beavers-Moss (2001) state that after identifying the various publics of a bank, relationships should be established according to every group's needs and wants.

Organizations are recommended by Wells & Spinks (1999) to establish ongoing communications with the public community in whole. Schultz & Barnes (1999) suggest instead that the relationship with specific publics should be emphasized. After
deciding if the organizations publics are going to be defined wide or narrow, companies can utilize traditional segmentation bases such as Geographic's, demographics and psychographics. Other tools can also be used such as covert power segmentation, which involves identifying persons within a community who exert influence on a variety of issues or decisions.

2.5.1 Persuasion

Persuasion includes the philosophies of PR that are proactive and oriented toward persuading audiences to think or act in the way that benefit the organization. PR programs or campaigns that focus on promotion or to create consent fall in this category, distinguished from each other primarily by their strategic choice of tactics rather than their basic purpose. For example a promotion campaign that utilizes media publicity might be using an agenda-setting style of persuasion by attempting to place the client-organization’s product on consumers’ mental agendas, with the goal of increasing awareness and sales of the product (Hutton, 1999).

2.5.2 Advocacy

This category is similar to persuasion in its intention, persuading audiences to think or act in ways that benefit the organization, but different in its level of initiative and in the fact that it arises out of controversy or active opposition. The function is to serve the role of defending the organization in the court of public opinion, rather than a court of law. The presence of controversy or active opposition usually dictates the type of strategy and tactics used, and the reactive nature of advocacy public relations means that a PR counsel or function may not exist until triggered by a crisis or other catalyst. In addition to that, the focus of advocacy is often on persuading relevant audiences to think or act in certain ways (Shimp, 2000).

2.5.3 Public information

Public information refers to the style of PR in which an organization serves primarily as an educator and information provider. Examples include industry trade associations and other member service organizations, along with some government agencies that perform similar functions (Sandin and Simolin, 2006).
2.5.4 Cause related public relations

Cause related PR is similar to persuasion in its intention, to persuade the audience to think or act in specific ways. It is similar in its level of initiative, usually proactive. It is similar to advocacy, in the way that it may be reactive and nonexistent until triggered by a public event. In other ways it is the complement of advocacy, as long as it tends to serve a broader public interest rather than special-interest group or individual. Cause related PR is often distinguished by its need to highlight strong but unorganized publics and media by use of lobbying and publicity. Examples of groups or organizations that practice cause related PR include for example the Red Cross organization and Amnesty International. The corresponding metaphor for cause-related PR is generally crusader (Hutton, 1999).

2.5.5 Image/reputation management

This role focuses on the image or reputation of the organization, as measured by its popularity or value as a supplier, buyer, partner, employer, lender, citizen or investment. Image/reputation management looks primarily to publicity, spin control and the creation and manipulation of symbols as its primary tactics. It has grown in importance recently, and has deep roots in the practices of early PR pioneers. A distinction might be made between image and reputation management to the extent that reputation could be considered less superficial than image, with a correspondingly greater emphasis on reputable behaviour as the foundation of a good reputation (Hutton et al. 2001).

2.5.6 Relationship management

Relationship management refers to the practice of PR as an exercise in identifying mutual interests, values and benefit between a client-organization and its publics. While acting primarily on the client’s behalf, such an approach to PR seeks to operate in behalf of the client in a responsible manner, in line with the public interest, in belief that public support and consent are vital to achieving the organizations long-term objectives. The emphasis is on mutual trust, compromise, cooperation, and whenever possible, a win-win situation between the organization and the customer (Hutton, 1999).
2.5 Conceptual framework

This study seeks to establish the relationship of the public relations tools and the awareness of product and services of the banks. The independent variables of this study are persuasion, advocacy, public information, cause related public relations, relationship management and reputation/image management. All these variables will be studied alongside the level of awareness creation of products and services.

**Independent variables**

- Persuasion
- Advocacy
- Public information
- Cause related public relations
- Relationship management
- Reputation management

- Leads to
- Dependent variable
- Product/services awareness
CHAPTER THREE:

RESEARCH METHODOLOGY

3.1 Introduction

This chapter provides information on the research design, target population, data collection technique applied, sample and sampling methods and tools used to analyze the information about the study.

3.2 Research Design

Research design refers to the arrangement of conditions for collection and analysis of data in a manner that aims to combine relevance to the research purpose with economy in the procedure (Babbie, 2002). This is a case study research that involved KCB bank. A case study design was most appropriate since a detailed analysis of a single unit of study was desired as it provided focused and detailed insight to phenomenon that could otherwise be unclear. This is advocated by Young (2000) who acknowledge that a case study is a powerful form of qualitative and quantitative analysis that involves a careful and complete observation of a social unit, irrespective of what type of unit is under study hence in my research, I used both the qualitative and quantitative research questions. The case study approach is a method that drills down, rather than cast wide. This may not be possible with other methods of study. Case study was chosen as it enabled the researcher to have an in-depth understanding of the study.

3.3 Location

This study collected data from Kenya Commercial Bank (KCB) head quarters KENCOM and Moi avenue branch. The head office has many employees from the directly related departments who could provide the information needed for the study. Also collecting information from one center was economical and less time consuming. This was also in close proximity to the researcher.
3.4 Target Population
The target population was members of staff of KCB bank in head quarters at Nairobi and the customers of KCB. The staff respondents for the study were from some of the departments namely; the Human resource, Finance, Contact centre, Information technology, Risk, Legal and Marketing.

3.5 Sampling method and sample size
This study employed purposive sampling methods to collects data from 20 individuals from the target population at random irrespective of the sex. Five questionnaires we given to Human resource, Three to contact centre staff, Four to I.T, two to finance, two to legal and four to Marketing. This distribution was also purposeful as we needed more insight from directly related departments.

3.6 Data collection tools and procedure.
The study utilized a questionnaire to collect primary data. This study collected data using structured and unstructured questionnaires. The unstructured questionnaires were used to get an in depth information from the respondents while the structured questions were used for measurable variable. The questionnaire had two sections; one on demographic information and the other on the variables of the study. The first part included the demographic and the second part enquired the role of PR in creating product and service awareness in KCB. Owing to the busy schedule of the target population and sample there-of, the data was collected using a drop and pick later method.

The questionnaires were purposively administered to the selected sample by the researcher after having requested them prior, to assist in the exercise. The respondents were given a period on one week to return the tool to the researcher.

The study used random sampling to collect data from the bank customers. This was done by requesting some of the bank customers in the KCB moi avenue branch to spare their time for an interview with the researcher.

3.7 Pilot study
The accuracy of data to be collected largely depended on the data collection instruments in terms of validity and reliability. Validity as noted by Robinson (2002) is the degree to which result obtained from the analysis of the data actually represents the phenomenon
under study. Cooper and Schindler (2003) stated that pre-testing the data collection instruments through a pilot study help in detecting ambiguous, awkward, or offensive questions and use of appropriate technique. Reliability on the other hand refers to a measure of the degree to which research instruments yield consistent results (Mugenda & Mugenda, 2003). In this study, reliability was ensured by pre-testing the questionnaire and the interview tool with a selected sample from the target population who were not used in the main study. After the research tools were given to the respondents the questionnaire was adjusted accordingly.

3.8 Data Analysis and presentation

Data was analyzed using descriptive statistics and represented by measures of central tendency, that is mean and standard deviation. Measures of central tendency were used to measure the strategies that KCB managers used to create awareness of their products and services. This was done effectively using a specific program designed for descriptive statistics known as the Statistical Package for Social Science (SPSS). The findings were presented by use of tables, bar charts, graphs and pie charts.

The qualitative data collected from the bank customers was analysis through content analysis. This involved summarizing the responses into well structured and meaningful content which was organized in prose form.
4.1 Introduction
This study sought to establish the role of public relations in creating product and service awareness in the Kenyan commercial banks using a case study of Kenya commercial banks. This chapter presents the findings of the study.

Response rate

Figure 4.1 1 Response rate

Source: Author (2012)
This study achieved a response rate of (67%) the rest (33%) of the total questionnaires were not filled due to absenteeism and unavailability of some of the key informants of the study. According to Mugenda & Mugenda (2003) a response rate of (50%) is sufficient, (60%) is good and (70%) is excellent. Thus this response rate was appropriate and could be used to provide reliable results.
4.2 General information

4.2.1 Gender

The study sought to establish the gender of the respondents. The findings are shown in figure 4.1.

**Figure 4.1: Gender**

![Pie chart showing gender distribution: 60% male and 40% female.]

Figure 4.1 shows the findings on the gender of the respondents. From the findings, majority of the respondents (60%) are male. The rest 40% are female. This clearly shows that majority of the employees in KCB are male.

4.2.2 Age

The age of the respondents who participated in the study is as shown in figure 4.2.
Most of the respondents of this study are aged between 25-34 years (34%), (32%) were aged between 35-44 years. Some few employees were under the age bracket of between 45-54 years (21%). Thus, majority of the employees in KCB are young and energetic of the age bracket 25-34 years.

4.2.3 Education level

The respondents provided information about their levels of education. The findings are as shown in figure 4.3.
Figure 4.3, shows the education level of the respondents, from the findings shown, majority of the respondents (55%) are degree holders, 21% have acquired masters degree and 18% are diploma holders. From these findings, it can be deduced that majority of the employees in KCB are degree and master holders. This reflects high levels of competence in performance by the workforce.

4.2.4 Experience with the bank (Duration in the bank)

The researcher requested the respondents to provide information on their experience with the bank. Figure 4.4 shows the experience in years.
Figure 4.4 shows the experience of the respondents with the bank. From the findings, majority of the respondents (58.30%) have worked with the bank for more than 10 years, 24.5% have worked in the farm for a period between 5-10 years. From these findings, the study deduces that majority of the employees in the bank have worked in the bank for a period of more than 5 years hence they have good working experience with the bank.

4.2.4 Department in the bank.

The respondents provided information about the departments they worked in the bank. The findings are shown in figure 4.5.
From the findings shown in figure 4.5, most of the respondents (42.9%) worked in finance department, 28.6% worked in administration departments. The rest worked in human resource and customer service departments respectively. The study deduces that majority of the people worked in finance department.

4.3 Public relations strategies used in creating product/service awareness

The study findings on the role of public relations in creating product/service awareness are presented in the following sections.

4.3.1 Persuasive strategy.

The respondents were asked to state whether their bank used persuasive strategy in creating product/service awareness. The findings are as shown in figure 4.6.

Figure 4. 6: Use of persuasive strategy
The findings on the use of persuasive strategy are as shown in figure 4.6. From the findings, majority of the respondents (53%) agreed that KCB used persuasive strategies to create product/service awareness.

**Persuasive strategies used by the Bank**

The persuasive strategies adopted by KCB were analyzed and the results presented in table 4.1.
Table 4.1 shows the persuasive strategies used by KCB to create product/service awareness. The responses were recorded using a five point linkert scale which was calibrated into 5 units. These were strongly agree - 5, Agree - 4, Neutral - 3, Disagree - 2, and strongly disagree - 1. According to the study those variables which had a mean of close to 4.0 were categorized as “agree”, those with a mean close to 3.0 were categorized as neutral while those with a mean close to 2 and below were considered as disagree and were not considered at all. At the same time Standard deviation was used to show the extent of dispersion of the responses.

From the findings, the respondents agreed (M=4.3) that their bank printed T-shirts, caps and calendars as a way of product advertisement. The bank pursues persuasion through personnel (M=4.1) who present to the people their products and services. According to the study findings, respondents agreed (M=3.8) KCB had reached many people through persuasive promotion of products/services.

### 4.3.2 Advocacy

The study sought to establish the use of advocacy strategy in promoting product/service. The findings are shown in table 4.2.

<table>
<thead>
<tr>
<th>Table 4.2: Advocacy</th>
<th>Mean</th>
<th>Std deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your bank uses personnel to reach out to the people to market its product and services</td>
<td>4.1</td>
<td>0.7</td>
</tr>
<tr>
<td>Your bank has reached many customers through persuasive promotion of products/services</td>
<td>3.8</td>
<td>0.5</td>
</tr>
</tbody>
</table>

The study sought to establish the use of advocacy strategy in promoting product/service. The findings are shown in table 4.2.
Table 4.2 shows the findings on the advocacy strategies adopted by the bank. The responses have been analyzed using five point linkert scale. According to the scale, 5 was for strongly agree, 4 for agree, 3 for neutral, 2 for disagree and 1 for strongly disagree. The study categorized those variables with a mean close to 4.0 as agree, those with a mean close to 3 as neutral while those with a mean of 2 and below as disagreed and strongly disagreed.

From the findings, the respondents agreed (M=4.4) that bank advertises its products over the media, has promotion campaign for its new products/services (M=4.3). The respondents agreed (M=4.1) that KCB uses billboards to create awareness of its products/services.

4.3.3 Public information.

The study established the use of public information by KCB in promoting product/service awareness. The results are tabulated in table 4.3.

Table 4.3: Public information.

<table>
<thead>
<tr>
<th></th>
<th>Mean</th>
<th>Std deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your bank has joined bankers association of Kenya</td>
<td>4.0</td>
<td>0.8</td>
</tr>
<tr>
<td>Your bank allows employees to join workers unions.</td>
<td>4.1</td>
<td>0.7</td>
</tr>
</tbody>
</table>
Your bank collaborates with government agencies and other public organizations in marketing.  

<table>
<thead>
<tr>
<th></th>
<th>Mean</th>
<th>Std deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.2</td>
<td>0.9</td>
<td></td>
</tr>
</tbody>
</table>

The findings shown in table 4.3 shows how KCB uses public relations and public information to create awareness of its products and services. A linkert scale of 5 units was used to present the results. The scale was calibrated from 1-5. Where 5 represented strongly agree and 1 strongly disagree. For purposes of analysis those variables with a mean close to 4.0 presented agree, 3.0 neutral and 2.0 disagree. Standard deviation was used to indicate the extent of dispersion of the responses.

From the findings, respondents agree (M=4.0) that their bank has joined bankers association of Kenya as a way of creating awareness. The respondents agreed (M=4.1) that KCB allowed them to join workers union as a way of enhancing their reach to the customers. The bank also collaborates with other government agencies and other public organization in marketing (M=4.2)

4.3.4 Cause related public relations.

The study established the extent with which KCB uses cause-related public relations to promote its products/services. The findings are shown in table 4.4.

**Table 4.4: Cause related public relations.**

<table>
<thead>
<tr>
<th></th>
<th>Mean</th>
<th>Std deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your bank has associated with NGOs as a way of reaching a wide audience.</td>
<td>4.2</td>
<td>0.7</td>
</tr>
<tr>
<td>Your bank is involved in communal activities such as sporting activities to access audience</td>
<td>4.0</td>
<td>0.5</td>
</tr>
</tbody>
</table>

Table 4.4 shows the findings of the study on the use of cause – related public relations. A linkert scale of 5 units was used to present the results. The scale was calibrated from 1-5. Where 5 represented strongly agree and 1 strongly disagree. For purposes of analysis those variables with a mean close to 4.0 presented agree, 3.0 neutral and 2.0 disagree. Standard deviation was used to indicate the extent of dispersion of the responses.
From the findings, KCB has established cause related public relations with NGOs as a way of reaching a wide audience ($M=4.2$). The study also established that other cause-related public relations KCB involves in are communal activities such as sporting events such as golf and safari rallies ($M=4.0$).

### 4.3.5 Relationship/reputation management public relations strategy

The findings on the use of relationship/reputation management public relations are shown in table 4.5.

#### Table 4.5: Relationship/reputation management public relations strategy

<table>
<thead>
<tr>
<th></th>
<th>Mean</th>
<th>Std deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your bank invests on increasing its reputation to the public.</td>
<td>3.8</td>
<td>0.9</td>
</tr>
<tr>
<td>The bank personnel are trained to be good ambassadors of the image of the bank</td>
<td>4.3</td>
<td>0.6</td>
</tr>
<tr>
<td>The bank relates well with its customers to improve on its image to the public</td>
<td>4.2</td>
<td>0.7</td>
</tr>
<tr>
<td>The bank has good communication methods with its customers.</td>
<td>3.9</td>
<td>0.8</td>
</tr>
</tbody>
</table>

Relationship/reputation management public relations were found to be practiced by the bank as shown in table 4.5. A linkert scale of 5 units was used to present the results. The scale was calibrated from 1-5. Where 5 represented strongly agree and 1 strongly disagree. For purposes of analysis those variables with a mean close to 4.0 presented agree, 3.0 neutral and 2.0 disagree. Standard deviation was used to indicate the extent of dispersion of the responses.

From the findings, the respondents agreed ($M=3.8$) that KCB invests to increase its reputation to the public, trains personnel to be good ambassadors of the bank wherever they are ($M=4.3$) and embraces good relations with customers so as to improve on its...
image to the public (M=4.2). The respondents also agreed (M=3.9) that KCB has come up with good communication methods with its customers.

4.3.6 Other PR strategies used by KCB to create awareness of their product and service
To enhance competitiveness KCB has used to create, maintain, and protect the organization's reputation, enhance its prestige, and present a favorable image the study has established other PR strategies used to create awareness of products and services by KCB include consumer education, holding of anniversaries, special exhibits and celebrity spokespersons.

4.4 Role and need of public relations in creating product/service awareness.
The respondents stated some of the role and need of public relation in creating product/service awareness as that of; creating interest, providing information, stimulating demand, reinforcing the brand and also building good image.

4.5 Effects of effective PR in an organization.
The effects of adopting public relations strategies in promoting products and services of KCB are shown in figure 4.7

Figure 4.7: Effects of effective PR in an organization.

Figure 4.7 shows the findings on the effects of adopting an effective public relations in an organization. From the findings, most of the respondents (28.9%) asserted that effective
public relations helps acquire large customer base, (28.3%) efficient communication to the customers and also increase customer confidence in the bank (27.2%).

4.6 Findings from interviews with the bank customers

Duration as a KCB customer
The bank customers who participated in this interview had banked with KCB for different years. Some of the customers had banked with KCB for 5 years, others 10 years, 20 years and even others claimed they had banked with the bank for more than 20 years. Thus the customers had good knowledge about KCB.

Types of bank accounts
The bank customers of KCB operate different bank accounts. The major two categories were the retail and corporate banking. For those customers who were retail banking. For personal banking the customers cited different bank accounts they had opened with KCB such as Student Plus Account, Mapato Account, Simba Savings Account, Golden Account, Goldplus Account, Current Account, Amana Account, Personal Loan, Easy Pay Loan, Salary Advance, Jiinue Account and Masomo Loan account. Under business banking the customers cited use of various products such as Business Current Accounts, Business Investment Accounts, Business Facilities, Fixed and Short term deposits, Mavuno Loan, Small Scale Enterprise Loan, Biashara Club, Tuungane Account and Grace Loans among others.

Reasons for banking with KCB
The customers of KCB cited different reasons as to why they enjoyed and banked with KCB. Some of them banked with KCB because of her image some claimed it offered variety of products and services; it was widely spread in Kenya. The bank customers also perceived KCB as a strong bank with financial stability and thus could not collapse such as Daima bank. The fact that it is a government owned entity also attracted more people to bank with it.

Use of persuasive strategies
The bank customers cited that KCB used persuasion in creating awareness to the customers. The customers admitted that KCB used to print t-shirts, caps and calendars to
create more awareness and also used to send personnel to the public to market her products. According to the customers marketing of KCB products and services was very appealing and more attractive to the public.

**Use of advocacy**

Apart from use of product/service appeal. KCB used to aggressively advertise her products and services over the TVs and Radio stations. This was cited as a good marketing strategy since it gave KCB a chance to reach out to a large audience at once. Some customers cited that they opened some accounts after seeing the adverts in the TVs while others began to use some of the services after seeing marketing billboards on the road sides of the major highways and major towns in Kenya.

**Public information strategy**

The customers admitted that KCB was highly using public information in her marketing. According to the customers KCB collaborates with other government and other public organizations. According to the customers the motive is to fit fully in the society and the public so as to effective market the products and services.

**Use of public relations**

The customers of the KCB outlined some of the public relations KCB had put in place to create awareness of her products and services. According to the bank customers KCB associates with NGOs and held sporting events such as the rugby tournaments, football clubs and even safari rally. This gave it a better and an advantage to interact more with the customers and members of the public.

**Reputation/Image of the bank**

The reputation of the bank was rated very high by the customers. They claimed that they enjoyed the good regards the bank had created over the years with minimal malpractices among the staff. The quality of services provided the bank with good reputation which attracted many customers.
CHAPTER FIVE: 

DISCUSSIONS, CONCLUSIONS AND RECOMMENDATIONS OF THE STUDY

5.1 Introduction
This study was motivated by the need to fill the gap in knowledge of the role of public relations in creating product/service awareness. It adopted a case study approach of KCB focusing on its headquarters. This chapter presents the discussion, conclusions and recommendations of the study.

5.2 Demographic information of the staff respondents

5.2.1 Gender
This study found majority of the staff respondents were male (60%) and the rest of the respondents (40%) were female thus there was a gender bias on the respondents of this study. This could either indicate that there is a gender imbalance in the organization or that more male respondents were willing to give feedback than there were female. However, the objective of the study was not on gender issues and this did not affect the reliability of the findings of this study.

5.2.2 Age
The age of an individual defines the productivity of the person. Employees aged between 25-65 years are regarded as productive. Thus it has become a managerial role to establish the ages of the employees so as to retain and keep the productive workforce in an organization so as to realize higher production. From this study majority (34%) of the respondents were aged between 25-34 years and (32%) were aged between 35-44 years. This can be attributed to the changes in the banking industry whereby banks are embracing technology in the undertaking of their operation. As such, employees between the age group of 25-44 are technology savvy and hence their higher population in the bank. This indicates that majority of those who works in KCB are of the age bracket 25-54 years. Thus the bank has a productive work force. We can further infer that respondents who are below age 24 are still pursuing their education that is why the respondent age was just a mere (2%). On the other hand the respondents aged above age
was slim and we could conclude that most of the employees of this age group have left employment through retire or other forms of attrition.

5.2.3 Education level
The productivity of an organization depends among other things on the competencies of the employees. Employees who are competent tend to be more efficient and effective. For a bank employee to be competent it takes some skilled training to achieve this. Thus the education level of the employees affects the performance an organization. An organization with competent work force tends to provide quality products and services which respect the tenets of diversity and vibrancy. The study established that majority of employees (55%) are degree holders. This reflects that the bank has potential for high level of competence in performance. It further reveals that it has a further higher percentage of more specialized workforce who have attained masters degree (21%). The employees who had a diploma represented a mere (18%) and those with O levels qualifications only represented 6% and this could be that due to high demands of the corporate world, the people who are not well equipped educationally are being done away with in preference to a more skilled workforce.

5.2.4 Experience with the bank (duration of stay in the bank)
The performance of any organization highly depends on the experience of the employees. Experience is obtained through a learning process over a period of time. The frequency of doing something builds the employee's confidence and becomes used to the working of the system. This study established the experience of the employees at KCB by studying their duration of stay in the bank. From the findings, majority of the respondents (58.30%) had worked with the bank for more than 10 years. This could be an indicator that KCB is a good employer and that is why most of the staff would spend most of their productive lives working for this organization. 24.5% of the respondents had worked in the bank for a period between 5-10 years. This still is a long period for one to work in an organization hence supporting the claim of KCB being a good employer. These results indicates that employees at KCB have a good working experience with the bank of more than 5 years (82.8%). The other representation is those who have worked for less than one
year and it is low either indicating a freeze in employment or to show a low employee attrition in general.

5.2.5 Department of the respondents

Specialization and division of labour is a critical factor of performance in any organization. Specialization enhances the skills, confidence, experience and competency of a person. Thus a highly specialized organization will have better and competent employees than one with limited specialized work force. The study established that the respondents were from different departments. (42.9%) came from the department of finance. This is expected as banking is basically a financial institution and would preferably hire persons with specialized skills in its niche. The other respondents (28.6%) were from the department of administration which is also a big department in head office as this is where most of the administrative functions are based in. Another good percentage (21.4%) was from the department of human resource. The human resource department is the most knowledgeable in issues pertaining employment and distribution of various roles within an organization and hence their active role in this research was of much value. We only got a mere (7.1%) from the customer services. This could be attributed that this function is mostly based in the branch level and not in the head office where the research was done. The findings permit the researcher to make conclude that though there are many departments in KCB majority of them were from the department of finance (42.9%).

5.3. Demographic Information of the bank customers

5.3.1 Duration as a KCB customer

The study collected data through interviews from KCB bank customers. The customers had banked with KCB over different durations. Some of the customers had banked with KCB for 5 years, others 10 years, 20 years and even others claimed they had banked with the bank for more than 20 years. Thus the customers had good knowledge about KCB
5.3.2 Types of bank accounts operated by KCB bank customers

The customers of KCB enjoyed various products and services provided by the bank. The customers opened various bank accounts with the bank. For personal banking the customers cited different bank accounts they had opened with KCB such as Student Plus Account, Mapato Account, Simba Savings Account, Golden Account, Goldplus Account, Current Account, Amana Account, Personal Loan, Easy Pay Loan, Salary Advance, Jiinue Account and Masomo Loan account. Under business banking the customers cited use of various products such as Business Current Accounts, Business Investment Accounts, Business Facilities, Fixed and Short term deposits, Mavuno Loan, Small Scale Enterprise Loan, Biashara Club, Tuungane Account and Grace Loans among others.

5.3.3 Reasons for banking with KCB

The customers of KCB gave reasons which made them bank with it. Some of them banked with KCB because of her image some claimed it offered variety of products and services; it was widely spread in Kenya. The bank customers also perceived KCB as a strong bank with financial stability and thus could not collapse such as Daima bank. The fact that it is a government owned entity also attracted more customers to start banking with the bank.

5.4 Discussion

5.4.1 Persuasion

The study found that KCB uses persuasive strategy (53%) to create awareness of its product and services. The bank uses persuasive strategies such as printing T-shirts, caps and calendars as a way of providing an attractive product appeal to the customers. These are done in numerous occasions throughout the financial year to promote different ideas or products. For instance, the bank prints shirts to advertise products like money gram and western union financial services, to advertise themes like customer focus week, tree planting days, safari rally and so on. It has also personnel who present the products and the services to the customers in a persuasive manner (M=4.1). This is a role that has been delegated to the marketing division. It also establishes that the bank reaches its customers
through persuasive promotion of products/services through adverts in both the traditional media like newspapers, radio and television besides using the modern media like the internet. Notably, the study established that this strategy had born some fruits in reaching customers and other members of the public having a mean of 3.8.

The same findings were observed from the bank customers who admitted that KCB used product appeal and services to create more awareness of her products. The customers cited that the bank used to print t-shirts, caps and calendars to create more awareness. The bank also used to send personnel to the public to market her products.

5.4.2 Advocacy

The findings of this study established that the bank uses advocacy strategy by advertising its products over the media (M=4.4). It establishes that the bank reaches its customers through persuasive promotion of products/services through adverts in both the traditional media like newspapers, radio and television besides using the modern media like the internet. The bank has also promotion campaigns for its new products/services (M=4.3). The rating is high and this could be attributed to the latest adverts that were run on a product like Bankika and Mobile banking service. The study also noted that the bank uses billboards to create awareness of its products and services which was rated at a mean of 4.1. These can be seen along major highways in the city and this has greatly advocated for product knowledge.

The same findings were reflected from the interview responses from the bank customers. Some customers cited that they opened some accounts after seeing the adverts in the TVs while others began to use some of the services after seeing marketing billboards on the road sides of the major highways and major towns in Kenya.

5.4.3 Public information

Most of the respondents agreed (M=4.0) that their banks had joined bakers association of Kenya as a way of creating awareness. Also the bank employed public information strategy by allowing the staff members to join workers union as a way of enhancing their reach to the customers. More over, the respondents agreed (M=4.2) that other KCB collaborates with government agencies and public organization while laying her
marketing strategy. These results show that KCB uses more often the Public information Public relations strategy in marketing and creating awareness of her products. On the other hand the customers admitted that KCB collaborated with government and other public organizations in her activities. This according to the customers enabled KCB to penetrate deep into the population and the public which enhanced their marketing.

5.4.4 Cause related public relations

The study has established that cause-related public relations were another method adopted by KCB to promote its product/services. It has established links with NGOs (M=4.2) such as palm foundation which reaches out for poor but intelligent students and supports them through their secondary and university. The other form of cause related publics is evident in sporting activities such as golf which it sponsors quarterly and safari rally which is theme based and is a quarterly event that attracts a huge fan base through the country. It has also sponsored popular sports like football and volleyball which makes it visible to the public besides providing a form of employment for youths and talented individuals in the society. This hence gave it a mean rating of 4.0 which is a positive response.

The customers confirmed the above findings by contending that KCB associates with NGOs and held sporting events such as the rugby tournaments, football clubs and even safari rally which gives it an advantage to interact more with the customers and members of the public.

5.4.5 Relationship/reputation management

The study found that KCB invests in matters of increasing its reputation to the public (M=3.8). This is seen in the way they deal timely with issues that are raised that may taint its relationship with the stakeholders or the public at large. The bank invests heavily and trains personnel to be good ambassadors of the bank. This is evident from the high mean (M=4.3). The employees are always sent on various training within the company or away that train them on being good ambassadors of the company. They also get online courses that are accessible and contribute towards their balanced score cards which hence equip them with all the necessary knowledge. The company embraces good relations with
customers so as to improve on its image to the public. This is why it established a contact center which runs for 24 hrs and it is mainly to attend the customer issues and concerns as they come. This hence did receive a high mean of 4.2. The respondents also agreed \((M=3.9)\) that KCB has come up with good communication methods with its customers. This is seen through the way the customers are treated with respect in the banking hall besides the fact that they have other channels that they can give feedback which include the Short Messaging System (sms) channel and twitter.

The customers cited that they related well with the staff of KCB. They also pointed out that the image of the bank was good and the bank had worked hard to maintain it. This was through provision of quality services and respect for the customers from the KCB staff. Their complaints were also taken seriously and attended urgently.

5.4.6 Effects of effective PR in an organization

The findings of this study noted that most of the respondents (28.9%) asserted that effective public relations helps the bank in creating a large customer base. Also the use of Public relations increases effectiveness in communication of the bank and her customers (28.3%). Thirdly, sizeable number of respondents opined that effective public relations enabled the bank to build customer confidence (27.2%). However a very small percentage were of the thought that effective PR increased collaboration within the organization and hence we can infer that public relationship is regarded as an external function which creates a link between the organization and the public. This received a very low rate of 3.30%

5.4.7 Other PR strategies used by KCB

Organizations have undertaken a variety of programs to educate consumers, building goodwill and helping avoid misunderstandings in the process. These include sponsoring television and radio programs, producing manuals and other printed materials, producing materials for classroom use, and releasing the results of surveys. In addition to focusing on specific issues or industries, educational programs may seek to inform consumers about economic matters and business in general.
Other types of programs that fall under the umbrella of public relations include corporate identity programs ranging from name changes and new trademarks to changing a company’s image and identity. Milestones and anniversaries are observed in a variety of ways to improve an organization’s public relations. Special events may be held to call attention to an organization and focus the public’s goodwill. These include anniversary celebrations, events related to trade shows, special exhibits, fairs and festivals, and other types of events.

Speakers bureaus and celebrity spokespersons are effective public relations tools for communicating an organization’s point of view. Speakers bureaus may be organized by a trade association or an individual company as well as by virtually any other type of organization. The face to-face communication that speakers can deliver is often more effective than messages carried by printed materials, especially when the target audience is small and clearly defined.

The examples of public relations practices given here indicate the range of activities and functions that fall within public relations. It is clear that while communication is the essence of public relations, an effective public relations campaign is based on action as well as words. Whether it is practiced formally or informally, public relations is an essential function for the survival of any organization.

5.4 Conclusion

The study has found that KCB uses persuasive strategy in order to create awareness to by printing T-shirts, caps and calendars as a way of providing an attractive product appeal to the customers. The bank also uses personnel who promote its products and services to the customers in an appealing way.

The bank also advocates it products to the public over the media, through promotion campaigns and use of billboards. In addition the study concludes that KCB has established cause–related public relations to promote its products and services. It has also established links with NGOs and sporting events and activities such as golf and safari rally.
The study also concludes that KCB also uses relationship/reputation management public relations strategy to sell her products and services to her customers. The study has established that KCB invests heavily to build its reputation, trains personnel to be good ambassadors of the bank, wherever they are and embraces good relations with customers so as to make her image to the public more appealing.

The study notes that KCB uses public information to create awareness of her products and services. This study has found that KCB joins other associations, allows her staff members to join workers union and collaborates with government agencies and other public organization in marketing her products.

**The study established the role and need of public relations as follows**

**Creating Interest** - this is where public relations depicts products and services well such that the public is motivated to enquire more and they get interested in the product and service.

**Providing Information** – PR can be used to provide customers with more in depth information about products and services. Through articles, collateral materials, newsletters and websites, PR delivers information to customers that can help them gain understanding of the product.

**Stimulating Demand** – A positive article in a newspaper, on a TV news show or mentioned on the internet, often results in a discernible increase in product sales.

**Reinforcing the Brand** – In many companies the public relations function is also involved with brand reinforcement by maintaining positive relationships with key audiences, and thereby aiding in building a strong image. Today it is ever more important for banks and brands to build a good image. A strong image helps the bank build its business and it can help the company in times of crises as well.

The study has noted the effects of effective public relations as that of creating large customer base, increasing effectiveness of communication and building customer confidence in the bank.
5.5 Recommendations

The study found that persuasive public relation has enabled the bank to win the confidence of some people and they became KCBs customers. Thus it is recommended that the bank management invests heavily on public relations strategies as a way of promoting their products/services.

The study recommends that bank management adopts advocacy public relations strategy through use of media, initiating more promotional campaigns and use of billboards so as to sell their products and services to the public.

The study has found that public relations can be used to create interest and stimulate demand of the public to desire a certain product/service. This study recommends that banks use public relations to advertise their banking services and products to the public.

The study has found that use of PR strategies is effective in the creation of product and services awareness in the banks. This study recommends that policy makers come up with more PR strategies and enforce the already existing ones to reach more customers and to effectively market their products.

5.6 Suggestions of further study

The study findings are limited to the period and data from the employees of KCB. This could be different in other banks and micro financial institutions. Thus this study recommends that further studies can be undertaken in other financial and non financial institutions on this subject to deduce if PR plays the same role of creating product awareness in those institutions.
References


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Appendix 1: Research questionnaire

SECTION A: GENERAL INFORMATION

1. Indicate your gender below:
   Male [ ]
   Female [ ]

2. Indicate your age
   25-34 yrs [ ]
   35-44 yrs [ ]
   45-54 yrs [ ]
   55-64 yrs [ ]

3. Indicate your qualification below
   KCSE/O level [ ]
   Diploma [ ]
   Degree [ ]
   Master [ ]
   Other [ ]

4. For how long have you been working in this bank?
   Less than 1 year [ ]
   1-5 yrs [ ]
   5-10 yrs [ ]
   More than 10 years [ ]
5. Indicate your department in the bank.

Finance [ ]

Administration [ ]

Human resource [ ]

Customer service [ ]

SECTION B: Role of PR in product/service awareness

6. Does your bank employ persuasive strategy as a method of creating awareness to its customers?

Yes [ ]

No [ ]

7. Indicate to what extent do you agree with the following statement on persuasive strategies.

<table>
<thead>
<tr>
<th>Statement</th>
<th>Strongly agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your bank uses printed T-shirts, caps, calendars as way of creating awareness of her new products/services</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Your bank uses personnel to reach out to the people to market its product and services</td>
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<td></td>
</tr>
<tr>
<td>Your bank has reached many customers through persuasive</td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
8 Indicate the extent of your approval or disapproval on the following statements on advocacy

<table>
<thead>
<tr>
<th>Statement</th>
<th>Strongly agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your bank advertises your products over the media</td>
<td></td>
<td></td>
<td></td>
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<td></td>
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<tr>
<td>Your bank has a promotion campaign for its new products/services</td>
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<td></td>
<td></td>
<td></td>
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<tr>
<td>Your bank advocates awareness of your products through use of billboards</td>
<td></td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

9. Indicate the level of agreement with the following statements about public information.

<table>
<thead>
<tr>
<th>Statement</th>
<th>Strongly agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your bank has joined bankers association of Kenya</td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Your bank allows employees to join trade unions.</td>
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<td></td>
</tr>
<tr>
<td>Your bank collaborates with government agencies and other</td>
<td></td>
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</tr>
</tbody>
</table>
10. Indicate the level of agreement with the following statements about cause related public relations.

<table>
<thead>
<tr>
<th>Statement</th>
<th>Strongly agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your bank has associated with NGOs as a way of reaching a wide audience.</td>
<td></td>
<td></td>
<td></td>
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<td></td>
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<tr>
<td>Does your bank engage in sporting events such as rugby, football, rally to react its audience?</td>
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<td></td>
<td></td>
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</tr>
</tbody>
</table>

11. The following statements communicate the relationship/reputation management practices. Indicate the use of such practices in your bank.

<table>
<thead>
<tr>
<th>Statement</th>
<th>Strongly agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your bank invests on increasing its reputation to the public.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The bank personnel are trained to be good ambassadors of the image of the bank</td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The bank relates well with its customers to improve on its image to the public</td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The bank has good communication</td>
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</table>
12. Apart from the above mentioned practices by banks as means of creating product/service awareness what other PR strategies your bank has adopted?

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13 What do you think is the role of public relations in creating product/service awareness.

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14 Indicate the need of embracing Public Relations in creating awareness of new products and services


15. Indicate the effects of effective PR in an organization?

Builds the image of the bank to the public [ ]

Helps to reach large customer base [ ]

It is efficient way of communication to the customers [ ]

Builds customer confidence in the bank [ ]

It deepens collaboration within the organization from the employees to the top management [ ]

Thank you
Appendix 2: Interview guide

1. For how long have you been banking with KCB?
2. What type of bank account do you operate at KCB?
3. Why do you bank with KCB?
4. Were you persuaded by KCB promotion strategies to join the Bank?
5. Does KCB advocate her products and services to the customers? How?
6. Does KCB use public information to create awareness of her products and services?
7. If it does, what strategies does it use to reach to customers?
8. Does KCB engage with other public agencies and communal activities?
9. State some of the events and agencies KCB engages with on communal levels?
10. Comment on the reputation/image of the bank?
11. Does KCB build its image or reputation? Explain?
12. What other strategies does KCB use to create awareness to the customers?