**The effect of advertising through offline media channels on consumer’s attitude of selected commercial banks in Nairobi County, Kenya**

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# Abstract: This study was to investigate the effect of advertising through offline media channels (TV, Radio and Newspaper) on consumer’s attitude of selected commercial banks in Nairobi, county. Sample size of 384 consumers of KCB, Equity and Co-operative Bank were used. The data was collected using a questionnaire and analysed using SPSS software. Advertising through TV had high mean score for consumer’s awareness (mean=3.70; CV=28.10%), liking (mean=3.62; CV=28.15%) and action (mean=3.553; CV=29.55%). Correlation analysis indicated that there was strong, positive and statistically significant relationship between use of TV and consumer’s awareness (r=0.799, p-value= 0.000), liking (r=0.898, p-value =.000) and consumer’s action (r=0.718, p-value =.000). Regression analysis revealed a statistically significant influence of advertising through TV on consumer’s attitude with a variation of 95.7 % (R2=.95.7) compared to Radio 80.5% (R2=.805) and Newspaper 53.3% (R2=.532). The study demonstrated that advertising through TV significantly influence consumer’s attitude compared to Radio and Newspaper.

**Keywords**: Advertising, Consumers’ Attitude, Offline Media

# INTRODUCTION

Traditionally, advertising was mainly carried out on television, radio and in newspaper among other offline channels, however disruptive technology like the internet and the phenomena, has made it possible to have a wide variety of platforms that marketers to advertise through. This possibility has made it difficult for marketers to choose the right advertising channel that will have an effect on consumer’s attitude sub-constructs of awareness, liking and action. It has also made many companies to move their advertising resources to online media instead offline media. Advertising is anchored on the broad concept of Promotion mix in Marketing. The promotion mix forms one of the major four ‘Ps’ in Marketing which include product, price, place and promotion according to Philip Kotler (2017).Cravens and Piercy (2003) posit that a well-defined product or service that meets consumer’s need is important for effective marketing but not sufficient for market success. They alluded that consumers must know that the product is available and must understand its benefits and advantages over the competitors and therefore promotion comes in to inform and remind prospective consumers of the company’s offer and advocate a position in the minds of its audiences. Kotler & Armstrong (2017) says that marketers have at their disposal four major methods of promotion, which are advertising, public relations and publicity, sales promotion and personal selling. According to Lancaster and Massingham, (2010), advertising is a paid form of communication that relies on the choice of media to reach its target audiences. It is therefore paramount to understand the effect that advertising through these widely used offline channels on consumers’ attitude even as the choice of media widens as a result of internet growth. Studies have been done around advertising touching various aspects including comparison with other promotion variables of personal selling, sales promotion and public relations; on which tool it is preferred by consumers with none on the choice of media for advertising and how it influences consumer’s attitude (Kotler, 2017). This will guide in resource allocation given that advertising as a promotion tool is expensive, especially if done through offline media channels of Television, Radio and Newspaper.

# THE PROBLEM

In a competitive market, advertising managers need to seize consumers’ attention through advertisements and sales promotion. A substantial marketing budget is spent on advertising. The trend of using digital media platforms for advertisements is growing, however the traditional mediums are still relevant in authentication; yet they remain the most expensive channels to use. Kotler (2017), defines marketing as the science and art of exploring, creating and delivering value to satisfy the needs of a target market at a profit. He defines advertising as any paid form of non - personal presentation and promotion of goods, services or ideas by an identified sponsor. The definition shows that marketers should identify the needs of consumers first as they explore to create and deliver value. This need is shaped through the promotion aspect of marketing of which the paid form is advertising that is aimed at influencing consumer’s attitude favourably towards products, services and ideas of a company. Given that it is a paid part of promotion and that financial resources of companies are declining leading to reduction of marketing budgets, then the choice of advertising channel becomes a critical aspect to marketers. This is because they have to advertise through media in order to achieve the objective of influencing consumer’s attitude favourably. The changing media landscape globally and in Kenya fuelled by growing internet has however made the choice of media channel to advertise through more difficult. This is addition to the twenty-first-century media revolution where consumers have more media options This therefore has necessitated the need to use scientific research to guide marketers on this choice in order to influence consumer’s attitude positively and further to take the right media mix decisions when allocating marketing resources for shaping consumer’s attitude positively. Empirical review by the researcher indicate that there is a significant decrease on resources supporting offline media of TV, Radio and Newspaper. However, as this shift is happening; no one has done a study to understand the effect that advertising through these channels has had on consumers’ attitude; a gap that this research is seeking to fill. This paper therefore sought to understand the effect of advertising through offline media channels on consumer’s attitude in order to guide the choice of the media channel to be used by marketers.

# OBJECTIVES

The main objective of this study was to assess the effect of advertising through offline media channels on consumer’s attitude as used by selected commercial banks in Nairobi County, Kenya

The specific objectives are;

1. To examine the influence of advertising through TV on Consumer’s attitude by selected commercial banks in Nairobi, County Kenya.
2. To determine the influence of advertising through Radio on Consumer’s attitude by selected commercial banks in Nairobi, County Kenya.
3. To establish the influence of advertising through Newspaper on Consumer’s attitude by selected commercial banks in Nairobi, County Kenya.

# LITERATURE REVIEW

## *4.1 Theoretical Literature Review*

The study used the Tri-Component attitude model to examine the dependent variable which is consumer’s attitude and used AIDA model to make assumptions on the independent variable which is advertising through media. The advertising offline channels evaluated in this study are Radio, Television and Newspaper as used by the selected commercial banks in Nairobi County, Kenya.

## *4.1.1 Tri- Component Attitude Model*

According to the Tri-Component attitude model, attitude contains three major components: Cognitive (Knowledge or Awareness), Affective (Feelings or Liking) and Conative (Behaviour or Action) (Solomon, 2016). He explains that cognitive component is the first part of Tri-component model that consists of a person’s cognitions that is knowledge acquired by a combination of direct experience with the attitude object and related information from various sources. This knowledge commonly takes the form of beliefs that the object has particular attributes and that specific behaviour results to specific outcomes. In this study, we have referred this attitude component as awareness. He further explained that affective component is the second part of the tri-component attitude model. It consists of a person’s emotions or feelings about a particular product or a brand. These emotions and feelings are frequently treated by consumer researchers as primarily evaluative in nature; that is, they can be rated with degrees of an attribute of whether good or bad; favourable or unfavourable. In this study, we have referred this attitude component as liking. Solomon (2016), further posits that conative component is the third part of tri-component attitude model. It consists of a person’s likelihood or tendency to undertake a specific action or behaviour towards the attitude object. Often this means the actual action or behaviour itself or the intention to buy a particular product. In this study, we have referred this attitude component as action. Perner (2016), asserted that there are three attitudinal stages or components, which are summarised in the tri-component attitude model: cognitive component (an individual’s beliefs regarding an object), affective component (an individual’s feelings towards the object that may be positive or negative) and the behavioural component (an individual’s readiness to respond to the object in the form of behaviour).

## *4.1.2 AIDA Model*

AIDA Model is one of the hierarchical models that describes the stages of consumers as they go through a purchase of a product/service or idea. The model has been in use by marketers for over 100 years in developing relevant advertisements that can then be carried in various communication channels with an aim of influencing consumers to purchase products or services. In 1898, E. St. Elmo Lewis proposed a theory of communication called the AIDA model, the acronym that refers to Attention, Interest, Desire, and Action. This theory was developed based on a study of the life insurance industry that describes the four (4) cognitive phases experienced by an individual upon receipt of a new idea or a new product purchased (Michaelson & Stacks, 2011). According to Batra & Aakar (2009), the acronym AIDA stands for Awareness, Interest, Desire and Action. The simple and core model of AIDA is still being used by marketers today and has been used by various studies in advertising. This study therefore used the model to make assumptions that all the advertisements that the selected commercial banks carried out had met the AIDA model aspects of attention, interest, desire and finally action. It assumed that the advertisements done through the offline channels (Radio, Television and Newspaper) met the standards of AIDA model of creating Attention, Interest, Desire and Action. This study therefore focused on the advertising channel rather than the advert itself and how it influences the various sub constructs of consumer attitude which are awareness, liking and action.

## *4.2 Empirical Literature Review*

This section discusses the literature pertaining to the research variables, which are advertising through media offline media (of Television, Radio and Newspaper) and consumer’s attitude. It highlights the existing gaps in relation to the study objectives and issues of interest to the current study.

## *4.2.1. Advertising through Media*

Marketers use different media vehicles to send across an engaging message to the targeted audience. Ayanwale, Alimi, and Ayanbimipe ([2005](https://journals.sagepub.com/doi/full/10.1177/0973258618822624)) established that newspapers, magazines, radio, TV, and outdoor are popular media among marketers. However, Internet advertising is the current trend. It includes many forms of commercial content, namely, billboards, banner advertisements, corporate websites, e-mail messages, interactive games, and so on ([Ducoffe, 1996](https://journals.sagepub.com/doi/full/10.1177/0973258618822624)). In 2004, the amount spent on advertising on broadcast, cable TV, and radio was 44 percent, which was marginally higher than in newspaper and magazines. This is because of the positive effect of TV commercials and online advertisements on consumer’s attitude ([Sorce & Dewitz, 2007](https://journals.sagepub.com/doi/full/10.1177/0973258618822624)). In contrast, Nayak and Shah ([2015](https://journals.sagepub.com/doi/full/10.1177/0973258618822624)) opined that newspaper advertisements play a crucial role in creating a brand and it affects purchase decisions. Raju and Devi ([2012](https://journals.sagepub.com/doi/full/10.1177/0973258618822624)) conducted similar research and established that press advertisements are considered more trustworthy. Sorce and Dewitz ([2007](https://journals.sagepub.com/doi/full/10.1177/0973258618822624)) found that magazine advertisements are more effective than those of TV. Pongiannan and Chinnasamy ([2014](https://journals.sagepub.com/doi/full/10.1177/0973258618822624)) established empirical evidence for print media being the favourite medium among the advertisers. However, contradicting the prevailing notions, Trivedi (2007) posited that viral advertisements do not have a direct impact on consumers’ action. He alluded that processing the advertising message that has been posted via online mediums is a combination of the media channel used and the company’s brand image that will ultimately influence consumer’s attitude positively to act. The aforesaid inferences state that advertising through media affects consumer’s attitude sub constructs of awareness, liking and action which will in turn affect consumer behaviour on various purchasing levels. The previous studies were restricted to either the general impact of media (positive or negative) or focused on measuring effects on brand awareness and purchasing decision.

## *4.2.2. Advertising through Offline Media Channels*

Offline media is anchored as a tool that aids marketing communication to convey information to the target audiences. The mediums do not use internet according Kotler et al., (2017), and they include TV, Radio and Newspaper among others. As the world adopted internet with over 55% being in internet and the remaining 45% off the net and believed to be reached only through offline media as at 30thJune, 2018 according to world internet usage and population statistics (2018). It further mentions that in Africa, over 75% people were not on internet, giving relevance to the offline media, which was 965 million. The research presents Kenya differently with over 90% of the population able to access internet, but this remains to be ascertained given the unreliability of the internet access in the country.

The tremendous growth of internet has made todays’ marketers to refer to other media channels that are not connected to the World Wide Web as offline, old media or traditional media (Kramer et.al, 2015). They include TV, Radio and Newspaper among others. As much as the arrival of internet appeared to be the end of offline media, they still play such a leading role in online searches for products and services (Bronner & Neijens, 2006). They postulated that offline was referred to as the real world. In this paper, offline refers to media that is not connected to the internet and they include traditional ones like TV, Radio and Newspaper. Offline marketing is any promotion or advertisement that is published and released outside the internet (Kramer et.al, 2015). They explained that they effectively reach and grab the attention of people who are within the vicinity of a marketing activity. Marketers and advertisers still rely on traditional offline tools to reach consumers and consumers have not abandoned these channels completely (Kramer et.al, 2015).

The offline media is still relevant given the reliability issues around internet in Kenya according to CAK Communication Authority of Kenya, annual report 2016/17 which says that the consumption of offline media especially radio is still high in rural Kenya where the internet is not reliable. Studies have been done on offline (Louisa Ha, 2015), however majority are focused on comparing offline and online adoption statistics instead of consumer’s attitudes. This study therefore will close the gap by researching on advertising through offline media channels and how it influences consumer’s attitude especially in Kenya where internet is still expensive and unreliable.

## *4.2.2.1. Advertising through Television*

Television is a traditional media that combines audio and visual methods to pass communication to its audiences (Synder & Garcia-Garcia, 2016). They explained that it is a domestic media that one can watch at the comfort of their homes and allows one to witness events, which happen thousands of miles away. The tremendous success of television as a mass medium has its roots in its ability to incorporate both visual and aural content. This audio-visual character gives it great power in conveying realism and this keeps the viewer emotionally involved (Synder & Garcia-Garcia, 2016).

## *4.2.2.2. Advertising through Radio*

Radio is the transmission of signals by modulation of electromagnetic waves with frequencies below those of visible light (Kramer et.al, 2015). In electronics, modulation is the process of varying one or more properties of high frequency periodic waveform, called the carrier signal with respect to a modulating signal (Malthouse, Calder & Tamhane, 2007). This is done in a similar fashion as a musician may modulate the tone from musical instrument by varying its volume, timing and pitch. The three key parameters of a periodic waveform are its amplitude (volume), its phase (timing) and its frequency (pitch), all of which can be modified in accordance with low frequency signal to obtain the modulated signal (Malthouse, Calder & Tamhane, 2007). Radio advertising is a method by which producer and seller use radio time to give information to their prospective customers through audio process. More especially the purpose of radio advertising and induced any other type of medium is to enhance potential consumer’s responses to the organization and its offerings. It seeks to do this by providing information by channelling desires and by supplying reasons for preferring a particular organization offer. The use of radio as producers and seller are findings it more convenient in reaching the majority of the potential buyers especially in the rural are where other forms of advertising vehicles cannot be easily reach.

Radio is an attractive medium among the various mass communication media because of its special characteristics. It continues to be as relevant and potent as it was in the early years despite the emergence of more glamorous media. It is true that in the first phase of broadcasting spanning three decades from the early twenties, radio reigned alone or was dominant player (Bronner & Neijens, 2006). However, over a period, the media scene has changed drastically. Television with its inherent strength of audio-visual component has captured the imagination of the people. The advent of satellite television, the internet and the convergence of technology have added further dimensions in media utilization patterns (Kramer et.al, 2015). However, despite the presence of a plethora of media, there is room and scope for each medium. They explained that experience has revealed that new technologies add things on but they do not replace. Another does not displace one medium – each medium reinvents itself in the context of changes in the communication environment. In changed media scenario, radio is reorienting itself with more innovative programmes and formats (Kramer et.al, 2015).

## *4.2.2.3. Advertising through Newspaper*

Newspaper media includes those media of communication that are controlled by space rather than time (Bronner & Neijens, 2006). This is because it can be read at any available time and can be kept for record. Newspaper is one of the most important and effective print medium of mass media. It provides valuable services to the masses like information, education, entertainment, cultural transmission and keeping record, making it an inevitable medium for the contemporary world (Bronner & Neijens, 2006).

A newspaper provides information to the people about various events, issues and occurrences in the world. It also interprets and explains matters, which are otherwise difficult to be understood by readers. It is a great public educator discussing every topic ranging from news to literature. It provides up to date information about science and technology and promotes civilization in the society (Malthouse, Calder & Tamhane, 2007). Newspaper also helps its readers build opinion about various national and international issues, events and policies through its editorials and opinion columns. It also entertains its readers through special features and stories of human interest.

## *4.2.1. Consumer’s Attitude*

According to Schiffman & Kanuk, (2014), attitude is a learned predisposition to behave in consistently favourable or unfavourable way with respect to a given object. They further explain that attitudes vary in their strength; reflect consumer’s values and are learned. Further, they say that different situations impact attitudes and thus marketers need to continually keep in touch with the changing consumer’s attitude to be able to influence their actions. According to Betra, Myers and Aaker (2009), attitude is a central concept in the entire field of social psychology and therefore theories and methods associated with its explanation and measurement have largely evolved from the work of social psychologists and psychometricians. Kotler (2017) defines an attitude as persons’ enduring favourable or unfavourable evaluations, feelings and action tendencies towards some object or idea. Schiffman et.al. (2014) further explains that as an outcome of psychological processes, attitudes are not directly observable but are inferred from what people say or from their behaviour. Consumer researchers therefore, tend to assess attitudes by asking questions or making inferences from behaviour. A major point of convergence between definitions by Schiffman et.al. (2014) and Kotler (2017), is the manner the individual displays favourable or unfavourable behaviour towards an object or idea in determining his/her attitude towards it.

Consumer attitude is a concept that is broadly anchored in understanding consumer behaviour in marketing. Consumer behaviour is influenced by various factors, which are classified under three aspects – personal factors that are mainly the demographics of the consumer such as age, gender, income level and education level among others. Secondly by psychological factors such as perception and attitude. Thirdly by social factors such as peer groups, family, friends, culture and media (Kotler, 2017). This paper studied one of the three factors in each category, which are age of the consumer, attitude of the consumer and media used in advertising to reach the consumer. According to Perner (2016), attitude is a learned predisposition to behave in consistently favourable or unfavourable way with respect to a given object. He explains that attitude vary in their strength and reflect consumer’s values, which are learned. He further says that different situations impact attitudes and thus marketers need to continually keep in touch with the changing consumer attitudes to be able to influence their actions. Changing consumer’s attitude towards a product, service or brand is a marketer’s Holy Grail; three attitude change strategies include changing beliefs, changing affect and changing behaviour (Perner, 2016). Schiffman and Kainuk, (2014) explains that an individual with a positive attitude towards a product or service offering is more likely to make a purchase, therefore making consumer attitude an important variable to study for marketers. Consumer attitude is a general evaluation of a product or service formed over time (Solomon, 2016).

Consumer attitude is fundamental in consumer behaviour because a positive consumer attitude is indicative of the likelihood of the consumer to purchase a product, service or idea and thus this is the reason why this variable has been chosen for this study. Various studies have been done around consumer attitude (Chen, 2010, Sharma, 2011) which focused on the models and foreign clothing with none focusing on influence of advertising through media on consumer’s attitude. This study will contribute in guiding the media planners and marketing practitioners as a whole in choosing the type of media to use based on the sub construct of consumer’s attitude (awareness, liking and action) they want to influence.

# METHODOLOGY

## *5.1 Study Area*

The study was done in Nairobi County, Kenya; located in East Africa and lies along latitude 1017’South and Longitude 36049’ East. Nairobi County, is the host to the main commercial centre of Kenya and boasts of headquarter offices of all Commercial Banks in Kenya, according KNBS report, 2016. In the current study we selected the area due to strategic location as business hub of Kenya and a host to 625 branches out of 1,541 branches of commercial banks in Kenya, translating to 41% of total bank branch network, according to Central Bank Supervision report, 2017. In addition, three largest commercial banks in terms of asset base namely: Kenya Commercial Bank (KCB), Equity Bank, Co-operative Bank (Co-op Bank) were selected based on the market share which indicated they controlled almost 30% of the bank branches in Nairobi coming to 167 in total according to CBK, supervision report, 2017.

## *5.2. Study Design*

This study used descriptive cross-sectional research design to investigate the influence of advertising through offline media channel on consumer’s attitude. The research design was descriptive in nature, which limited active intervention by the researcher that may have produced researcher bias (Shaughnessy et.al, 2011). Cross-sectional surveys was used to permit more variables at one time than it was typically possible in laboratory or field experiments; whilst data could be collected about real world environment. Also the method was applied because it was more feasible to obtain a variety of responses since each unit has an equal chance of being selected (Bashar, 2012; Kodjamanis, 2013).

## *5.3. Data Analysis*

Data was analysed using Statistical Package for the Social Sciences (SPSS) to calculate the percentages, means scores, standard deviation and coefficient of variation. The data collected from the 384 sampled population was examined through descriptive analysis methods, which are percentages, measures of central tendency like mean, median and mode and measures of dispersion like range, standard deviation, quartile deviation and variance among others. The results were presented in tables for ease of interpretation. In order to establish the nature and magnitude of the relationships between the variables and to test the hypothesized relationships, the study applied inferential statistics. Standard multiple regression analysis was used to measure the predictive ability of advertising through various media types being independent variables on consumer’s attitude (one continuous dependent variable) as per the formulae below:

Y = a +bX

Where Y was the independent variable and X the dependent variable according to Bhattacherjee (2012):

Multi-collinearity of the independent variables was also tested whereby it is deemed to exist when the independent variables are highly correlated (r=0.9 and above).

# RESULTS

## *6.1 Demographic* *Characteristics*

The study evaluated the general respondent demographic characteristics including gender, age and level of education. Age of the consumer played a moderating effect on the relationship between advertising through offline media channel and consumer’s attitude of customers on the selected banks in Nairobi, County.

*Table 1: Demographic distribution of consumer response from the selected banks*

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Characteristic | Equity Bank | | KCB | | Co-operative Bank | |
| **n** | **%** | **n** | **%** | **n** | **%** |
| **Gender (n=384)** |  |  |  |  |  |  |
| Male | 82 | 64.1 | 74 | 57.8 | 79 | 53.7 |
| Female | 46 | 35.9 | 54 | 42.2 | 49 | 33.3 |
| **Total** | **128** | **100** | **128** | **100** | **128** | **100** |
| **Age (n= 384)** |  |  |  |  |  |  |
| Below 29 years | 39 | 30.5 | 48 | 37.5 | 38 | 25.5 |
| 30-49 | 71 | 55.5 | 60 | 46.9 | 69 | 46.9 |
| 50 years above | 18 | 14.1 | 20 | 15.6 | 21 | 14.3 |
| **Total** | **128** | **100** | **128** | **100** | **128** | **100** |
| **Education Level (n=384)** |  |  |  |  |  |  |
| Postgraduate | 22 | 17.2 | 27 | 21.1 | 25 | 19.5 |
| Degree | 45 | 35.2 | 45 | 35.2 | 52 | 35.4 |
| Diploma | 27 | 21.1 | 22 | 17.2 | 24 | 16.3 |
| Secondary | 29 | 22.7 | 22 | 17.2 | 19 | 12.9 |
| Primary | 5 | 3.9 | 12 | 9.4 | 8 | 5.4 |
| **Total** | **128** | **100** | **128** | **100** | **128** | **100** |
|  |  |  |  |  |  |  |

Out of 128 respondents from Equity bank, 82 (64.1%) of the respondents were male while 46 (35.9%) of the respondents were female. Likewise, among 128 of respondent from KCB 74 (57.8%) were male while 54 (42.2%) were female. Whereas among 128 respondents from Co-operative bank, 79 (53.7%) respondents were male while 49(33.3%) were female. This implies that the gender for customers in the three selected banks in Nairobi County were mainly male and therefore their responses could be relied upon to make the study conclusions. The study sought to evaluate the respondent level of education with respect to media channels used to access bank advertisements. The results revealed that respondents from Equity bank 71 (55.5%) were between 30 and 49 years whereas those below 29 years were 39 (30.5%) and those over 50 years were 18 (14.1%). Likewise, respondents from KCB 60 (46.9%) were between 30 and 49 years while those below 29 years were 48 (37.5%) and above 50 years were 20 (15.6%). For Co-operative bank 69 (46.9%) of the respondents were between 30 and 49 years while those below 29 years were 38(25.5%) and those above 50 years were 21 (14.3%). This implies that majority of the respondents holding accounts with the three selected banks were between 30-49 years old therefore could be relied upon to make comprehensive conclusions about this study. Regarding level of education, the respondents from Equity bank had a relatively high level of education with 45 (35.2%), 27 (21.1%) and 29 (22.7%) holding university first degree, college diploma and secondary certificates respectively. Likewise, 52(35.4%), 27(21.1%) and 22(17.2%) respondent from KCB were holders of university first degree, postgraduate and college diploma certificates respectively. While 45 (35.2%), 25(19.5%) and 24 (16.3%) of the respondent from Co-operative bank were holders of university first degree, postgraduate and college diploma certificates respectively.

## *6.2 Order of preference of the adverting channels*

In order to ascertain specific media channel preferred by the respondents, we computed preference orders by the consumers far as access to bank information from the three selected banks in Nairobi County was concerned. Three media channels assessed and ranked in consumer order of preference from the most preferred to the least preferred media channel. Table 2 summarises the order of preference for TV, Radio and Newspaper by consumers.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| *Table 2: Order of preference for the media channel used by respondents* | | | | | |
| Media Channels | n | Computation method | Actual score  (A) | Ideal score  (n x 3) (B) | Index  (A/B X100) |
| TV | 124 | 46x3=138  47x2=94  32x1=32 | 264 | 372 | 70.97 |
| Radio | 24 | 13x3=21  7x2=26  4x1=4 | 51 | 72 | 70.83 |
| Newspaper | 82 | 26x3=52  23x2=46  33x1=33 | 131 | 246 | 53.25 |
| **Grand total** | **230** | **-** | **446** | **690** | **64.64** |
|  | | | | | |

According to the odder preference ranking TV (n=124; Index=70.97%) was the most preferred followed by Radio (n=24; Index=70.83%) however, the least preferred was Newspaper (n=82; Index=53.25%). TV was ranked the first and the most preferred offline media channel since majority of the respondents indicated high awareness, liking and action tendency. Radio was ranked second position probably due to its popularity to some extent that influenced consumer attitude when seeking services from selected banks. Newspaper was ranked third among the offline media channel due to low customer liking and action tendency towards access of bank information.

## *6.3 Influence of advertising through offline on Consumer’s attitude.*

The current study sought to establish the influence of advertisement through TV, Radio and Newspaper on consumer attitudes (awareness, liking and action). Table 2 summarises the descriptive statistics from the respondents

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| *Table 3: Advertising through TV, Radio and Newspaper on Consumer’s attitude* | | | | | |
| **Variable** | **Item description** | **N** | **Mean** | **SD** | **CV (%)** |
| Consumer attitude (awareness) | I am aware that my bank advertises through Newspaper | 70 | 3.457 | 1.143 | 33.10 |
| I am aware that my bank advertises through Radio | 71 | 3.50 | 1.101 | 31.53 |
| I am aware that my bank advertises through TV | 77 | 3.70 | 1.048 | 28.10 |
| **Average score** | **73** | **3.552** | **1.097** | **30.91** |
| Consumer attitude (liking) | I like when my bank advertises through Newspaper | 58 | 3.35 | 1.154 | 34.42 |
| I like when my bank advertises through Radio | 62 | 3.49 | 1.097 | 31.64 |
| I like when my bank advertises through TV | 73 | 3.62 | 1.020 | 28.15 |
| **Average score** | **64** | **3.491** | **1.090** | **31.40** |
| Consumer attitude (action) | I am likely to act, if I receive advertisements through Newspaper | 58 | 3.40 | 1.075 | 31.62 |
| I am likely to act, if I receive advertisements through Radio | 65 | 3.41 | 1.094 | 32.08 |
| I am likely to act, if I receive advertisements through TV | 74 | 3.553 | 1.050 | 29.55 |
| **Average score** | **66** | **3.454** | **1.073** | **31.08** |
| **Overall mean score** | | **68** | **3.499** | **1.087** | **31.13** |
|  | |  |  |  |  |

The descriptive statistics revealed that the overall mean scores for the three variables (customer awareness, liking and action) were above average (mean=3.499, SD=1.145, CV=31.13%). The results demonstrate that advertising through TV had high consumer awareness (mean=3.70; CV=28.10%), liking (mean=3.62; CV=28.15%) and action (mean=3.553; CV=29.55%). Radio also had relatively high influence on consumer awareness (mean=3.50; CV=31.53%), liking (mean=3.49; CV=31.64%) and action (mean=3.41; CV=32.08%). The results further demonstrated that Newspaper had a lower mean score for consumer awareness (mean=3.457; CV=33.10%), liking (mean=3.35; CV=34.42%) and action (mean=3.40; CV=31.62%). The scores confirms that advertising through TV highly influences consumer attitude across all the sub construct of attitude (awareness, liking and action) compared to advertising through Radio or advertising through Newspaper. This makes advertising through TV the most effective media channel in influencing consumer’s attitude for respondents of the selected commercial banks in Nairobi County, Kenya.

## *6.4 The relationship between advertising through offline media on Consumer’s attitude.*

The current study determined the relationship between advertising through offline media channels on consumer’s attitude (awareness, liking and action) as used by the selected banks in Nairobi County using Pearson Product Moment Correlation Coefficient technique. Table 3 summarises the results for relationship between advertising through offline media channels and consumer’s attitude.

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| T*able 4: Relationship between advertising through offline media channels and consumer’s attitude* | | | | | | | |
|  | | **Consumer awareness** | **Consumer liking** | **Consumer action** | **TV** | **Radio** | **Newspaper** |
| **Consumer awareness** | Pearson Correlation | 1 |  |  |  |  |  |
| Sig. (2-tailed) | 0.00 |  |  |  |  |  |
| N | 384 |  |  |  |  |  |
| **Consumer liking** | Pearson Correlation | 0.78 | 1 |  |  |  |  |
| Sig. (2-tailed) | 0.000 | 0.000 |  |  |  |  |
| N | 384 | 384 |  |  |  |  |
| **Consumer action** | Pearson Correlation | 0.834 | 0.518\* | 1 |  |  |  |
| Sig. (2-tailed) | 0.000 | 0.000 | 0.000 |  |  |  |
| N | 384 | 384 | 384 |  |  |  |
| **TV** | Pearson Correlation | 0.799 | 0.898 | 0.718 | 1 |  |  |
| Sig. (2-tailed) | 0.000 | 0.000 | 0.000 | 0.000 |  |  |
| N | 384 | 384 | 384 | 384 |  |  |
| **Radio** | Pearson Correlation | 0.789 | 0.667 | 0.675 | 0.672 | 1 |  |
| Sig. (2-tailed) | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |  |
| N | 384 | 384 | 384 | 384 | 384 |  |
| **Newspaper** | Pearson Correlation | 0.611 | 0.593 | 0.678 | 0.534 | 0.672 | 1 |
| Sig. (2-tailed) | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| N | 384 | 384 | 384 | 384 | 384 | 384 |
| \*\* Correlation is significant at the 0.01 level (2-tailed);  \* Correlation is significant at the 0.05 level (2-tailed).  **Note:** r<0.5 Weak; r≤0.5-0.6 Moderated; r≥7-9 Strong | | | | | | | |

Correlation analysis indicate that there was strong, positive and statistically significant (r=0.799, p-value= 0.000) relationship between use of TV and consumer awareness. Similarly, there was stronger, positive and statistically significant (r=0.898, p-value =.000) relationship between advertising through TV and consumer liking. Likewise there was strong relationship between advertising through TV and consumer action tendency (r=0.718, p-value =.000). The findings further demonstrated that the relationship between advertising through Radio and consumer awareness was strong, positive and statistically significant (r=0.789, p-value= 0.000). Likewise, there was moderate and statically significant (r=0.667, p-value =.000) relationship between advertising through Radio and consumer liking. Likewise, strong, positive and statistically significant (r=0.675, p-value =.000) relationship between advertising through radio and consumer action tendency. There was moderate and positive statistically significant (r=0.611, p-value =.000) relationship between advertising through newspaper and consumer awareness. Likewise, there was moderate and statically significance (r=0.593, p-value =.000) relationship between advertising through Radio and consumer liking. Likewise, moderate, positive and statistically significant (r=0.678, p-value =.000) relationship between advertising through radio and consumer action tendency. This analysis revealed advertising through TV had a significant influence on consumer’s attitude of selected commercial banks in Nairobi County, Kenya. Table 4 summarises the linear regression analysis.

*Table 5: Regression Results of advertising through offline media channels and consumer’s attitude*

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 1. Goodness -of-fit | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Model | | | R | R Square | | | Adjusted R Square | | | Std. Error of the Estimate | | | Change Statistics | | | | | | | | | | | | | |
| R Square Change | | | F Change | | | df1 | | df2 | | Sig. F Change | | | |
| 1 (TV) | | | .978 | .957 | | | .012 | | | .017 | | | .198 | | | 9.541 | | | 10 | | 373 | | .003 | | | |
| 2 (Radio) | | | .897 | .805 | | | .034 | | | .012 | | | .216 | | | 7.914 | | | 13 | | 370 | | .011 | | | |
| 3 (Newspaper) | | | .729 | .532 | | | .022 | | | .092 | | | .111 | | | 1.681 | | | 9 | | 374 | | .010 | | | |
| 1. Overall significance | | | | | | | | | | | | | | | | | | | | | | | | | |
| Model | | | | | | Sum of Squares | | | | | df | | | Mean Square | | | | F | | | | Sig. | | | |
| 1 | | Regression | | | | 48.243 | | | | | 10 | | | 4.824 | | | | 2.072 | | | | .002b | | | |
| Residual | | | | 335.857 | | | | | 372 | | | .9028 | | | |  | | | |  | | | |
| Total | | | | 384.10 | | | | | 382 | | |  | | | |  | | | |  | | | |
| 1. Individual significance | | | | | | | | | | | | | | | | | | | | | | | | |
| Model | | | | | Unstandardized Coefficients | | | | Standardized Coefficients | | | t | | | Sig. | | 95.0% Confidence Interval for B | | | | | | | VIF |
| B | | | Std. Error | Beta | | | Lower Bound | | | Upper Bound | | | |
|  | (Constant) | | | | 3.185 | | | .132 |  | | | 24.157 | | | .000 | | 1.534 | | | 2.465 | | | |  |
| TV | | | | .613 | | | .792 | .689 | | | 1.003 | | | .011 | | .368 | | | .118 | | | | 1.331 |
| Radio | | | | .921 | | | .543 | .435 | | | 2.123 | | | .023 | | .178 | | | .043 | | | | 1.129 |
| Newspaper | | | | .734 | | | .513 | .451 | | | 1.002 | | | .031 | | .164 | | | .061 | | | | 1.015 |
| 1. Dependent Variable: Consumer’s Attitude 2. Predictor: Offline media channel | | | | | | | | | | | | | | | | | | | | | | | | |

According to Goodness of –fit analysis (Table 4a) TV significantly influenced consumer’s attitude with a statistical variation of 95.7 % in consumer’s attitude (R2=.95.7) compared to Radio and Newspaper which had a statistical variation of 80.5 % (R2=.805) and 53.3% (R2=.532) respectively. Overall model (Table 4b) revealed that there was a statistically significant relationship between advertising through offline media channels and consumer’s attitude (F=2.072, p-value=.002). The Beta coefficient for all the offline advertising media channels were positive, statistically significant. Individual significance (Table 4c) revealed that TV had greater significant influence (p=0.011) on consumer’s attitude.

*6.4 Discussion*

The aim of this study was to establish the influence of advertising through offline media channels (TV, Radio, and Newspaper) on consumer’s attitude as used by the selected banks in Nairobi County. The results revealed that the influence of advertising through offline media channels was strong, positive and statistically significant on consumer awareness for TV and Radio. In contrast, there was weak influence of advertising through Newspaper on consumer’s awareness. Overall, the high influence achieved through the two offline channels (TV and Radio) could be attributed to the visual and audio aspect of the adverts and thus ease of understanding information. There are also aspects around affordability and accessibility of the channels by consumers. This in addition to the use of celebrities by the selected commercial banks when advertising through TV and Radio therefore enhancing consumer cognition of the advertised products and services. The consumer liking of the media channels used by the selected banks was also assessed and according to the results, there was strong relationship between use of offline media channels particularly TV and Radio on Consumer liking. However, there was low relationship between advertising through Newspaper on consumer’s liking. This gives assertion that majority of the consumers had strong affection for watching TV and listening to Radio in order to access bank advertisement, in contrast consumers had low affection on reading Newspapers probably due to cost of buying newspapers. The study further sought to establish the relationship between advertising through offline channels on consumer action tendencies and the results revealed that there was fairly strong relationship between the consumer’s action tendencies on bank advertisement done through TV and Radio unlike reading Newspaper which recorded low relationship. This finding demonstrate that consumers have high tendencies to access bank advertisement through TV and Radio that could be attributed to affordability, accessibility and ease of understanding on advertisement contents in simple and elaborate manner. Generally, these findings demonstrate that the most effective offline media channel that can influence action on consumers and can be considered by marketers in the three selected commercial banks in Nairobi, Kenya are TV and Radio. Similar study by Chen (2010) notes that the rational or cognitive factor of advertising in the media channels is the perceived media channels which tends to be evaluated according to technical, advancement, prestige, workmanship, economy and service (Sharma, 2011).

# RECOMMENDATIONS & AREAS FOR FURTHER STUDY

Studies to be conducted in future could consider the inclusion of additional factors not covered in this study that could provoke more insights on the advertising media channels concept and consumer attitude in order to enhance understanding of how the two variables relate. Inclusion of additional factors could enhance the robustness of the study models as well as generalizability and validity of the results. Given that insights about the study variables were obtained at a particular point in time that may not necessarily be applicable to other times, there are opportunities for longitudinal and broader studies in this area of research.

Studies in future could be expanded to cover other counties in the country to understand how advertising through offline channels affect consumer attitude. Furthermore, it could be good to replicate this study outside Kenya to other countries and indeed the world. This is particularly important because decisions by marketers are also influenced by research done by media companies all over the world. The study could also be expanded to cover other commercial Banks selected in this study and thus could provide more insights to the conceptual framework.

This study was done using quantitative research design in which data was obtained using a structured questionnaire, thus limiting the research design and findings. Future research could seek to address these limitations by incorporating qualitative research design methods such as focus group sessions and structured interviews. Quantitative research techniques combined with qualitative methods could enrich the research design and findings significantly.

# CONCLUSION

This study affirms the assertion that advertising through offline media channels influence consumers’ attitude of consumers banking at the selected commercial banks in Nairobi County, Kenya with different significance level registered per offline channel. The first objective was to examine the influence of advertising through TV on consumers’ attitude by selected Commercial Banks in Nairobi, County. Results revealed that advertising through TV was statistically significant on consumer’s attitude with all indicators scoring high on consumer awareness, consumer liking and consumer action. Linear regression analysis indicated relatively high Beta coefficient for TV therefore statistically significant to influence consumer’s attitude. The hypothesis that advertising through TV by selected Commercial Banks in Nairobi County has no statistically significant effect on consumers’ attitude was therefore not supported.

The second objective set to determine the influence of advertising through Radio on consumers’ attitude by selected Commercial Banks in Nairobi County, Kenya. Results revealed that advertising through Radio was statistically significant on consumer’s attitude with all indicators scoring high on consumer awareness, consumer liking and consumer action. Linear regression analysis indicated relatively high Beta coefficient for Radio therefore statistically significant to effect consumer’s attitude. The hypothesis that advertising through Radio by selected commercial banks in Nairobi County has no statistically significant influence on consumers’ attitude was therefore not supported.

The third objective sought to determine the influence of advertising through Newspaper on consumers’ attitude by selected Commercial Banks in Nairobi, County. Again, results showed that though respondents were aware of advertising through Newspaper it had a statistically moderate significant influence on consumer’s attitude recording moderate liking and low action tendency. Linear regression analysis indicated relatively low Beta coefficient for Newspaper, therefore statistically low significance to effect consumer attitude. The hypothesis that advertising through Newspaper by selected Commercial Banks in Nairobi County has no statistically significant influence on consumers’ attitude was therefore supported.

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