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Influence of Integrated Marketing Communication and Sales Performance of Commercial Banks in Kenya

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Abstract- In order to keep up with the competition and changing consumer needs and wants in the competitive business environment, commercial banks are forced to adopt effective Integrated Marketing Communication strategies to promote their products/services beyond boarders thus creating awareness hence growth of their marketing share. ICM strategies enable Commercial Banks to attract and retain customers thus increased return on investments. The emergence of integrated marketing communications (IMC) has become one of the most significant examples of development in the marketing discipline. It has influenced thinking and acting among companies but also authorities, state owned companies and political parties, all facing the realities of competition in an open economy. This study addressed the following research questions; what was the influences of advertising, sales promotion, public relations, personal selling and direct marketing on the sales performance of Commercial Banks in Kenya? In methodology, the study adopted a descriptive survey. The target population for this study was the staff at the marketing department of Commercial Banks in Kenya. The study carried out a census of all the staff within the department of marketing at 43 Commercial Banks operating in Kenya. This study utilized a questionnaire as the data collection tool. Data collected was analyzed through descriptive statistics with the help of SPSS. Regression analysis was adopted to help determine the relationship between the independent and dependent variable. The study concluded that there was a positive relationship between independent variables (advertising, personal selling, sales promotion, public relations and direct marketing) and dependent variable (Sales Performance of Commercial Banks in Kenya).The study recommends that the Government should come up with policies to enhance Communication technology especially in the advent of recent interconnectivity through the undersea cables which has enabled faster internet services through fiber optic cable among major towns in Kenya and is perceived to be faster and could be of great benefit if connected with rural towns and markets for job creation like in Cyber cafes and consequently alleviate unemployment.

Index Terms- Integrated Marketing Communications, Search Engine Optimization, Commercial Banks in Kenya

I. Introduction

Background of the Study

In the twenty first century, when the variety of products and services reached a point beyond measure and companies face with fierce competition on national and international markets; day by day, it becomes more difficult for the companies to survive and grow (Harris, 1997). Differentiation of the products and services offered to the customers, increasing the varieties of service and taking the requirements and needs of the customers as the basis have become one of the most important methods for the companies to create competitive advantage.

Along with the effect of rapid and continuous evolution experienced in communication and information technology, intensity in the marketing activities of the companies has emerged (Haynes, Andy, Lackman, Conway, Guskey, Andrey, 1999). Disorganization brought along by this intensity can lead the consumers to experience confusion and become hesitant. Proctor and Kitchen (2002) point out that in twenty first century, the successful marketing strategies require successful communication strategies, and this in turn, necessitates all the communication activities to be gathered together within an integrated approach in a creative manner.

Integrated marketing communication (IMC) is being practiced worldwide at very large scale. Integrated marketing communication is consumer oriented approach rather than organizational oriented that focuses on organizational needs. IMC is performed in a manner of synergy rather than in isolation (Kitchen, Philip, Schultz, Don, 2003). IMC is associated with some positive results like brand awareness, customer satisfaction, brand loyalty, positive brand image, unique brand association, greater profitability, increased sales and cost savings.bIMC has major impact on organizational performance and brand equity. There are some barriers to successful implementation of IMC program (Jooyoung, Kim, Morris, John, 2003).

Integrated Marketing Communication

Communication is the process of conveying thoughts and sharing the meanings among individuals or organizations. Communication which can be described as the paste that keeps combined a channel of distribution. The function of communication within channel of marketing is an important issue from both a theoretical and managerial point of view (Kitchen, Philip, Schultz, Don, 2003). Communication in marketing channel can function as the process by which influential information is transmitted (Frazier and Summers, 1984).

Though the Marketing literature admits that communication plays a vigorous role in channel functioning (Grabner and Rosenberg, 1969; Stern and El-Ansary, 1988), it provides no integrated theory for channel communication. Communication has been connected conceptually to both behavioral issues (e.g. power and climate) and structural issues (e. g. the pattern of exchange relationship) in the channel, yet empirical research on channel communication is scanty. Communication is a need which is being used to create network, spread ideas and promote the products or services. Effective communications done through well-known channel that transmits simply and exactly.

Marketing communications represent the accumulation of all components in a brand‘s marketing mix that promote exchanges by building shared meanings with the stakeholders of brand (Kotler and Philip, 2003). Businesses use different tools to promote their company, product or services which include; brochures, telemarketing and websites. Objectives of the marketing communication are to provide information to target audience and to boost the sales

(Odabaşı, Yavuz, Oyman and Mine, 2003).

Integrated Marketing Communication (IMC) is a term that emerged in the late 20th century regarding application of consistent brand messaging across myriad marketing channels.IMC was developed mainly to address the need for businesses to offer clients more than just standard advertising. The concept of Integrated Marketing Communications (IMC) makes definite sense so much so that trainee in the field may get amaze what all the confusion is about (Linton, Ion, Morley, and Kevin, 1995).

IMC recommends that marketers focus at the customer first his or her preferences, buying patterns, media exposure, and other factors and then customer is exposed to the products that fits its need through mix of communication methods which the customer find more attractive and credible. According to Jones (2008) it is revolutionary step because of a whole culture of agencies, in-house departments, and consultants had grown up around the notion of separation for advertising, direct marketing, sales promotion, and public relations efforts, rather than the harmonious, customer-centered planning process that IMC requires.

Integration has become an essential concept in marketing because technological advances have changed how business stakeholders interact. Marketing theory that was established during the discipline‘s formative years has been overtaken by the complexities of real-time, multimodal, multi directional communication (Odabaşı, Yavuz, Oyman and Mine, 2003). Reid and Mike (2002) defined IMC as concept of marketing communication planning that combine and evaluate strategic role of different communication discipline to get the clarity, consistency and greater impact.

According to Percy et al. (2001) planning and execution of all marketing communications are required in a same way to meet the objective. Process of producing and applying the different communication programs and the probability to have impact in future over time, overall IMC process starts with the customer and work to determine and define the methods and forms to develop the influential communications programs (Schreuer and Richard, 2000). IMC is also considered as a strategic business process which is used to plan, develop, execute and evaluate the coordinated and assessable influential marketing communication programs relevant to external and internal audience over time (Proctor, Tony, Kitchen and Philip, 2002).

Proctor, Tony, Kitchen and Philip (2002) defined the IMC in following words, an IMC program plans and executes various marketing activities with consistency so that its total impact exceeds the sum of each activity. It is a strategy in which different communication tools like advertising, public relations, sales promotion, direct marketing and personal selling work together to maximize the communication impact on target consumers (wikipedia.org). IMC is also defined as a management concept which is designed to make unified force of different aspects of marketing communication such as sales promotion, public relations, advertising and direct marketing rather than to work in isolation (marketing.about.com).

Each strategy has its own importance which can be assessed from the results and impact of that strategy. IMC is supposed as a key competitive advantage in many organizations (Weilbacher 2001, Smith, 2002) because sales and profit can be increased while saving the time, money and stress by applying IMC (Smith, 2002). This fact is also recognized by agency executives (Kitchen and Schultz, 1997). IMC has positive impact on communications, creativity and cause consistency in communications. Real contribution of integrated promotional mix can makes strategic tool for business.

IMC provides new dynamic model that facilitate the business to make marketing communication as consumer oriented (Kitchen, Brignell, Li and Jones, 2004). It makes easy availability and access of goods and services and makes message more efficient and reduces product related risks in the mind of consumers. (IMC). IMC emphasizes the value of coordinating marketing communications activities advertising, direct response, Web sites, sales promotion, and publicity. However, these IMC coordination efforts within marketing largely ignore the most significant marketing tool for communicating and influencing relationships with customers the company’s sales force (Odabaşı, Yavuz, Oyman and Mine, 2003).

Clearly, coordinating the sales and marketing functions can improve the effectiveness of activities undertaken by the functional areas. The Venn diagram in Figure 1 illustrates the need for interaction between sales and marketing (Pickton, David, Hartley and Ben, 1998).

The activities in the circle on the left are primarily undertaken by the marketing function with input from sales, and the activities in the circle on the right are primarily undertaken by the sales function with input from marketing. The activities in the intersection of the two circles can be performed effectively only through a coordinated effort between sales and marketing (Odabaşı, Yavuz, Oyman and Mine, 2003).

Managers recognize this need for greater coordination between marketing and sales. In international surveys of senior executives from a wide range of business-to-business industries, sales and marketing integration was mentioned as one of the organizational changes that would do the most to improve sales performance and as one of the most important issues facing sales and marketing managers (Miller and Gist 2002).

Commercial Banks in Kenya

There has been tremendous growth in the Kenyan banking industry. Changes in the Kenyan economy and Commercial Banks have not been spared from the impact of these changes. The banking sector in Kenya comprises 43 registered

Commercial Banks that are licensed by the Central Bank of Kenya. There are various banking laws in Kenya that govern and regulate the way banks are formed, operate and are managed in the country. Some of these laws include but not limited to the appropriation act, banking act, bankruptcy act, Barclays of Kenya limited act, capital markets, Central Bank of Kenya act, central depositories act, cheques act, general loans and stock act among other laws. The laws are divided and partitioned to cover the different aspects in the banking industry. It also enables the government to keep an eye in the way the banks are operated and managed. According to customer surveys that have been carried out on customer satisfaction, clearly indicate that quality service delivery to customers by Commercial Banks in Kenya still has remained a challenge due to inappropriate strategies adopted. Adoption of effective strategies by Commercial Banks in Kenya in managing service quality will enhance organizational performance and market competitiveness (www.cbk.co.ke).

Statement of the Problem

To survive in the competitive marketing environment, both small and large organizations need to adopt integrated marketing communication practices in order to attract and retain customer hence long term relationships and sales performance and overall productivity (Reid et al, 2005). Increased revenue, increased client-base and customer loyalty are measures of sales efforts of any competitive organization in the competitive market (Marquardt, 1994). Stiff completion, globalization, influence and emerging technology and changing consumer needs and wants are factors that are driving companies to change their communication practices in the local and international markets (Albers-Miller and Sraughan, 2000).

Integrated Marketing Communication practices adopted by commercial banks in Kenya remain an understudied area. Little has been done by researches with regard to IMC practices applied by Commercial Banks in Kenya. A study carried out by Kiptugen (2003) looked at the strategic marketing responses of medical companies to a changing competitive business environment established that proactive rather than reactive promotional mix strategies are the core drive of any competitive organization operating in the dynamic marketing environment.

Previous studies that have been carried out did not focus on commercial banks; other studies were carried out in developed countries compared to Kenya that is a developing country.

Arising from the findings of the above study, it is evident that, there are many areas about the influence of integrated marketing communication and sales performance of commercial banks that have not been investigated by previous research studies. It is for this reason that the study sought to establish the influence of integrated marketing communication and sales performance of commercial banks in Kenya.

Objectives of the Study

The research objectives were to:

i. Determine the influence of advertising on sales performance of Commercial Banks in Kenya.
ii. Determine the influence of sales promotion on sales performance of Commercial Banks in Kenya.
iii. Determine the influence of public relations on sales performance of Commercial Banks in Kenya.
iv. Determine the influence of personal selling on performance of Commercial Banks in Kenya.
v. Determine the influence of direct marketing on sales performance of Commercial Banks in Kenya.

II. LITERATURE REVIEW

The Concept of Integrated Marketing Communication

Today, corporate marketing budgets are allocated towards trade promotions, consumer promotions, branding, public relations, and advertising (Pickton, David, Hartley and Ben, 1998). The allocation of communication budgets away from mass media and traditional advertising has raised IMC's importance for effective marketing. Now, marketing is viewed more as a two-way conversation between marketers and consumers. This transition in the advertising and media industries can be summarized by the following market trends: a shift from mass media advertising to multiple forms of communication, the growing popularity of more specialized (niche) media, which considers individualized patterns of consumption and increased segmentation of consumer tastes and preferences.

The move from a manufacturer dominated market to a retailer-dominated, consumer-controlled market, the growing use of data-based marketing versus general-focus advertising and marketing, greater business accountability, particularly in advertising, performance-based compensation within organizations, which helps increase sales and benefits in companies, unlimited internet access and greater availability of online goods and services, a larger focus on developing marketing communications activities that produce value for target audiences, while raising benefits and reducing costs (Proctor, Tony, Kitchen and Philip, 2002).

Competition intensifying with the rapidly changing environment necessitates the companies to be more effective in their performance and makes it inevitable for them to support the effectiveness of the performance with integrated marketing communication components (Jooyoung, Kim, Morris, John, 2003). Integrated marketing communications (IMC) is an approach used by organizations to brand and coordinate their communication efforts. The American Association of Advertising Agencies defines IMC as "a concept that recognizes the added value of a comprehensive plan that evaluates the strategic roles of a variety of communication disciplines, and combines these disciplines to provide clarity, consistency and maximum communication impact."

The primary idea behind an IMC strategy is to create a seamless experience for consumers across different aspects of the marketing mix. The brand's core image and messaging are reinforced as each marketing communication channel works together in unity, rather than in isolation. Integration" of communication activities has become a basic field from the point of companies and marketing communication since early 1990s, and the concept of integrated marketing communication, which was developed by the advertising agencies initially, was later on approved by marketing communication, public relations and the brand new field of company identity management circles (Jooyoung, Kim, Morris, John, 2003).

Fam (2000) also indicated that the integrated marketing communication is an important promotion concept, both the advertising industry and marketer had to face with in recent years, and emphasized that the integrated marketing communication, which had been considered just as a gossip during the initial periods when it was first brought up, observed as being adopted by many marketer and advertising agencies according to the results of researches being carried out in recent years, and suggest that the producers and retailers shall also want to gain the advantages provided by this integration by integrating their marketing communication activities in the near future.

Reid (2002) indicates that the integrated marketing communication is developed both as a communication philosophy gradually gaining importance and also as a strategic management process for the creation and management of powerful brands. Pickton and Hartley (1998) indicate that although the practitioners of marketing communication always claim of being positive about different marketing communication mixed disciplines can be implemented as a consistent and coherent whole or by customization, the integrated marketing communication concept is developed by advertising agencies in late 1980s to meet the increasing demands of new market environment of 1990s.

Under fierce competition conditions of present day, the integrated marketing communication plays an important role in strategic harmonization (coordination) of brand and company messages intended for the apprehension of value expectations of consumers (Reid, 2002). Jooyoung and Morris (2003) indicate that since the integrated marketing communication has become the focal point of the communication efforts of the companies; the companies began to comprehend that the consumers are not the groups making up the target audience.

According to the leading advocates of the concept, integration of the communication activities ensures the organizational performance to increase by guaranteeing high level of loyalty, by preventing imitation of entrepreneurship and products, by ensuring generation of income with the implementation of the plans made; and also the communication activities, being strategically planned as visually matching with each other, take the lead to create a greater effect on viewers and audiences identified as a targets (Kitchen, Philip, Schultz, Don, 2003).

Kotler (2003) also emphasize that a successful integrated marketing communication creates a sales impact affecting the whole company through better communication, consistency and coordination. Kitchen and Schultz (2003) emphasize that nowadays the companies should be consumer, profit and public focused; and that one of the important points in creating mutual relations with consumers and customers is comprehension of social responsibilities of the company", and that this new kind of social marketing means companies should pay attention to establish a balance between company profitability and fulfilment and satisfaction of customer requirements and public benefit and that these three elements in question can be performed through integrated communication and integrated marketing communication.

According to (Linton, Ion, Morley, and Kevin, 1995), the concept of integrated marketing communication is a concept based on maximizing effectiveness in creation and presentation of messages oriented towards customers by developing databases based on understanding even a single customer and mutual relations, and is an advance form of the basic communication model. The synergy created by coordination shall be reflected as productivity in operational sense, saving in terms of costs and efficiency from the point of messages (Odabaşı and Oyman, 2003). Also Linton and Morley (1995) emphasize that this synergy created by the integrated marketing communication activities can increase the marketing performance by creating positive effect on market share, sales and profitability of the company.

Integrated Marketing Communication Foundation

Various theories have been suggested by different authors in relation to IMC. Some of these theories include; AIDA theory, hierarchy of effects theory**,** and relationship marketing theory.

a. AIDA Theory

The AIDA model produces a detailed illustration about the entire procedure of how advertising effects consumer behaviour and the purchase decisions. It is an acronym, which consists of the factors of attention, interest, desire and action, all of them relevant to the relationship between consumer behaviour and advertising. AIDA model is initiatory and simplest (Aaker and Joachimsthaler, 2000). It explains how personal selling works and shows a set of stair-step stages which describe the process leading a potential customer to purchase.

The first element, that is attention, describes the stage in which the brand manages to gain the attention of the consumer through the advertisement that he/she has come into contact with. It could be either positive or negative attention or sometimes, in a worse case, no attention at all. From the advertiser's standpoint, only the first case is a favourable one where the consumer pays positive attention to the advertisement and eventually the brand (Kotler, 2007). Organizations creating attention, interest, desire, and attraction of their products in the market using appropriate channels of communication to reach the mass market thus stimulating demand of existing and new products in the market. Therefore, adoption of the theory by firms promotes tremendous growth of the companies in terms of client base and revenue (Aaker and Joachimsthaler, 2000). They all have three general stages in common, even though the amount or names of sub-stages might differ: cognitive stage (what the receiver knows or perceives), affective stage (receiver's feelings or affective level), behavioural stage (consumer's action) (Aaker and Joachimsthaler, 2000).

b. Hierarchy of Effects Theory

The Hierarchy of Effects Model was created in 1961 by Lavidge and Gary. This marketing communication model, suggests that there are six steps from viewing a product advertisement (advert) to product purchase. The job of the advertiser is to encourage the customer to go through the six steps and purchase the product which include; awareness, knowledge, liking, preference and purchase. Customers see many adverts each day but will only remember the brand of a tiny fraction of products. Knowledge of the customer begins when the product is advertised using various communication channels which include; the internet, retail advisors and product packaging. In today's digital world this step has become more important as consumers expect to gather product knowledge at the click of a button.

Consumers will quickly move to competitor brands if they do not get the information they want. The advertiser's job is to ensure product information is easily available (Belch and Belch, 2003). Liking of the product involves customer willingness to buy a product after information search in the market concerning the product on offer. Preference involves consumers being loyal to a particular brand compared to competitor brands. At this stage advertisers will want the consumer to disconnect from rival products and focus on their particular product. Advertisers will want to highlight their brand's benefits and unique selling points so that the consumer can differentiate it from competitor brands. Conviction to a product is a stage of creating the customer's desire to purchase the product in the market. Advertisers may encourage conviction by allowing consumers to test or sample the product (Buzzell, 2004).

Purchase involves is the final stage that consumers experience in the buying process. The advertiser may want the customer to purchase their product by emphasizing on the benefits of the product to the consumer (Belch and Belch, 2003). This stage needs to be simple and easy, otherwise the customer will get fed up and walk away without a purchase. For example a variety of payment options encourages purchase whilst a complicated and slow website discourages purchases. Companies should identify new ways of increasing purchase habits among consumers. Modern technologies like online purchase and mobile phone technologies should drive competitive companies thus minimizing costs of operation (Alexander and Schouten, 2002).

a. Relationship marketing theory

Relationship marketing theory is a form of marketing developed from direct response marketing campaigns which emphasizes customer retention and satisfaction, rather than a dominant focus on sales transactions (Alexander and Schouten, 2002). As a practice, relationship marketing differs from other forms of marketing in that it recognizes the long term value of customer relationships and extends communication beyond intrusive advertising and sales promotional messages (Aaker and Joachimsthaler, 2000). With the growth of the internet and mobile platforms, relationship marketing has continued to evolve and move forward as technology opens more collaborative and social communication channels (Berglof & Bolton, 2002).

Relationship marketing involves a short-term arrangement where both the buyer and seller have an interest in providing a more satisfying exchange (Adebsi, 2006). This theory tries to disambiguiously transcend the simple post purchase-exchange process with a customer to make more truthful and richer contact by providing a more holistic, personalized purchase, and uses the experience to create stronger ties (Aaker and Joachimsthaler, 2000).

Relationship marketing relies upon the communication and acquisition of consumer requirements solely from existing customers in a mutually beneficial exchange usually involving permission for contact by the customer through an "opt-in" system (Adebsi, 2006).With particular relevance to customer satisfaction the relative price and quality of goods and services produced or sold through a company alongside customer service generally determine the amount of sales relative to that of competing companies (Berglof & Bolton, 2002).

A key principle of relationship marketing is the retention of customers through varying means and practices to ensure repeated trade from preexisting customers by satisfying requirements above those of competing companies through a mutually beneficial relationship (Albers & Straughan, 2000). Extensive classic marketing theories center on means of attracting customers and creating transactions rather than maintaining them, the majority usage of direct marketing used in the past is now gradually being used more alongside relationship marketing as its importance becomes more recognizable. Increased profitability associated with customer retention efforts occurs because of several factors that occur once a relationship has been established with a customer (Berglof & Bolton, 2002).

The Integrated Marketing Communication Strategies

According to Brassington and Pettitt (2000), promotion strategy is the direct way in which an organization communicates the product or service to its target audiences. Within the healthcare industry, promotion is used in many different ways (Meidan, 1996). Brassington and Pettitt (2000) has categorized the promotional tools into five main elements; Advertising, Sales promotion, Public relations, Personnel selling, and Direct Marketing.

a. Advertising

Brassington and Pettit (2000) define advertising strategy as any paid form of non-personal communication directed towards target audiences and transmitted through various mass media in order to promote and present a product, services or idea. The key difference between advertising and other promotional tools is that it is impersonal and communicates with large numbers of people through paid media channels. Meidan (1996) states that services organization can use its advertising for either its short-term or its long term objectives. Healthcare organizations attempting to create a long-term relationship, should build up of its name by using institutional advertising, while a laboratory services organizations interested in promoting its brand name and its differentiated services would use a brand advertising policy.

The institutional advertising consists of promotion of the firms' image as a whole and promotion of the products offered, with extra emphasis on the specific firm's name organization. The organization seeks through its marketing communications to build awareness and to impress customers looking for the best range of healthcare services, due to the former impression of laboratory services organizations as impersonal institutions with no interest in their customers as people, and of healthcare services as abstract and quite similar the institutional advertising has become more and more important (Meidan, 1996).

Brand advertising follows closely in the footsteps of institutional advertising. Its purpose is to create awareness of the laboratory services organizations' name and to advertise the different services it is offering. Since healthcare firms are serving a mass of people, the problems of brand advertising are to know who to advertise to, and how to advertise (Pettit, 2000). While institutional advertising is directed towards the whole population, the brand advertising of particular products has to be much more selective since it has to show that the consumer will benefit from the service.

Furthermore, all the individual campaigns of brand advertising have to be compatible in tone and presentation and match the image the laboratory services organizations has created through its institutional advertising (Mortimer, 2001). Mortimer (2001) states that an important part of advertising is to make the service tangible in the mind of the consumer in order to reduce perceived risk and provide a clear idea of what the service comprises. Furthermore she considers it important to advertise consistently, with clear brand image in order to achieve differentiation and encourage word-of-mouth communication.

Meidan (1996) suggests that there are two types of advertising channels appropriate for advertising. That is "above-the-line" and under-the-line" advertising. Above-the-line advertising contains different channels of communication such as television, radio, posters, magazines and newspapers. Under-the-line advertising constitutes a huge part of organizational advertising activities. It is the invisible advertising of the organization services including leaflets, pamphlets, explanatory guides and manuals that can be used to support selling of a specific service.

a. Sales Promotion

According to Brassington and Pettit (2000) sales promotion is tactical marketing techniques with mostly short- term incentives, which are to add value to the product or service, in order to achieve specific sales or marketing objectives. Furthermore, Meidan (1996) states that it has two distinctive qualities. Firstly, it provides a "bargain chance" since many sales promotion tools have an attention gaining quality that communicates an offer that although they appeal to a wide range of buyers, many customers tend to be less brand loyal in the long run. Secondly, if sales promotions are used too frequently and carelessly, it could lead to insecure customers, wondering whether the services are reliable or reasonably priced.

Meidan (1996) indicates that due to conflicting ideas concerning the benefits of sales promotions, healthcare organization must base its decision upon relevance and usefulness of sales promotion as well as cost effectiveness. Petit (1994) claim that normally, coupons, special offers and other forms of price manipulation are the dominant forms of sales promotion.

Price based promotions are difficult and probably dangerous to use for organization service markets. This is due to the fact that the price setting of healthcare service is already a difficult process, and that consumers often see lower prices as a result of lower quality. However, Meidan (1996) states that sales promotion with healthcare services appear to be most effectively used in combination with advertising. The primary objectives with sales promotion within organization services are to attract new customers; to increase market share in selected market segments; and to lower the cost of acquiring new customers by seeking to avoid direct price competition with other healthcare organizations.

a. Public Relation

According to Brassington and Pettit (2000) the essence of public relations (PR) is to look after the nature and quality of the relationship between the organization and its different publics, and to create a mutual understanding. Public relations cover a range of activities, for example the creation and maintenance of corporate identity and image; charitable involvement, such as sponsorship, and community initiatives; media relation for the spreading of good news as well as for crisis management, such as damage limitation.

Moreover, an organization can attend trade exhibitions to create stronger relationships with key suppliers and customers as well as enhancing the organization's presence and reputation within the market (Brassington, 2000). Meidan, (1996) states that another part of public relations is the publicity gained through magazines. Organizational services obtain considerable publicity in so called quality press, such as different healthcare journals. In popular newspaper the publicity is, in contrary to the quality press, often negative from the healthcare firm's point of view.

a. Personal Selling

Brassington and Pettit (2000) argue that, personal selling is a two way communication tools between a representative of an organization and an individual or group, with the intention to form, persuade or remind them, or sometimes serve them to take appropriate actions. Furthermore, personal selling is a crucial element in ensuring customers' post- purchase satisfaction, and in building profitable long-term buyer-seller relationship built on trust and understanding.

Verhallen *et al* (1997) states that the increased competition within the fast changing environment of organizational services has led to many organizations developing and maintaining comprehensive relationship with their customers. Furthermore, Julian and Ramaseshan (1994) state that the long term person to person relationship is an important factor for a retail firms to achieve a competitive advantage. Meidan (1996) points out that once customer has chosen its laboratory services organizations, he is unlikely to switch to another.

Further, personal selling is probably the most important element in the communication press within the financial services industry. Lee (2002) state that personal selling can be performed either face to face or through technological aids such as the internet. According to Julian and Ramaseshan (1994) the relationship between the salesperson and customer is perceived as being of great importance for the marketing of healthcare organizations.

In addition, the sales force within the organization service industry needs not only to be trained in the art of selling but also to be aware of all the services available and be able to clearly explain what each services offers. Since customers' needs and motivation are likely to be complex, and their ability to assess alternative courses of action without professional assistance is likely to be limited, it is of great significance for the sales force engages and cooperates toward the customer, trying to find a solution to the customer's problem, rather than only persuading him to purchase the products or services (Meidan, 1996).

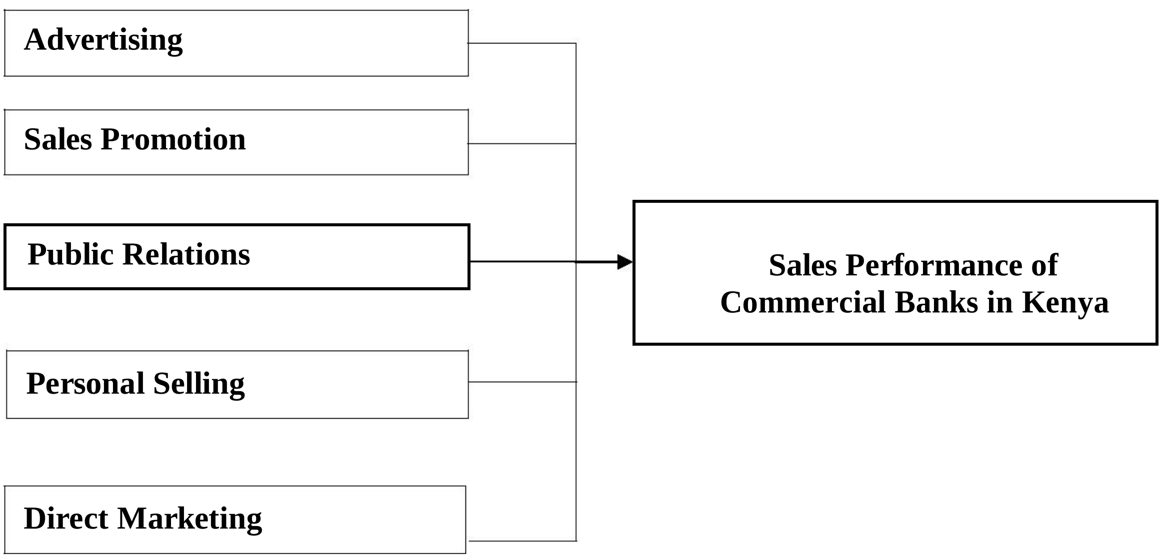
a. Direct Marketing

According to Brassington & Pettit (2000) direct marketing is an interactive system of marketing, using one or more advertising media to achieve measurable response anywhere, forming a basis for creating and further developing an on-going direct relationship between an organization and its customers, to be able to create and sustain quality relationship with sometimes hundreds or even thousands of individual customers, an organization needs to have as much information as possible about each one, and needs to be able to access, manipulate and analyze that information, thus, the database is crucial to the process of building the relationship. Lee (2000) states that the fast advances in technology over the past 30 years have reshaped how consumers today interact with their financial institutions.

The financial sector has extended its face to face selling towards direct marketing of products and services in the form of phone, mail or computer transactions. Moles (2000) claim that as computer literacy and the availability of computers increase and the costs decrease. Through the internet, financial service organizations can identify their customer interests. Furthermore, the Internet technology also makes it possible to follow individual customer usage. With the information gathered in an integrated database it is possible to read the customers' needs and satisfy them. This knowledge can be used for different kinds of direct marketing (Lee, 2000).

Fig: 2.1Conceptual Framework

Independent Variables **Dependent Variable**



(Source: Author, 2015)

Benefits of Integrated Marketing Communications

The IMC process generally begins with an integrated marketing communications plan describing the different types of marketing, advertising, and sales tools to be used during campaigns (Knapp, 2000). These are largely promotional tools, which include everything from search engine optimization (SEO) tactics and banner advertisements, to webinars and blogs. Traditional marketing communication elements such as newspapers, billboards, and magazines may also be used to inform and persuade consumers. Marketers must also decide on the appropriate combination of traditional and digital communications for their target audience to build a strong brand-consumer relationship (Lee, 2000).

Regardless of the brand's promotional mix, it is important that marketers ensure their messaging is consistent and credible across all communication channels. With so many products and services to choose from, consumers are often overwhelmed by the vast number of advertisements flooding both online and offline communication channels. Marketing messages run the risk of being overlooked and ignored if they are not relevant to consumer needs and wants. Integrated marketing communications clearly and effectively communicate brand's story and messaging across several communication channels to create brand awareness (Meidan, 1996).

IMC is also viewed as more cost-effective than mass media, since consumers are likely to interact with brands across various mediums and digital interfaces. As consumers spend more time on computers and mobile devices, marketers seek to weave together multiple exposures to their brands using different touch points. Companies can then view the performance of their communication tactics as a whole instead of as fragmented pieces (Knapp, 2000).

Integrated marketing communications creates a competitive advantage for companies looking to boost their sales and profits. This is especially useful for small- or mid-sized firms that have limited people resources and marketing budgets. IMC wraps communications around customers and helps them move through the various stages of the buying process. The organization simultaneously consolidates its image, develops a dialogue, and nurtures its relationship with customers throughout the exchange. Furthermore, IMC can be instrumental to creating a seamless purchasing experience that spurs customers to become loyal, and lifelong customers (Knapp, 2000).

Sales Performance Management

Effective sales performance management is a critical initiative which aims to drive sales transformation or reduce operational costs. Sales performance management is the discipline of marrying performance data with business improvement processes to drive sales effectiveness. At its core is incentive compensation management. The business impact of sales performance management grows when other critical processes are added, such as territory and quota management, analytics and dash boarding, and coaching (Kotler, 1999).

Proving the value of the integrated marketing communication (IMC) process in its relation to brand outcomes, such as brand awareness, brand loyalty, and sales, is critical issues. To make a position in the global market it becomes necessary for every organization to concentrate on its sales aspects, and it's important to take proper steps to keep up the performance in order to be in the competition, which can be done through appropriate planning and strategizing sales, timely execution of initiatives regarding sales, simultaneously ensuring both front-line sales people and decision-makers have visibility in performance compensation, which is initiated and completed by the seller, the owner of the goods (Kotler, 1999).

The first step is of the agreement to an acquisition followed by the passing of title and settlement of prices, the sales completes prior to payment and makes the payment obligatory.

Sales department contributes majorly in any organization's growth; the goal is to increase the number of interactions between potential customers and company using promotional techniques such as advertising techniques, sales promotion, publicity and public relations, creating new sales channels, or creating new products, among other things. It deals with the interaction between the customer and sales facility and sales person. In order to do this, the sales management would break down selling process and then increase the effectiveness of the discrete processes as well as the interaction between different processes (Knapp, 2000).

It is suggested that by effectively bringing more customers and enticing them to contact, sales organization can improve their efficiency, profitability, allowing sales people to provide a higher level of customer service and satisfaction. It secures income to drive the rest of the business. Aims at persuading customers to buy products or services and it involve coordinating travelling representatives, telephone sales, and preparing mail shots (Knapp, 2000).

It also involves interaction with the marketing function and complaints, orders, monitoring Sales, profitability, expenses, setting targets, preparation for catalogues among others, customer accounts, chasing up orders and dealing with special requests. For an organization to improve its productivity, it's important that its work force is well trained and equipped with resources, which largely depends upon the ability of sales person's interactive communication with the customers. Beside communication skills there are other crucial personality factors which influence sales performance (Spring, 1993).

Sales Task	**Functions to be Performed**	**Performance Indicators**
Sales planning, forecasting And budgeting	Predicting demand for the product and sales assets, availability of sales assets and additional opportunities of sales, react quickly when the demand decreases; it improves efficiency and decreases unfocused and uncoordinated activities within the sales process, consumer's taste, competitive conditions, industry trends, strategies needed to obtain projected sales revenues	- Extent to which sales representative sells the company. - Knowledge of business
Sales associate development	It includes sales goals and sales tracking, encouraging the sales process along with end results, task carried out by each sales representative should be studied, and out bound phone sales done, tracking the sales activity.	-Amount of time spent in office -Number of calls made on existing account. -Volume of sales in currency. -Extent to which sales representative sells the company
Designing the sales territory	Weather the sales representative has the opportunity of reaching potential customers in that territory over a given period of time, structured routing system used by the sales person for contacting customers in	-Number of new accounts opened -Planning and routing of calls

	that territory in with minimum selling time and cost	
Training the sales force	Sales force should regularly receive information regarding selling skills and Knowledge of: customers, product/services, company, industries and competitors and plans to be implemented in future.	Completeness and accuracy of sales - order - Knowledge of business. - Accuracy in quoting prices and deliveries. - Sales persons presentation -Number of new accounts opened
Motivating and leading sales force	Maintaining a high level of self-motivation in the sales staff, enhance the existing talent by giving additional skills training and work around the traits which cannot be changed, atmosphere of respect, trust and common vision within the team should be maintained in order to move towards the company's vision and goal.	-Number of new accounts opened. -Number of sales made on existing accounts
Compensating the sales force	Facilitate the sales people with incentives along with basic salary and develop compensation packages to keep up their motivation.	- Completeness and accuracy of sales orders - Productivity of the company
Evaluating sales force performance	Customer's relations, adherence to expense guidelines, job skills and company relations, criterion and expectation should be discussed with each sales person and incentive packages should be attached to each criterion.	Promptness in submitting reports. - Expenses made in entertaining customers - Completeness and accuracy of sales order - Extent to which sales representative sells company
Sales report	Whether or not sales process is being Operated effectively and achieves the goal as set forth in sales planning and to take corrective actions, allows senior management to evaluate sales manager, finally to satisfy the need of different stakeholders.	Volume of sales in currency - Promptness in submitting report.

Table : 2.2 Sales Performances

Source: (Proctor, Tony, Kitchen, Philip, 2002).

Empirical Studies

Studies by Boorom, Goolsby and Ramsey (2008) on relational communication traits and their effect on addictiveness and sales performance, found that communication apprehension strongly influences interaction involvement, which is supposed to be an integral part of addictiveness and sales performance. The study revealed that as the communication apprehension increases salespersons effectiveness is lessened, ultimately effecting the growth of the organization. To overcome communication apprehension the sales persons can undergo intensive skills training programmed, visualization and cognitive modification techniques.

According to Jeremy Miller, organization has to recognize and recruit candidates who possess those specific skills required to gain success in sales and then evolve sales processes and management system to form a learning organization in order to adapt to the market. Spring (1993) did a study named as Four dimensions of sales productivity, whereby he specified four dimensions to keep up the sales productivity, in the first dimension of market strategy and focus, he mentioned that by developing and communicating organizational missions and sales strategies and strategizing proper customer satisfaction, through appropriate distribution channel, and encouraging innovative ideas and business ventures the productivity can be improved.

III. METHODOLOGY

Research Design

Saunders, Lewis & Thornhill (2009) defines a research design as 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 procedure. The descriptive research process would help in collecting data in order to answer questions concerning the current status of the subjects that were under investigation. A descriptive study was concerned with finding out the what, where and how of a phenomenon and a cross-sectional survey design was chosen since data was collected at one point in time from sample selected to represent a larger population. This study adopted descriptive cross sectional survey that established the influence of Influence of Integrated Marketing Communication and Sales Performance of Commercial Banks in Kenya.

Population of the Study

The study population consisted of 43 Commercial Banks operating in Kenya. The study was be a census where all the 43 Commercial Banks operating in Kenya and licensed by Central Bank of Kenya were used to determine Influence of Integrated Marketing Communication and Sales Performance of Commercial Banks in Kenya.

Data Analysis

The data collected in the research was edited, coded and entries made into made into statistical software (Statistical Package for Social Sciences, SPSS version 20). This involved converting quantitative (nominal and ordinal data) into numerical codes. Descriptive statistics was then run which consisted of frequencies, percentages, means and standard deviation to summarize the data. The study also adopted multiple linear regression and Pearson correlation analysis to establish the relationship between variables of interest. Specifically, multiple linear regression analysis was used to determine the joint relationship between independent and dependent variables.

The regression model was:

$$Y = \beta 0 + \beta 1X1 + \beta 2X2 + \beta 3X3 + \beta 4X4 + \beta 5X5 + \varepsilon$$

Y= Sales Performance of Commercial Banks in Kenya

β0= Y intercept

β1 to β5 = regression coefficients X1 = Advertising

X2 = Sales Promotion

X3 = Public Relations

X4 = Personal Selling X5 = Direct marketing

ε = error term

Pearson correlation analysis was determined if there is a relationship between the promotion mix strategies and growth. This included the nature, magnitude and significance of such relationship. Pearson Correlation analysis was conducted at 95% confidence level ($\alpha = 0.05$).

IV. RESEARCH FINDINGS AND DISCUSSION

Demographic Characteristics of Respondents

The respondents were asked to indicate their position in their companies. The findings are summarized in the Table 4.1:

The respondents were asked to indicate their age. The findings were summarized in the Table 4.1:

Table 4.1 Age of the Respondents.

Age (Years)	**Frequency**	**Percentage (%)**
Below 20 years	9	21
21-30 years	15	35
31-40 years	10	23
41-50 years	3	7
51 and above years	6	14
Total	**43**	**100**

Source: Research data

As indicated from the Table 4.2.1, 21% of respondents are aged below 20 years. 21-30 years were only 35 %. The other

23% were in the age bracket of 31-40 years, 7% were between 41-50% and above 51years were 14% respectively.

The respondents were asked to indicate their education level. The findings are summarized in the Table 4.2:

Table 4.2 Academic Level of Respondents

Academic Level	Frequency	Percentage (%)
Degree	18	42
A-Level	5	12
Diploma	9	21
O-Level	5	12
Post-graduate	6	13
Total	**43**	**100**

Source: Research data.

As shown in Table 4.2, it was evident that 42% of the respondents were degree holders while 8% of the respondents had attained the A-level of education. 21% of the respondents were diplomas holders. 12% of the respondents were O- Level and A-level holders and 13 % had post-graduate qualifications.

The respondents were asked to indicate their banks had operated in Kenya. The findings are summarized in the Table 4.3:

Table 4.3 Period of Operation

Period of Operating	Frequency	Percentage (%)
0-1 year	0	0
2-5 years	13	30
6-10 years	6	14
11-15 years	13	31
16-19 years	6	14
20 and above years	5	12
Total	**43**	**100**

Source: Research data.

As shown in Table 4.3, 30% of the banks indicated that they had been operating in Kenya for a period of between 2-5 years due to good image of the organization. 31% of them indicated that had been operating in Kenya for a period of between 11-15 years due to quality services. 14% of them had been operating in Kenya for a period of between 16-19 years due to customized services and accommodative loyalty programs. And finally, 12% of them had been operating in Kenya for a period above 20 years.

Integrated Marketing Communication

The respondents were asked to indicate the integrated marketing communication applied by their Banks in the market. The findings are summarized in the Table 4.9, 4.10, 4.11, 4.12 and 4.13 as shown below:

Advertising

The respondents were asked to indicate the advertising medium used by their firms. The findings are summarized in the Table 4.4:

Table 4.4 Advertising

Extent of Using Promotional Strategies	**N**	**Very great extent [5]**	**Great extent [4]**	**Moderate extent [3]**	**Little extent [2]**	**No extent at all [1]**	**Mean Score**
Promotion through website	43	72.1	28.4	0.00	0.00	0.00	3.41
Promotion through Telephone handling	43	72.1	28.4	0.00	0.00	0.00	3.41
Promotion through flyer and brochure	43	72.1	28.4	0.00	0.00	0.00	3.41
Promotion through Office setting	43	72.1	28.4	0.00	0.00	0.00	3.41
Promotion through radio	43	0.00	0.00	0.00	0.00	99.5	2.11
Promotion through television	43	0.00	0.00	0.00	0.00	99.8	2.11
Promotion through newspapers	43	0.00	0.00	0.00	0.00	99.9.	2.11
Promotion through Billboards	43	0.00	0.00	0.00	8.00	92.3	2.11
Promotion through sponsorships	43	0.00	0.00	0.00	9.00	90.9	2.11
	43	0.00	0.00	0.00	0.00	99.8	2.11

Source: Research data.

As shown in Table 4.4, majority of the respondents indicated that they used website, telemarketing and flyer as promotional strategies with a mean of (3.41) in order to minimize costs. While the majority of them said they did not Promotion their services through Office setting, radio, television, newspapers, Billboards and sponsorships with a mean of (2.11) due to high costs associated.

Sales Promotional

The respondents were asked to indicate the sales promotional activities carried out by their banks in the industry to stimulate sales. The findings were summarized in the Table 4.5:

Table 4.5 Sales Promotional Activities

Sales Promotional Activities	**Frequency**	**Percentage (%)**
Discounting	18	42
Price cuts	15	34

Free samples	5	12
Personal selling	5	12
Total	**43**	**100**

Source: Research data

As shown in Table 4.5, 42% of the respondents indicated that their firms carried out promotional activities by giving discounts to their customers hence attraction and retention. 34% of them indicated that they carried out promotional activities by reducing their prices hence attracting more customers. 12% of the customers indicated they carried out promotional activities through free samples and personal selling thus retention of their customers in the long term.

Public Relations

The respondents were asked to indicate the purpose of Public Relations activities to their banks in the industry. The findings are summarized in the Table 4.6:

Table 4.6 Public Relationship

Public Relationship	**Frequency**	**Percentage (%)**
Collecting market information on consumer needs	4	9
Adequate marketing budget	13	31
Enter new markets	2	5
Opening new branches	2	5
Have good/attractive premises	2	5
Strategic location /store layout	2	5
Bargaining power on prices	2	5
Low cost of operation	4	9
Investment in new products/services	6	14
Coping with competition	2	5
Clear vision and goals	3	7
Total	**43**	**100**

Source: Research data

As shown in Table 4.6, 31% of the respondents indicated that adequate funds should be allocated to carry out customer relations programs to enhance their image. 14% of them indicated that investment in new products/services would lead to enhanced customer relations due to satisfaction. 9% of the respondents indicated that customer relations can be enhanced through collecting market information on consumer needs, and through minimal low costs of operation. 5% of the respondents indicated that customer relations can be promoted by entering new markets, opening new branches, having good/attractive premises, strategic location /store layout, having bargaining power on prices, having low cost of operation, investment in new products/services, coping with competition and by having clear vision and goals.

Personal Selling Means

The respondents were asked to indicate the purpose of Personal Selling activities to their banks in the industry. The findings are summarized in the Table 4.7:

Table 4.7 Personal Selling Means

Personal Selling Means	**Frequency**	**Percentage (%)**
Personal contact with customers	17	38
The influence of sales people	5	12
Close relationship	5	12
Positive word of mouth	16	38
Total	**43**	**100**

Source: Research data

As shown in Figure 4.7, 38% of the respondents indicated that positive word of mouth from loyal customers was a strong mean of personal selling that influenced others to purchase their service. 38% indicated that personal contact was an effective mean of personal selling. 12% indicated that close relations promoted customer loyalty. While 12% indicated that the influence of sales people was an effective method of personal selling that determined the end user decision on the purchase of a service.

Direct Marketing

The respondents were asked to indicate the direct marketing activities that were used by their firms in the industry. The findings are summarized in the Table 4.8:

Table 4.8 Direct Marketing

Distribution Strategies	**N**	**Min**	**Max**	**Mean**	**Std. Deviation**
Personal contact with customers	43	1	5	4.50	1.063
By email	43	1	5	4.33	1.063
By telemarketing	43	1	5	4.12	1.103
Total	43				

Source: Research data

The most commonly used direct marketing strategy was personal selling which have the highest mean (4.50) to discourage competitors. Distribution through mail order is the second strategy used with a mean of (4.33) due to cost efficiency. Thus direct marketing through telemarketing is another strategy that was used with a mean of (4.12) which is key in maintaining close contact with customers.

Performance Measurement

The respondents were asked to indicate the performance measurement indicators used by their banks in the industry. The findings are summarized in the Table 4.9:

Table 4.9 Performance Measurement

Performance Measurement	**N**	**To a Very Large**	**To a Large Extent**	**To a moderate Extent**	**To a small Extent**	**Not At all**			

Indicators		**Extent** **5]**	**[4]**	**[3]**	**[2]**	**[1]**	**Total (%)**	**Mean Score**	**S.E**
Increased market share	40	**60.3**	22.0	17.9	0.00	0.00	100	3.13	.109
Increased profitability	40	**40.2**	22.0	27.7	0.00	0.00	100	3.11	.109
Reduced costs of production	40	**48.0**	22.0	29.9	0.00	0.00	100	2.80	.194
Increased customer satisfaction	40	**45.3**	22.0	32.5	0.00	0.00	100	2.80	.194
Introduction of new products	40	**62.4**	48.8	0.00	0.00	0.00	100	2.11	.105
Improved employee performance	40	**80.4**	12.0	0.8	0.00	0.00	100	2.10	.109
Expansion into new markets	40	**72.3**	22.0	5.5	0.00	0.00	100	2.10	.109
ICT integration in customer service delivery	40	**45.7**	45.2	10.2	0.00	0.00	100	2.06	107
Minimal customer complaints	40	**35.1**	33.3	21.8	0.00	0.00	100	2.06	106

Source: Research data

As shown in Table 4.9, 60% of the respondents indicated that their firms used the market share to measure their growth and performance in the industry with a mean of 3.13. 40% of them used profits generated with a mean of 3.11. 48% of them used reduced costs of production and customer satisfaction with a mean of 2.80 as a measure of performance. 62% indicated that development of new products was used as a measure of performance with a mean of 2.11. 80% of them indicated that improved employee performance and expansion to new markets were used as measures of performance by their firms with a mean of 2.10. 45% of them indicated that ICT integration in customer service delivery was used as an indicator of performance with a mean of 2.06. Finally, 35% of them indicated that minimal customer complaints were used as indicators of performance with a mean of 2.06.

Relationship between Independent and Dependent Variables

The respondents were asked to indicate the relationship between the independent and dependent variables. The findings are summarized in the Table 4.10:

Table 4.10: Coefficient of Determination

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	**(Constant)**	1.139	1.2235		1.615	0.367
	Advertising	0.887	0.1032	0.152	4.223	.0142
	Sales Promotion	0. 752	0.3425	0.054	3.724	.0169
	Public Relations	0.645	0.2178	0.116	3.936	.0191
	Personal Selling	0.539	0.1937	0.263	3.247	.0254
	Direct marketing	0.597	0.1834	0.0634	3.233	.0482

Source: Author (2014)

As shown in Table 4.10, coefficient of determination explains the extent to which changes in the dependent variable can be explained by the change in the independent variables or the percentage of variation in the dependent variable (Sales Performance of Commercial Banks) that is explained by all the five independent variables (Advertising, Sales Promotion, Public Relations, Personal Selling and Direct marketing).

Multiple regression analysis was conducted to determine the relationship between Sales Performance of Commercial Banks and the five variables. As per the SPSS generated table above, the equation ($Y = \beta 0 + \beta 1X1 + \beta 2X2 + \beta 3X3 + \beta 4X4 + \beta 5X5 + \varepsilon$) becomes:

$Y= 1.139+ 0.887X1+ 0.752X2+ 0.465X3+ 0.539X4+ 0.498 X5$

According to the regression equation established, taking all factors into account (Advertising, Sales Promotion, Public Relations, Personal Selling and Direct marketing) constant at zero, sustainable competitiveness will be 1.139. The data findings analyzed also shows that taking all other independent variables at zero, a unit increase in Advertising will lead to a 0.887 Sales Performance of Commercial Banks in Kenya; a unit increase in personal selling will lead to a 0.752 Sales Performance of Commercial Banks in Kenya, a unit increase in sales promotion will lead to a 0.465 Sales Performance of Commercial Banks in Kenya; a unit increase in public relations will lead to a 0.539 Sales Performance of Commercial Banks in Kenya and a unit increase in direct marketing will lead to 0.597 Sales Performance of Commercial Banks in Kenya. This infers that Advertising contribute most to effective Sales Performance of Commercial Banks in Kenya. At 5% level of significance and 95% level of confidence, Advertising had a 0.0142 level of significance, sales promotion showed a 0.0169 level of significance, Public relations showed a 0.0191 level of significance and personal selling showed a 0.0254 and direct marketing showed a 0.0482 level of significance.

After regression analysis, it can be concluded that there is a positive relationship between independent variables (Advertising, Personal Selling, Sales Promotion, Public Relations and Direct marketing) and dependent variable (Sales Performance of Commercial Banks).

Relationship between Variables of the Study

This section sought to determine the relationship between independent variables and dependent variable. The findings are summarized in the Table 4.8:

Table 4.11 : Pearson's Correlation analysis

	1	2	3	4	5	6
Sales Performance of Commercial Banks In Kenya	1					
Public Relations	0.217*	1				
Personal Selling	0.301**	0.502*	1			
Sales Promotion	0.294**	0.091*	0.291**	1		
Advertising	0.338*	0.447**	0.411**	0.094**	1	
Direct marketing	0.276**	0.389**	0.299**	0.179**	6 0.266**	1

** σ=0.01 (correlation is significant at 0.01 level (2-tailed)
* σ=0.05 (Correlation is significant at 0.05 level (2-tailed)

The correlation table presents the relationship between dimensions of sales performance measured by advertising, personal selling, sales promotion, public relations and direct marketing. The results show that all the dimensions relate positively. Specifically, sales promotion, advertising, personal selling, public relations and direct marketing ($r = 0.294$, $p < 0.01$; $r = 0.338$, $p < 0.01$; $r = 0.276$, $p < 0.01$) relates positively with sales performance of Commercial Banks respectively. These suggest that the independent variables (sales promotion, advertising, personal selling, public relations and direct marketing) relate positively with sales performance.

Discussion

The study established that majority of the banks advertised their services through their websites in order to cut down costs of operation. This is supported by Mortimer (2001) who states that an important part of advertising is to make the service tangible in the mind of the consumer in order to reduce perceived risk and provide a clear idea of what the service comprises. Furthermore she considers it important to advertise consistently, with clear brand image in order to achieve differentiation and encourage word-of-mouth communication.

The study established that discounts on was a tactic used by banks to increase profits for a short term period. This is supported by Meidan (1996) who argue that sales promotion provides a “bargain chance” since many sales promotion tools have an attention gaining quality that communicates an offer that although they appeal to a wide range of buyers, many customers tend to be less brand loyal in the long run.

The study identified that public relations activities carried out by the banks were intended to enhance positive publicity and image in the market. According to Brassington and Pettit (2000) the essence of public relations (PR) is to look after the nature and quality of the relationship between the organization and its different publics, and to create a mutual understanding. Public relations cover a range of activities, for example the creation and maintenance of corporate identity and image; charitable involvement, such as sponsorship, and community initiatives; media relation for the spreading of good news as well as for crisis management, such as damage limitation.

It was established by the study that personal selling was used as a mean of increasing sales. This is supported by Julian and Ramaseshan (1994) who argue that the long term person to person relationship is an important factor for a retail firms to achieve a competitive advantage. Meidan (1996) points out that once customer has chosen its laboratory services organizations, he is unlikely to switch to another. Further, personal selling is probably the most important element in the communication press within the financial services industry.

The study established that direct marketing was technic used by banks to improve close relation. This is supported by Lee (2000) who argue that the fast advances in technology over the past 30 years have reshaped how consumers today interact with their financial institutions. The financial sector has extended its face to face selling towards direct marketing of products and services in the form of phone, mail or computer transactions. Through the internet, firms can identify their customer interests. Furthermore, the Internet technology also makes it possible to follow individual customer usage.

The study established that there was a positive relationship between integrated marketing communication and sales performance. This is supported by Mols (2000) who argue that organizational performance encompasses accumulated end results of all the organization's work processes and activities. Performance measures can be financial or non-financial. Financial measures of organizational performance include; return on assets, return on sales, return on equity, return on investment, return on capital employed and sales growth. Non-financial organizational performance measures include; web-performance track variations in traffic-page views, advertising impressions served and unique users

V. CONCLUSIONS AND RECOMMENDATIONS

Conclusions

The findings indicate that commercial banks in Kenya strive to adopt at least most of the integrated communication practices in their endeavor to achieve some competitive advantage over their competitors in such a stormy environment despite the stiff competitions and costs of operation. It is concluded that the level of adoption of the integrated communication practices amongst commercial banks in Kenya still remains an uphill task despite the importance of strategic marketing practices in any business; these practices have not yet been embraced amongst the commercial banks in Kenya due to high costs associated with marketing communication practices.

Many are the factors that have led to such a low levels of adoption of the integrated marketing communication practices were inadequate financial backup that is deemed as a major source of drawback to adoption of integrated communication by commercial banks in Kenya.

Technological challenges serve as a drawback to commercial banks in Kenya in effective adoption of integrated marketing communication practices. Due to fewer efforts of the Government policies to support E-business, commercial banks in Kenya have been performing relatively poor.

It is concluded that if a proper mechanism is put in place in regard to capital advancement and in reasonable terms, good business operating environment and good infrastructure will go a long way in enhancing the adoption integrated marketing communication in Kenya. It is concluded that commercial banks in Kenya to be competitive in terms of product/service quality, they should adopt modern technology in communication to promote their services cost effectively to the target market.

Recommendations and Policies

It was established that due to good image of some organization, most customers were loyal to commercial banks in Kenya even though they needed to put more effort in promoting their services. It is recommended that print media advertisements to be used by to promote their products and services to the target customers.

It was evident that majority of commercial banks in Kenya did not advertise using newspapers, television, journals, magazines and billboards due to high costs associated with the media. Therefore, the study recommends Government intervention initiatives through the Ministry of Communication to endorse commercial banks in Kenya through the implementation of the fiber optic cable to enable small and large firms to promote their products through online.

The study established that the banking industry was extremely competitive due to competition from well establishes firms in the global market. Therefore, this study recommended that the Government of Kenya to intervene and support commercial banks through stimulating declining firms in order to promote social –economic development.

It was witnessed that public relations was enhanced through collecting market information on consumer needs, low costs of operation, entering new markets, opening new branches, having good and attractive premises, strategic location, having bargaining power on prices, investment in new products and services, coping with competition and by having clear vision and goals. It was witnessed that telemarketing, email and personal contact were the common practices used by commercial banks in Kenya to promote their products.

This study recommends that commercial banks in Kenya should embrace the importance of promoting their products and services in order to survive in the dynamic business environment. It is recommended that the government recognizes the importance of this sub-sector and initiates legislation that promote their marketing programs. It is important that the government also puts in place legislation that enables commercial banks to promote their services. The Government should come up with policies to enhance Communication technology especially in the advent of recent interconnectivity through the undersea cables which has enabled faster internet services through fiber optic cable among major towns in Kenya and is perceived to be faster and could be of great benefit if connected with rural towns and markets for job creation like in Cyber cafes and consequently alleviate unemployment.

The study also established that advertising free samples and personal selling were used at a minimal extent due to costs that were associated with the medium. Therefore, this study recommends that management of commercial banks in Kenya to form strategic partnerships that will enhance their marketing practices in the industry.

The study established that the purpose of public relations activities to their firms in the industry was to market products and services that were produced by their firms and introduce new products in new markets. Therefore, this study recommends that commercial banks in Kenya to forms a joint marketing board that will market their products and services in the global market.

Suggestions for Further Research

Future studies should explore the reasons behind the promotion strategies in the Commercial Banks. Researchers should go ahead and establish the reasons behind the failure of integrated marketing communication strategies among Commercial Banks in Kenya hence establish long term solutions in the industry in terms of new product development and quality customer delivery. Future studies will minimize promotional challenges experienced by the Commercial Banks in Kenya hence competitive edge in the local and global market.

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