

**THE IMPACT OF INTEGRATED MARKETING COMMUNICATION  
STRATEGIES ON CUSTOMER LOYALTY: A CASE OF DIAMOND  
TRUST BANK, NAIROBI CITY COUNTY - KENYA**

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**A Research Project  
Submitted to the Strathmore University Business School in partial  
fulfillment of the requirements for the Degree of  
Bachelor of Commerce at Strathmore University.**

**November 2024**

## DECLARATION

I declare that this work has not been previously submitted and approved for the award of a degree by this or any other University. To the best of my knowledge and belief, the research project contains no material previously published or written by another person except where due reference is made in the research project itself.

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## ABSTRACT

This study investigated the impact of integrated marketing communication (IMC) strategies on customer loyalty at Diamond Trust Bank (DTB) in Nairobi City County, Kenya. The general objective of the study was to establish the impact of an integrated marketing communication strategy on customer loyalty at DTB in Nairobi City County, Kenya. The specific objectives of the study was to determine how various IMC components, including advertising, sales promotion, personal selling, public relations, and direct marketing, influence customer loyalty, anchored by the Relationship Marketing theory and supported by the Resource Advantage Theory. The study employed descriptive cross-sectional survey design. The unit of analysis was DTB customers across various segments. The study adopted primary data which was collected through structured questionnaires using a five-point Likert scale. The target population was 400 DTB customers and was drawn using Slovin's formula and purposive sampling technique, out of which 364 respondents responded. Data analysis included descriptive and inferential statistics, utilizing tools such as SPSS. The results indicated that all IMC strategies positively influence customer loyalty, with direct marketing having the most significant impact ( $\beta = 0.243$ ,  $p = 0.006$ ). Personal selling ( $\beta = 0.197$ ,  $p = 0.014$ ) and advertising ( $\beta = 0.203$ ,  $p = 0.016$ ) also showed significant contributions. Public relations and sales promotion had a relatively lower influence but remained crucial components. The findings emphasize the importance of consistent, engaging, and personalized communication in fostering customer loyalty. This research is significant as it offers actionable insights to policymakers in financial institutions to enhance customer retention through strategic IMC practices. Additionally, it contributes to the existing body of knowledge on the role of IMC in fostering customer loyalty, providing a basis for further academic exploration and to marketing practitioners providing insights on how banks can design IMC strategies that are relevant and effective in enhancing customer loyalty.

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## **ACKNOWLEDGEMENT**

For this research project, I would like to thank the creator of our lives, God for his constant blessings on me. I would also thank Dr. Sarah Adhiambo Awinyo for her genuine support towards this project and my supervisor for helping me during this project by giving her constructive criticism, unwavering support, and general direction and encouragement. I am also grateful for the family and friends I have. They have really supported me in this project mentally and emotionally.

Blessings to all of you.

## **LIST OF ABBREVIATIONS**

AKDN – Aga Khan Development Network

DTB – Diamond Trust Bank

IMC – Integrated Marketing Communications

NSE – Nairobi Security Exchange

R-A – Resource Advantage Theory

RMT – Relationship Marketing Theory

SOP – Share of Purchase

SOV – Share of Visit

SPSS - The Statistical Package for the Social Sciences

VIF - Variance Inflation Factor

WOD – Word of Mouth

## CHAPTER ONE

### INTRODUCTION

#### 1.1 Background of study

The constantly changing nature of the marketing environment characterized by stiff competition and the emergence of digital marketing and data analytics compels organizations to prioritize marketing communication and customer loyalty to achieve their goals and objectives (Visser et.al., 2021). By far, some of the major issues that most firms experience include issues to do with customer satisfaction, and the marketing strategies needed to meet the pertinent objectives. Integrated marketing communication or IMC, as it is commonly referred was developed in the modern economy in the late 1990s. Although integrated marketing communications (IMC) is not new, its significance in the banking sector is growing due to digital transformation, heightened competition, shifting consumer expectations, and the rise of data-driven marketing. Consumers today prefer to interact with their preferred brands online through digital channels like mobile phone apps, social media, and online banking.

Existing studies have established that IMC strategies can be beneficial to banks in meeting the expectations of today's tech-savvy customer base by utilizing data and analytics to target specific customer segments with targeted messages and guaranteeing that marketing efforts are coordinated across all platforms, giving them seamless experience (Kerr, & Patti, 2015). Modern customers expect personalized and relevant communications. Integrated marketing communication is an endeavor that enhances the position of the company's brand or product and facilitates the development of profitable customer connections (Mihaela, 2014). To compete and grow in today's dynamic market, businesses prefer to maintain open lines of communication with both present and future stakeholders, offer high-quality goods and services, set competitive rates, and make reaching clients easier. According to Kotler and Armstrong (2010), a company's capability to keep their customers happy, satisfied and loyal largely depends on how well its marketing mix techniques work.

Kitchen et.al., (2021) opines that the primary objectives of IMC strategy are to enhance the brand image, improve customer satisfaction, and maximize efficiency in accomplishing the

organization's marketing objectives. Marketing communications establishes a communication channel between brands and their target audience to meet their requirements and desires (Kayode, 2014). A study by Wantara and Prasteyo (2023) examined the relationship between IMC strategy and revisit intention in the tourism industry in Singapore and established a positive outcome. The IMC strategy is key to enhancing guest satisfaction (Fatmawati et al., 2023). Studies on the relationship between IMC strategy and customer loyalty are numerous, however, they are not exhaustive. This study therefore intends to further investigate this relationship by considering IMC strategy as the independent variable and customer loyalty as the dependent variable for the generalizability of the results.

This study adopted the relationship marketing theory (RMT) (Morgan & Hunt, 1994) as the anchoring theory and resource advantage theory (R-A) (Hunt, 1996) as the supporting theory. RMT was useful in explaining how consistent and coordinated messages across various channels can improve customer engagement and loyalty. RMT predicts that if a company has a positive relationship with its clients, it can culminate in enhanced customer loyalty. When firms embrace the IMC strategy, they are better able to achieve consistency and coherence in their messaging across different channels which can be effective in nurturing a strong relationship with their customers (Chitty et al., 2017). R-A theory highlights the importance of four factors: competitive advantage/disadvantage marketplace positions, comparative merits/demerits in resources, market segments, and heterogeneous corporate resources (Hunt, & Shelby, 2011). It states that companies with superior performance and a long-term competitive advantage will be those who can develop, locate, and use unique resources. This study benefits from the use of the R-A theory since it offers a framework for comprehending how DTB might leverage IMC strategy to achieve a competitive edge by maintaining customer satisfaction and retention.

The motivation of this study arose from an examination of how DTB operates in a constantly changing environment where competition is high and where all players compete to gain customer loyalty, as customer needs are also fast evolving in a digital age, that has seen customers push for personalized products and services. DTB currently offers a variety of products and services ranging from savings accounts to investment products, creating the need for effective communication with the bank's varied customers' which can be challenging.

However, there is no certainty that the adoption of the IMC strategy by DTB can enhance the bank's ability to reach all its customers immediately and effectively with information on its products and services to satisfy their needs. This study thereby seeks to ascertain the impact of IMC strategies on customer loyalty by adopting IMC strategy as the independent variable and customer loyalty as the dependent variable respectively.

This study focused on the impact of various IMC components (advertising, sales promotion, personal selling, direct marketing, and public relations) on customer loyalty specifically at Diamond Trust Bank (DTB) in Nairobi City County, Kenya, and help or guide other banks in different markets with valuable findings as there is a gap in the empirical research. Studies reveal that integrating marketing efforts and enhancing customer engagement are crucial in creating a consistent brand presence across different marketing channels, to enhance customer satisfaction and achieve tangible business results (Keller et al., 2016). This study was undertaken in the financial sector, with a focus on DTB in Nairobi City County, Kenya. DTB serves a variety of customers that are both transgenerational and transnational, thus creating a challenge in effectively addressing their communication needs seamlessly through the creation of unified messages. This study sought to establish if an integrated marketing communication strategy can influence customer loyalty at DTB Nairobi City County, Kenya.

### **1.1.1 Integrated Marketing Communication (IMC) Strategy**

IMC refers to an integrated system containing many strategies, including public relations, direct marketing, sales promotion, advertising, and personal selling (Camilleri, 2018). Recently, IMC has become increasingly focused on customers, who are the lifeblood of any business. This is because most definitions of IMC combine various marketing communication disciplines to notify, convince, and encourage customers to use a company's products and services. According to Belch and Belch (2015), marketing communication is the process of utilizing a range of strategies that a business might use, such as social media marketing, digital marketing, public relations, sales promotion, and personal selling. Zeqiri et al., (2022) define IMC strategy as a tool that links together all the company's communications and visual representations together. IMC strategy is the strategic coordination of all message and communication channels that a company utilizes to influence consumers' perceptions of a brand's value. Communications are used by the organization to convey information to and

receive feedback from its different stakeholders in line with its goals and intended outcomes. IMC brings together promotional tools to create customer loyalty and satisfaction. This study adopted Camilleri's (2018) definition of IMC strategy for conceptualization of IMC strategy, which focuses on five dimensions: advertising, sales promotion, personal selling, public relations, and direct marketing.

### **1.1.2 Customer Loyalty**

Customer loyalty refers to the degree of a customer's dedication and engagement to buying various goods from a particular supplier (Mamo, 2015). Customer loyalty is what generates perceived value, according to Adesoga (2016), regardless of whether it is wise (operational, finest, pricing, etc.) or affection (trust, service, communication, knowledge, and brand equity). Behavioural indicators are commonly used to characterize customer loyalty. The share of visit (SOV), which determines the percentage of a customer's visit to the store compared to the total number of visits, and share of purchase (SOP), which determines the relative share of a customer's purchase compared to the total number of purchases, are two customer behaviour metrics that practitioners in the retail industry commonly use (Magi, 2003). According to Riesen et al., (2001), customer loyalty refers to a customer's mindset regarding a brand which comprises several variables that reflect their attitudes and positions toward the brand. Studies on customer loyalty consider attitudinal and behavioural factors (Agha et al., 2021). Zeithmal (2000) proposed that a customer's behavioural intentions, including making repeat purchases, are influenced by how well they believe the service is provided.

Brand loyalty can be captured in various forms such as brand choice and commitment, while attitude loyalty usually refers to specific companies in general concerning their product categories (Zeithmal, 2000). Existing research has stressed the significance of both the behavioural and attitudinal dimensions of loyalty (Watson, 2015). Positive word-of-mouth generated by clients with a loyal attitude might occasionally result in them offering the business unprecedented value (Dick & Basu, 1994; Reichheld, 2003). However, Oliver (1999) recognizes the dynamic nature of the marketing environment while placing more importance on the situational factors such as commitment, preference, and consistency a customer has towards a brand. This study adopted the behavioural, attitudinal, and situational

conceptualizations by Oliver (1999) that include customer loyalty as word of mouth, repeat purchase, commitment, and share of purchase.

### **1.1.3 Diamond Trust Bank**

DTB is a leading DTB is a leading regional bank in East Africa that was established in 1972 and has shares at the Nairobi Securities Exchange (NSE). Additionally, it is affiliated with the Aga Khan Development Network (AKDN) and has been a player in the larger East African community for more than 75 years. In addition to SMEs, DTB focuses on assisting in fintech, agriculture, and education sectors. DTB presently makes significant investments in the infrastructure of digital banking to enhance its market share acquisition strategically and provide innovative solutions. DTB has 87 branches in Kenya, 43 in Nairobi, 36 in Uganda, 29 in Tanzania, and 4 in Burundi. The bank is dedicated to giving its customers the resources they need to prosper. DTB is committed to achieving excellence in all business activities and holds the following values: integrity, customer focus, respect for individuals and staff, progressiveness, and perfection. DTB currently operates in a fiercely competitive market characterized by shifting consumer behaviour, the need for customized customer experience, the need for effective resource management, and the requirement for unified brand messaging across all platforms. The situation forces DTB to look for efficient communication techniques that can be useful in gaining the loyalty of DTB's customers. The current study considered DTB as the context of the study to determine if an integrated marketing communication strategy can influence customer loyalty. This study adopted customer loyalty as the dependent variable and integrated marketing communication strategy as the independent variable respectively.

### **1.2 Statement of Problem**

Financial service providers globally are increasingly focusing on enhancing customer loyalty through effective marketing strategies, yet many face challenges in achieving consistent and impactful communication (Alrubaiee, & Al-Nazer, 2010). The banking industry struggles with integrated marketing efforts across various channels, resulting in fragmented customer experiences. The Kenyan banking sector is characterized by stiff competition, varied portfolios of products and services, the emergence of new mediums of communication, and high customer expectations, creating a challenge in maintaining customer loyalty (Cheruiyot, 2014).

Despite substantial investments in marketing initiatives, many banks, including DTB, experience difficulties in ensuring coherent and effective communication with their varied stakeholders. This inconsistency in communication can lead to reduced customer satisfaction and loyalty (Kotler & Armstrong, 2010). Moreover, the lack of a unified marketing approach often leads to inefficiencies and increased marketing costs. Jamieson (2011), states that when an appropriate IMC strategy is adopted, better organizational outcomes are achieved. Firms in the banking sector contend with fierce competition in their environment, occasioned by both established and up-and-coming fintech firms, coupled with evolved customers who prefer to interact with their preferred brands online. Although DTB has made significant investments in marketing initiatives and adjusted to IMC strategies, it is unclear how much the bank's IMC strategies are instrumental in increasing customer loyalty. Therefore, this study sought to further investigate the impact of IMC strategies on customer loyalty at DTB in Nairobi City County, Kenya.

Extant studies on IMC strategies and customer loyalty reveal various gaps ranging from conceptual, contextual and methodological. Kiambarua, (2018) investigated the influence of IMC on customer buying decisions in commercial banks in Nairobi County, Kenya and the study findings indicated that all IMC methods significantly influenced consumer purchase decisions. Muhanji and Ngari, (2015) focused on IMC strategies and sales performance of commercial banks in Kenya. The study findings demonstrated that there was a positive relationship between IMC and sales performance. Atakora, (2013) focused on the influence of IMC strategies on customer satisfaction in private tertiary education in Ghana and showed that there is a positive relationship between the two. From the literature, it is evident that different researchers have conceptualized IMC strategies differently. This study adopted IMC strategies and customer loyalty as the independent and dependent variables respectively, to bridge the conceptual gap. Moreover, the contexts of existing studies also differ. A study by, Ahmed & Abdelkader, (2019) was done in Egypt at commercial banks. The study adopted IMC strategy and customer loyalty and established positive outcomes between the two variables in commercial banks. Another study by Masyita et al., (2015) was undertaken in Indonesia. The study focused on IMC strategy and client loyalty. The study established a positive correlation of IMC strategies on client loyalty by 24.6%. It will be important to establish the extent to which DTB can rely on an integrated marketing communication strategy to enhance customer

loyalty. Extant studies undertaken in the banking sector focus on customer satisfaction (Kilongo et al., 2017). However, studies investigating the relationship between IMC strategies and customer loyalty are scant. This study therefore seeks to cover the contextual gap by investigating the relationship between IMC strategy and customer loyalty at DTB in Nairobi, City County, Kenya. Furthermore, existing studies that focus on IMC strategy and customer loyalty have used different methodologies to study IMC strategies and customer loyalty, including qualitative approaches (Hayee et al., 2021), case study design (Mneney, & Chenyambuga, 2022), mixed methods (Masvita, 2015), cross-sectional survey research design (Oluwafemi, & Adebisi, 2018) and longitudinal method (Kilongo et al., 2017). This study seeks to bridge the methodological gap by examining the impact of IMC strategy on customer loyalty at DTB using a descriptive cross-sectional survey design. While the link between IMC strategies and customer loyalty has been studied extensively, concepts, contexts, and methodologies differ across studies. In addition, scant studies on the influence of IMC strategies on customer loyalty exist, especially in the banking industry. The present study sought to address these gaps by determining the impact of IMC strategies on customer loyalty at DTB in Nairobi City County, Kenya.

### **1.3 Research objective**

The general objective of this study was to establish the impact of an integrated marketing communication strategy on customer loyalty at DTB in Nairobi City County, Kenya.

#### **1.3.1 Specific Research Objectives**

1. To determine the impact of advertising on customer loyalty at DTB in Nairobi City County, Kenya.
2. To determine the impact of word of mouth on customer loyalty at DTB in Nairobi City County Kenya.
3. To establish the impact of commitment on customer loyalty at DTB in Nairobi City County, Kenya.
4. To establish the impact of personal selling on customer loyalty at DTB in Nairobi City County, Kenya.
5. To determine the effect of direct marketing on customer loyalty at DTB in Nairobi City County, Kenya.

### **1.3.2 Research questions.**

1. What is the impact of advertising on customer loyalty at DTB in Nairobi City County, Kenya?
2. What is the impact of word of mouth on customer loyalty at DTB in Nairobi City County, Kenya?
3. What is the impact of commitment on customer loyalty at DTB in Nairobi City County, Kenya?
4. What is the impact of personal selling on customer loyalty at DTB in Nairobi City County, Kenya?
5. What is the impact of direct marketing on customer loyalty at DTB in Nairobi City County, Kenya?

### **1.4 Significance of the Study**

The findings of this study are useful to policymakers in the banking sector in the development of guidelines for the implementation of integrated marketing communication strategies. The industry regulatory bodies will use the study findings to enhance IMC strategies to achieve customer loyalty.

The study findings are useful to marketing practitioners in the banking sector in the provision of insights on how banks can design IMC strategies that are relevant and effective in enhancing customer loyalty. The outcome of the study will also reveal specific insights into IMC strategies that can be improved to optimize customer loyalty. The study will be integral in revealing whether IMC strategies are significant in the achievement of customer loyalty in the banking sector.

The findings of the study are useful for scholars in the expansion of knowledge on the association between IMC strategies and customer loyalty. The study forms the basis of additional studies to be conducted in other sectors to enhance knowledge of how IMC strategies can impact customer loyalty.

### **1.5 Scope of the Study**

This study examined the impact of IMC strategies, advertising, sales promotion, personal selling, public relations, and direct marketing on customer loyalty at DTB in Nairobi City

County, Kenya. The research focused on behavioral, attitudinal, and situational aspects of customer loyalty, addressing customer perceptions of DTB's marketing efforts. The research was conducted within the financial services sector, with DTB being the primary context for data collection. Which focused on customers who interacted with its banking services. The study employed a descriptive cross-sectional survey design to gather data from respondents during the year 2023. The time frame for the study covered data collection, analysis, and reporting within this period. The findings aimed to guide scholars, practitioners, and policymakers in enhancing customer loyalty through effective IMC strategies.

### **1.6 Chapter Summary**

This chapter discusses the background of the study, including the variables and the context of the research. The general and specific objectives, research questions, problem statement addressing the conceptual, contextual, and methodological gaps in existing research, scope and significance of the research have also been discussed.

## CHAPTER TWO

### LITERATURE REVIEW

#### 2.1 Introduction

In this chapter, the extant literature on the impact of IMC strategies on customer loyalty was reviewed. First, the theoretical review for this research was discussed, followed by empirical literature related to the objectives of this research was also reviewed. In addition, research gaps were identified, and a conceptual framework for the research was presented.

#### 2.2 Theoretical Review

This section articulated the anchoring and support theories that will be used to underpin this study. The study leveraged Relationship Marketing Theory (RMT) (Morgan and Hunt, 1994) as the anchoring theory and Resource Advantage Theory as the support theory.

##### 2.2.1 Relationship Marketing Theory (RMT)

The Relationship Marketing Theory was propounded by Morgan and Hunt in 1994. RMT was the anchoring theory of this study. The theory explains the relationship between customer loyalty and IMC strategy in this study. According to RMT, a solid rapport between a company and its clients can lead to increased client loyalty by building dedication and trust. Relationship marketing aims to build, maintain, and enhance long-lasting connections with stakeholders, including consumers (Mousavian et al., 2011).

Despite its usefulness, RMT has been criticized by scholars for being challenging to apply within a company owing to its. For instance, Research has shown that measuring the impact of offerings through individual promotion or client assistance initiatives might be challenging (Kowalkowski et al., 2017). RMT might not adequately take into consideration the influence of internet community forum and digital computerization, which have revolutionized the banking sector, and the way banks engage with their clientele, according to (Peppers, & Rogers, 2016).

RMT highlights the value of enduring ties between the company and its clients, which is why it encourages customer loyalty, the dependent variable of this research. The main goal of RMT is to establish enduring bonds between businesses and their clients. Reses (2006) highlights

several key elements, including mutuality, integrated marketing communications, long-term connections, value generation, and client focus. This theory was relevant to this study as it guided how to establish trusting connections with clients, assist banks in creating effective marketing communication strategies that appeal to their target audience, and increase client loyalty at DTB. Because it offers a fundamental framework for comprehending how IMC methods might foster client loyalty, RMT is pertinent to this study by concentrating on employing dependable and engaging marketing communications to establish and preserve solid client relationships. The notion aligns with the study's goal, which is to evaluate the impact IMC techniques have on customer loyalty at DTB in Nairobi City County, Kenya.

### **2.2.2 Resource Advantage Theory (R-A)**

The Resource Advantage Theory (R-A) was propounded by (Hunt, 1996). R-A theory, which has its roots in the literature of multiple disciplines, including economics, management, and marketing, is an interdisciplinary developing process explaining the importance of competition on companies (Hunt, & Madhavaram, 2012). R-A theory was the support theory for this study. R-A theory highlights the importance of four factors: competitive advantage/disadvantage marketplace positions, comparative merits/demerits in resources, market segments, and heterogeneous corporate resources (Hunt, & Shelby, 2011). It states that companies with superior performance and a long-term competitive advantage will be those who can develop, locate, and use unique resources.

Despite its usefulness, the R-A theory is criticized by several scholars. The theory's concepts are considered difficult to operationalize the theory's concepts. Measuring and comparing resources, capabilities, and their impact on consumer behaviour can be complex and subjective. The intangible nature of many resources like brand equity, commitment, or organizational culture complicates empirical testing and validation, making it hard to draw definitive conclusions from the theory (Hunt, & Shelby, 2011).

The competitive advantage variable is the focus of this theory, and it is essential to comprehend how IMC techniques can distinguish DTB and improve customer loyalty. The theory is in line with this study as it offers a framework for comprehending how DTB might leverage IMC strategy to gain a competitive edge. By integrating several marketing communications channels and utilizing distinctive brand messaging, DTB can formulate a unique value

proposition that effectively connects with consumers and cultivates their loyalty. Analyzing how DTB's IMC tactics change overtime to preserve and improve customer loyalty can be made easier by the theory's emphasis on dynamic capabilities, such as the capacity to innovate and adapt in response to market changes. By stressing the significance of resource utilization in attaining better performance, the theory aligns with the research's objectives of examining the impact of IMC tactics on customer loyalty at DTB in Nairobi City County, Kenya.

### **2.3 Empirical Review**

Various research's that was undertaken on IMC tactics and customer loyalty is examined in this section. This study, which focuses on DTB in Nairobi City County, Kenya, attempts to comprehend the present state of expertise and discover how various IMC techniques influence customer loyalty in the banking business by evaluating and integrating these empirical studies.

#### **2.3.1 Advertising and customer loyalty**

Advertising is attributed to a paid, impersonal, and context-driven communication medium that identifies sponsors to successfully persuade and influence customers about their brand (Hackley, 2021). There are various media possibilities available for advertising, such as digital or mobile advertising, outdoor advertising, broadcast advertising, and print advertising (Camilleri, 2018).

Globally, A descriptive study by Wanninayake, & Chovancová, (2019) on Sri Lanka's commercial banks was undertaken to examine the outcome of advertising appeals on brand loyalty in Sri Lanka's commercial banking. The conclusions from the study made it clear that consumer loyalty to Sri Lankan commercial banks was only partially impacted by advertising. Similarly, a qualitative study by Rabia, (2012) conducted research on the influence of advertising creativity on customer retention, emotional relationship at advertising agencies in Finland. The study findings demonstrated that advertising had a significant collision in customer loyalty. Cengiz et al., (2007) examined the effect of image and advertising on client loyalty in the banking sector in Turkey. The study findings demonstrated that advertising effectiveness had significant collision on client loyalty.

Regional research has also been done on the connection between advertising and client loyalty. In 2022, Mneney and Chenyambuga carried out a case study in the banking industry of

Tanzania. According to the study, almost 65% of participants thought that using advertising as a part of an IMC strategy helps banks improve their patronage. Adane et al. (2018) investigated the connections between customer loyalty, perceived value, and advertising effectiveness in Ethiopian commercial banks using an explanatory study approach. The study finding revealed that the association amongst consumer loyalty and advertising effectiveness is getting stronger.

Studies on the connection between advertising and client loyalty have also been conducted locally. Jalongo (2015) carried out a cross-sectional descriptive study on commercial banks in Kenya. The study finding revealed that digital advertising significantly influenced Kenyan commercial banks' accomplishments and success.

### **2.3.2 Word of mouth (WOM) and customer loyalty**

In describing the phenomenon, a non-commercial communicator (Ariprabowo et al., 2020) defines word-of-mouth as information about a product, service, or brand that circulates among consumers through oral (speech) channels. Kandampully et al., (2015) have described word-of-mouth intentions as one of the consequences contributing to loyalty.

Globally, studies on customer loyalty have been undertaken. In Denmark, Martensen and Gronholdt (2016) did a study in Denmark to investigate how word-of-mouth influences consumer behaviours, attitudes and intentions. The conclusions from the study demonstrated that positive WOM had a favourable influence on several concepts of attitudes. Comparably, a descriptive study on Iran's tourist industry was carried out by Samiei et al. (2013). The study demonstrated that favourable word-of-mouth influences travellers' perceptions of Islamic travel locations. Additionally, correlational descriptive research was conducted by De Matos and Rossi, (2008) examined how favorable word of mouth influences consumer loyalty in a variety of product categories at Bank X in Tehran. Positive WOM had a higher influence on client loyalty, according to this research.

Regional studies have also been conducted on the connection between WOM and consumer loyalty. Jaensson et al. (2020) conducted a deductive and explanatory study on the effect of WOM dimensions on client loyalty in Tanzania's mobile money service sector. The study demonstrated that client loyalty is impacted by positive WOM. In a similar vein, Petzer et al. (2014) conducted a descriptive study in the fast-food sector in South Africa. The study

demonstrated that product participation and customer happiness are positively correlated. Oladeji (2018) conducted a cross-sectional survey and census in the Kwara state of Nigeria's telecommunications sector. The study demonstrated that WOM and customer purchasing behavior have a positive effect.

In Kenya's hotel industry, Kangu et al. (2017) conducted non-experimental cross-sectional research. The study demonstrated that WOM and customer loyalty had a favorable association.

### **2.3.3 Commitment and customer loyalty**

Peters (2011) states that dedication is necessary for long-term partnerships to succeed. A person's psychological affection for a brand, item, or service is referred to as customer commitment, and it influences their propensity to continue with that brand in the future. Recurring business and sustaining long-term consumer relationships depend heavily on commitment. Building long-lasting client loyalty requires commitment, which is motivated by happiness and trust (Morgan & Hunt, 1994). A study by Fullerton (2005) investigated how commitment strengthens and weakens marketing partnerships. The study established that client loyalty was greatly enhanced by affective commitment, which is the emotional attachment and identity a client feels towards a brand or service provider.

Globally, several studies on customer loyalty have been conceptualized (Rajan et al., 2013). A study by Kuusik, (2007) leveraged a descriptive research design to examine the different factors affecting customer loyalty within telecommunication industries in Estonia. This study revealed that four factors (satisfaction, trustworthiness, image, and importance of relationships) affect customer loyalty. Ogba and Tan, (2009) adopted quantitative research in China to examine how a brand identity can impact client loyalty and customer commitment in the telephony market. This study established that brand image has a significant effect on customer expression of loyalty and commitment.

The premise of studies on customer loyalty and IMC strategies varied across different regions. The influence of commitment and trust on client loyalty in Gauteng's banking industry was investigated by Le Coultre et al. (2013) through descriptive research done in South Africa. According to the study's conclusions, keeping clients coming back is facilitated by faith and dedication.

A study by Joseph (2012) sought to determine various tactics that influence customer loyalty in the telecommunications sector in Kenya through quantitative research. The study concluded that several variables influence consumer commitment, such as emotional, psychological, and trust aspects.

#### **2.3.4 Personal selling and customer loyalty**

Personal selling refers to an engaging, conversational approach to marketing. Personal selling is when a salesperson directly influences a potential customer to purchase (Etzel et al., (2007). Personal selling is the most useful tactic at any specific point in the purchasing process to strengthen a potential customer's preferences, habits and actions (Atiushkina & Zhekul, 2019). Kotler (2006) opines that personal selling also fosters the emergence of all kinds of relationships, from friendships to business partnerships. Yeshin (2012) suggests that businesses that successfully use personal selling boost sales of their goods, which improves overall performance.

Globally, Elliyana et al., (2023) studied the influence of face-to-face selling on brand identity on Indonesian consumers' loyalty among Yakult beverages consumers. The findings demonstrated that brand perception and personal selling have an impact on customer loyalty, as evidenced by recurring business and customer satisfaction with the Yakult lady. In India, Banerjee (2014) conducted a descriptive cross-sectional study to examine the impact of face-to-face selling to maintain client satisfaction in the insurance market. The study concluded that personal selling influences client satisfaction.

Regionally, Tapera and Gororo (2016) undertook a study in Zimbabwe to examine how insurance companies' competitive advantage is affected by marketing methods. The study demonstrated that advertising and personal selling significantly impacted the company's competitive advantage. Abiazem and Nwogu (2023) investigated how personal marketing affected First Bank's service delivery in Nigeria. The results of the study unveiled that growing sales and retaining existing clients may be achieved through personal selling.

Further research was done locally on IMC strategy and customer loyalty. A descriptive study on customer loyalty and personal selling tactics was carried out by Abel and Rugami, (2020) on insurance businesses in Malindi Town, Kilifi County, Kenya. This research unveiled a

strong positive connection between client loyalty and personal selling techniques. Furthermore, a study by Musyimi, (2018) examined how societal factors influence how integrated marketing communications affect fast-food businesses' performance in Kenya's Nairobi Central Business District. According to the study, fast-food companies would run more efficiently if they used social media, public relations, sales promotion, and advertising, even in the absence of societal influences.

### **2.3.5 Direct marketing and customer loyalty**

Direct marketing refers to contacting and providing products and services to clients directly via consumer channels without the assistance of marketing middlemen (Kotler & Armstrong, 2004). Bala and Verma, (2018) opine that customers' increased use of the Internet for numerous product purchases is a result of direct marketing. Businesses that use successful direct marketing techniques could anticipate greater customer satisfaction, longer client retention rates, and enhanced long-term profitability (Chang & Zhang, 2016).

Several studies have been undertaken on the impact of IMC tactics on customer loyalty worldwide. IMC tactics have a good impact on insurance businesses' performance in Jordan, increasing consumer awareness and loyalty, according to Assaf et al. (2024).

Regionally, there are several studies on IMC strategies and customer loyalty. Egwuonwu et al., (2017) undertook a descriptive study on IMC and client loyalty in Nigeria's telecom sector and established a positive outcome. The three elements of communication mix that best predict brand loyalty are sales promotion, public relations, and direct marketing, according to additional research by Seidu et al. (2024) about brand loyalty in the Ghanaian commercial banking sector. Contradictory findings have also been established regarding the connection between IMC strategy and customer loyalty. Josephine et al. (2021) studied the connection between IMC and Customer Loyalty of Guaranty Trust Bank (GTB) in the Ibadan Metropolis, Nigeria. The study established a significant effect on consumer loyalty as the result of integrated marketing communication with its digital counterpart between advertising and brand loyalty.

The influence of the IMC approach on consumer purchasing decisions in commercial banks was the subject of a descriptive cross-sectional study conducted in Nairobi County, Kenya by

Kiambarua (2018). All IMC methods significantly influenced consumer purchase decisions, as demonstrated by the study. IMC and firm performance at Post Office Savings Bank Nairobi were the subjects of a descriptive study conducted by Cheruiyot (2014). The study's findings indicated that enhancing sales, business expansion, customer loyalty, and product recall can be achieved by utilizing public relations, sales promotion, direct marketing, personal selling, and advertising.

#### 2.4 Summary of Knowledge Gaps in Research

The conceptual, contextual, and methodological gaps identified by the literature review are summarized in this section. IMC techniques have been conceptualized in several ways in the body of extant knowledge and published works. The proposed study identifies the relationship between customer loyalty and IMC tactics at DTB in Nairobi City County, Kenya, to fill in conceptual, contextual, and methodological gaps. Knowledge Gaps Summarized in Table 2.1.

**Table 2.1: Summary of Knowledge Gaps**

Author/year	Focus of the study	Methodology	Findings	Gaps	Focus of the current study
Rabia, (2012)	To scrutinize the effect of advertising creativity on client loyalty at advertising agencies in Finland.	Qualitative study.	Advertising has had a huge impact on customer loyalty.	Contextual and methodological gaps.	The present study examines the impact of IMC strategies on customer loyalty at DTB in Nairobi City County, Kenya.
Cengiz et al., (2007)	Effects of advertising and image on bank client loyalty in Turkey.	Descriptive.	Advertising effectiveness has a positive correlation with customer loyalty.	Conceptual gaps.	The present study examines the impact of IMC strategies on customer loyalty at DTB in Nairobi City County, Kenya.

Adane et al., (2018)	Analyzes the correlation among advertising effectiveness, and client loyalty in the Ethiopian banking sector.	Explanatory research design.	There is a direct correlation between advertising and client loyalty.	Contextual and methodological gaps.	The present study examines the impact of IMC strategies on customer loyalty at DTB in Nairobi City County, Kenya.
Martensen and Gronholdt (2016)	Investigated how WOM impacts customer attitudes.	Survey method.	There was a direct correlation between WOM and customer attitudes.	Conceptual and contextual gaps.	The present study examines the impact of IMC strategies on customer loyalty at DTB in Nairobi City County, Kenya.
Tapera & Gororo (2016)	To investigate IMC and competitive advantage in Insurance companies in Zimbabwe.	Descriptive approach.	Personal selling and advertising influenced competitive advantage,	Contextual gaps.	Present study examines the impact of IMC strategies on customer loyalty at DTB in Nairobi City County, Kenya.
Assaf et al., (2024)	Investigate the consequences of IMC on business success in Insurance Company in Jordan.	Descriptive approach.	IMC has a beneficial impact on client loyalty and awareness.	Conceptual and contextual gaps.	The present study examines the impact of IMC strategies on customer loyalty at DTB in Nairobi City County, Kenya.
Josephine et al., (2021)	To evaluate the connection between IMC and client loyalty in Guaranty Trust Bank (GTB) in Nigeria.	Survey research method.	There is a significant effect on consumer loyalty because of integrated marketing communication with its digital counterpart.	Contextual and methodological gaps.	The present study examines the impact of IMC strategies on customer loyalty at DTB in Nairobi City County, Kenya.

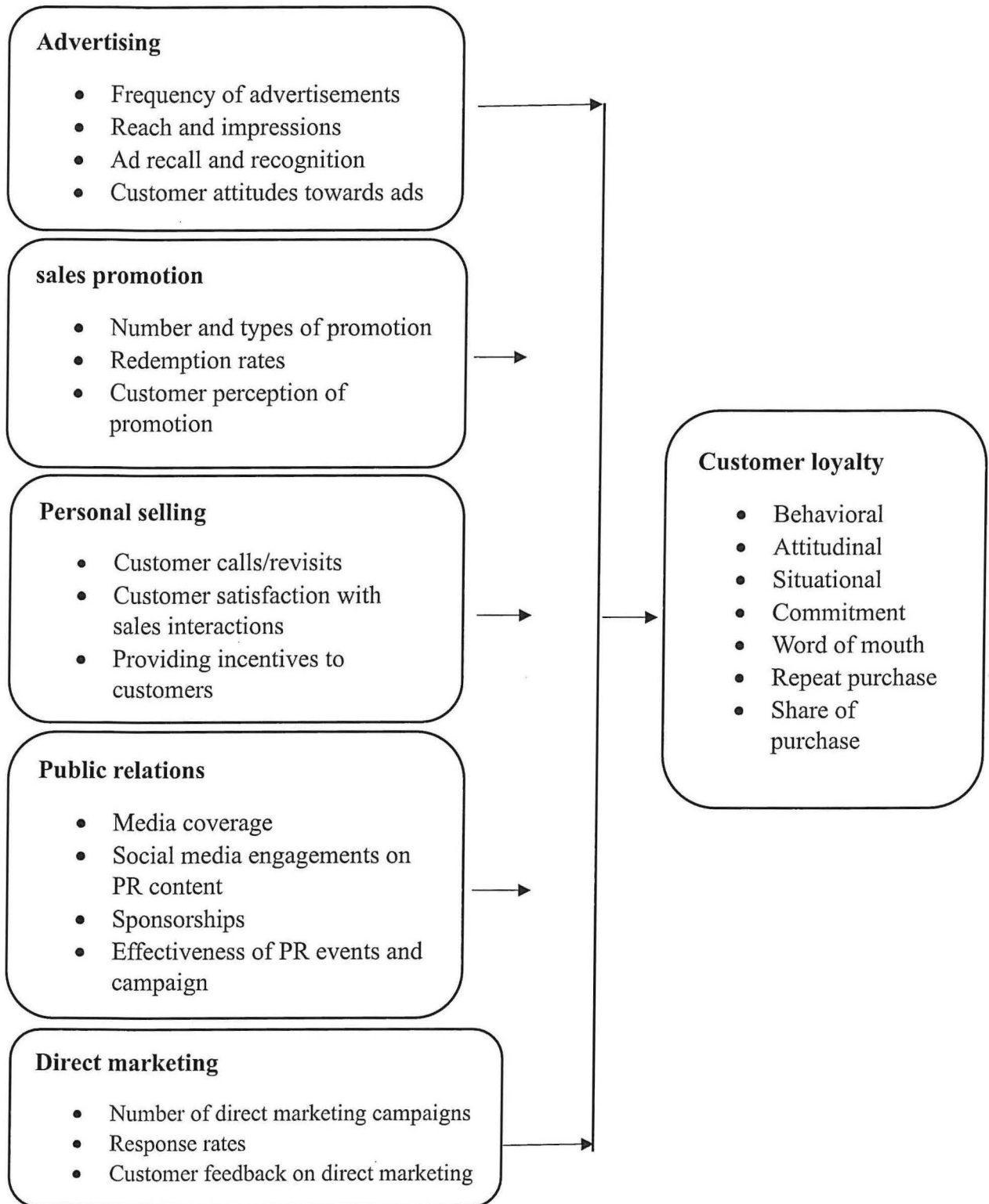
Kiambarua, (2018)	The impact of IMC on consumer choices made at commercial banks in Nairobi County's Central Business District (Kenya).	Descriptive approach.	Concluded that the purchasing decisions of consumers were significantly influenced by all IMC tools.	Conceptual and contextual gaps.	The present study examines the impact of IMC strategies on customer loyalty at DTB in Nairobi City County, Kenya.
Cheruiyot, (2014)	Investigate on IMC and economic results of Post Office Savings Bank Nairobi.	Descriptive approach.	All IMC dimensions can improve business performance by increasing sales, business expansion, customer loyalty, and product recall.	Conceptual and contextual gaps.	The present study examines the impact of IMC strategies on customer loyalty at DTB in Nairobi City County, Kenya.

Source: (Researcher, 2024)

## 2.5 Conceptual Framework

The conceptual framework shown in Figure 2.1. illustrated the relationship between IMC strategies and customer loyalty may be related. IMC strategy based on public relations, advertising, sales promotion, personal selling, and direct marketing will be examined in the suggested study, while commitment, word-of-mouth, repeat business, and share of purchase will be used to measure customer loyalty.

**Figure 2.1: Conceptual Framework**



Source: (Researcher, 2024)

## **2.7 Chapter Summary**

This chapter provided a general outlook of the literature review, including the theoretical review, and empirical review. It reviewed the knowledge gaps addressing the conceptual, contextual, and methodological gaps. The chapter also highlights the conceptual framework and the operationalization of the study variables.

## CHAPTER THREE

### RESEARCH METHODOLOGY

#### 3.1 Introduction

This chapter presented the research methods and techniques that were utilized in this. It includes research design, target population, sample design, data collection strategies, data analysis approaches, and quality of research and research ethics. This chapter ensured that the research would yield genuine, dependable, and broadly applicable results by offering a well-defined structure for the investigation.

#### 3.2 Research design

Creswell (2014), opines that a research strategy is a detailed strategy that describes how a study will be carried out, including the techniques and protocols for gathering and evaluating data. To find out how IMC strategies impact customer loyalty, this study adopted a descriptive cross-sectional survey design. Given that information would be gathered from a sample of DTB consumers at a single moment in time to offer insights into their behaviour and attitude related to the IMC strategy, a descriptive cross-sectional survey methodology will be helpful.

This approach is effective for studies that aim to capture a specific point in time when a particular occurrence is being researched, according to Kothari (2004). Understanding and describing the state of circumstances now is also relevant to it. The capacity to precisely capture the characteristics of a given individual, situation, or group as well as answer questions of who, what, when, where, and how are among the advantages of descriptive research (Gilbert & Iacobucci, 2010). To ascertain the impact of IMC strategy on customer loyalty at DTB in Nairobi City County, Kenya, the study adopted a descriptive cross-sectional research design.

#### 3.4 Population of the study

Copper and Schindler (2014), refer to population as the researcher's specific components from which conclusions are drawn. The study will consider the population of DTB's customers across all segments. Currently, DTB has a population of 391,870 customers in Kenya according to the latest financial reports released by (DTB, 2024). This was useful in the provision of relevant information linked to the research objectives and questions.

### 3.5 Sampling Design

According to Elam et al., (2013), a sampling frame refers to a source list that includes the names of every item in a particular population and is used to draw the sample. Cooper and Schindler (2011), suggest that sampling refers to the method a researcher uses to select a representative from the target population. The study used purposive sampling because this was relevant in the selection of customers who are considered useful in the provision of in-depth insights associated with the phenomena to be studied (the impact of IMC strategies on customer loyalty at DTB in Nairobi City County, Kenya).

A sort of non-probability sampling known as purposive sampling entails the researcher selecting participants for the representatives according to various specifications, such as the subject's aptitude and desire to take part in the study or the subject matter expert's comprehension of the research question (Tongco, 2007). The key objective of judgmental sampling, according to Rai and Thapa (2015), is to concentrate on specific traits of interest within a population that will best assist the researcher in addressing their study issues. For this study, the representative sample size was calculated using Slovin's formula to ensure statistical significance. DTB has a population of 391,870 customers in Kenya, the method for calculating the sample size was formulated as follows:

$$n = \frac{N}{1 + N * e^2}$$

Where:

n represents the sample size

N represents the population size (391,870 customers in Kenya)

e represents the margin of error (0.05 for  $\pm 5\%$ )

$$\text{therefore, } n = \frac{391,870}{1 + 391,870 * 0.05^2}$$

$$n = 400$$

This calculation confirms that a sample size of approximately 400 was appropriate, providing a confidence level of 95% and a margin of error of  $\pm 5\%$ .

Purposive sampling will be useful in the selection of corporate and retail customers who are loyal to DTB in Nairobi City County, Kenya. This approach will enhance the quality and relevance of the gathered information, thereby contributing to the overall robustness of the study.

### **3.6 Data Collection**

Data collecting methods are the application of different instruments to acquire data for their study. (Mwita, 2022). This study adopted primary data. A structured questionnaire based on the specific objectives of the study were used to undertake in-depth interviews among DTB managers in Nairobi-based branches. This included the marketing managers and operations managers based on their knowledge regarding DTB's customer base to gain insights on how IMC strategies can impact Customer loyalty. The study leveraged a 5-point Likert scale (1- strongly disagree, 2- disagree, 3- neutral, 4- agree, 5- strongly agree) whereby respondents rated their degree of agreement or discord regarding their experiences in DTB on their IMC strategies. There were seven sections on the questionnaire. Section A included demographic data, Section B, advertising plan, Section C, sales promotion strategy, Section D, personal selling strategy, Section E, public relations strategy, Section F, direct marketing strategy, and Section G, customer loyalty.

### **3.7 Research Quality**

This chapter addressed the steps that were taken to ensure the validity and reliability of the proposed study.

#### **3.7.1 Reliability**

Reliability plays a critical role in guaranteeing the validity of the information that was acquired (Coleman, 2022). The internal consistency of scales about the study's variables, which have a range of 0 to 1, were assessed in this investigation using Cronbach's alpha. Therefore, the results would be more dependable if the value of Alpha were closer to 1, and the instrument or tool would be less reliable if it were closer to 0 (Baharum et al., 2018). Cronbach's alpha values between 0.5 and 0.8 have been accepted by much research as acceptable reliability criteria. Musyimi (2018) achieved Cronbach's alpha cutoff of 0.7 to assess the measurement

equipment's reliability, while Abel and Rugami (2020) achieved a threshold of 0.8 to be very reliable. This study adopted a Cronbach Alpha score of 0.7 and above as the threshold.

### **3.7.2 Validity**

To ascertain the finding's significance, validity is crucial in this investigation. Validity, according to Sürücü and Maslakci (2020), is characterized by the extent to which the questionnaire's information offers appropriate measurements by the study's objectives and the dependability of the findings. For this study, the validity was achieved by having the supervisor carefully review the questionnaire to guarantee content validity and will also carefully build it based on the body of existing literature. Confirmatory factor analysis (CFA) and exploratory factor analysis (EFA) were used to assess construct validity. Baharum et al. (2018), opine that CFA will validate the factor structure found in the exploratory analysis and establish the validity of the constructs by testing the proposed relationships between the observed variables and their underlying latent constructions. These methods were used in the study to verify the validity of the research instruments, which provided a solid basis for examining how IMC strategies affected customer loyalty at DTB in Nairobi City County, Kenya.

### **3.8 Data Analysis**

Both descriptive and inferential statistics were utilized in the data analysis for this study. Simple descriptions of the sample and the measures were created using descriptive analysis, which were also used to show the features of the facts gathered from the questionnaires. The replies on various IMC strategies and customer loyalty at DTB in Nairobi City County, Kenya, were presented in terms of frequencies, percentages, means, and standard deviations to furnish a crisp image. This was deemed useful in characterizing the general nature of the data in terms of fundamental traits and patterns.

The variables were described using descriptive statistics, which included means, frequencies, and standard deviations. Additionally, inferential statistics, multiple linear regression was used in the study to examine the connection between IMC tactics and client loyalty. This included inferential techniques and hypothesis testing techniques about the connection between IMC tactics and client loyalty. For data analysis, the Statistical Package for the Social Sciences (SPSS) program was utilized, improving the validity and dependability of the outcomes. Tables

were used to properly display the data results and provide evidence for data interpretation. The following multivariate regression model was utilized.

$$Y = \beta_0 + \beta_1 * X_1 + \beta_2 * X_2 + \beta_3 * X_3 + \beta_4 * X_4 + \beta_5 * X_5 + e$$

Where; -

Y represents customer loyalty

X1 represents advertising

X2 represents sales promotion

X3 represents personal selling

X4 represents public relations

X5 represents direct marketing

$\beta_0$  represents the y-intercept

$\beta_1, \beta_2, \beta_3, \beta_4, \beta_5$  represents the slope (how the dependent variable varies when the independent variable increases by one unit)

e represents the error of margin

### **3.8.1 Diagnostic tests**

The study employed varied diagnostic tests to verify the validity and reliability of the data. To ensure the presumptions for parametric statistical tests are satisfied, the normality of the data was examined using several diagnostic tests.

#### **Multicollinearity Test**

In regression analysis, multicollinearity is the state in which independent variables have a high degree of correlation with one another, producing estimates of regression coefficients that are unstable and inaccurate. Because of this circumstance, figuring out the precise impact of every determinant concerning the outcome is challenging (Alin, 2010). To find multicollinearity between independent variables, the Variance Inflation Factor (VIF) was used. A VIF exceeding 10 indicated high multicollinearity, implying that the estimates of regression coefficients may

be affected due to strong correlations among predictors, thereby affecting the reliability of model estimates and interpretations (Etebefia et al., 2019).

### **Normality Test**

Finding out whether a normal distribution accurately fits a data set can be done statistically using a normality test. Since many statistical techniques, including t-tests, ANOVA, and regression analysis, depend on the presumption that the underlying data have a normal distribution, determining the normality of the data is crucial (Demir, 2022). The Shapiro-Wilk test was utilized to assess the normality of the data.

### **Linearity Test**

The extent to which linearity exists in the correlations between the dependent and independent variables is assessed using a linearity test (Chatfield & Lindsey, 2010). The study used scatterplots of the independent variable vs the dependent variable, where a straight line in the scatterplot indicated a linear connection. To control the impact of the other factors and comprehend the relationship between each independent and dependent variable, partial regression plots were utilized. Stevens (2012) argues that in cases when independent and dependent variables have a nonlinear connection, the regression analysis's conclusions could underestimate the true nature of the relationship.

## **3.9 Ethical Considerations**

To ensure that the research is legitimate and that the participants' rights are respected, ethical considerations must be made in any research. One of the main research considerations for this study was getting each participant's informed consent. An authorization form explaining the purpose of the research, the activities that were to be carried out, and the participants' rights—including the ability to withdraw from the study was required of each participant. All data collected from participants were anonymized and available to the research team only to protect study confidentiality. These steps assisted in making sure that participant privacy is respected throughout the research project. Maintaining originality also requires avoiding plagiarism and correctly citing all information sources. According to the established national and institutional standards, this helps guarantee that the research is conducted. To prevent unauthorised

availability of the information, facts were gathered in files that require a password and regularly back up. Following the study's conclusion, the data was suitably destroyed and retained exclusively for research purposes. Applying this thorough analysis's ethical considerations.

### **3.10 Chapter Summary**

This chapter provided an outline of the research approach adopted for this study. It provides a synopsis of the research design, study's population, sample design, method of data collection, approaches for testing the study instrument, reliability and validity tests and ethical considerations.

## CHAPTER FOUR

### PRESENTATION OF RESEARCH FINDINGS

#### 4.1 Introduction

The focus of this chapter was the presentation of findings. Primary data on the variables of the study was collected using structured questionnaires. The completed questionnaires were gathered, sorted, organized, and cleaned for analysis. Descriptive and inferential statistics were used for data analysis. Findings are presented in this chapter using tables and figures. The final section simplifies the summary of the findings which does not involve any in-depth evaluation of the results.

#### 4.2 Response Rate

The study administered questionnaires to a sample size of 400 DTB customers drawn from the 43 branches in Nairobi. Out of the 400, 362 questionnaires were fully filled and returned. Table 4.1 shows the response rate. The results shown in Table 4.1 indicate that the response rate was 91 percent. A response rate above 50 percent is sufficient for the analysis as stated by (Kothari, 2004). Therefore, 91 percent was satisfactory for this research to make the analysis.

**Table 4.1: Response Rate**

<b>Response</b>	<b>Frequency</b>	<b>Percent</b>
Returned	362	91%
Not returned	38	10%
<b>Total</b>	<b>400</b>	<b>100%</b>

Source: Researcher, (2024)

#### 4.2.1 Reliability Statistics

The study used Cronbach's coefficient (alpha) method to measure the internal consistency of the study variables. The Cronbach's coefficient (alpha) ensured that the data collected was unbiased. The results would be more dependable if the value of Alpha were closer to 1, and the instrument or tool would be less reliable if it were closer to 0 (Baharum et al., 2018).

Cronbach's alpha values between 0.5 and 0.8 have been accepted by much research as acceptable reliability criteria. Table 4.2 shows the reliability of the study variables.

**Table 4.2: Summary of Reliability Statistics**

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.864	.832	5

**Scale Statistics**

Mean	Variance	Std. Deviation	N of Items
10.40	36.774	6.064	5

**Item Statistics**

	Mean	Std. Deviation	N
AGE	2.21	1.708	84
GENDER	1.37	.485	84
EDUCATIONAL LEVEL	2.36	1.502	84
OCCUPATION	2.20	1.581	84
HOW LONG HAVE YOU BEEN A DTB CUSTOMER?	2.26	1.857	84

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted

AGE	8.19	20.493	.864	.851	.784
GENDER	9.04	35.625	.158	.173	.917
EDUCATIONAL LEVEL	8.05	24.311	.689	.504	.834
OCCUPATION	8.20	22.163	.813	.688	.800
HOW LONG HAVE YOU BEEN A DTB CUSTOMER?	8.14	19.088	.877	.834	.781

Source: (Researcher, 2024)

Cronbach's Alpha coefficient was 0.864, which indicates extremely high internal consistency and thus a reliable scale for measuring these constructs. Since the study was to adopt a Cronbach Alpha score of 0.7 and above as the threshold, this means the questionnaire is a faithful tool with excellent internal consistency among the items.

This high value indicates that the responses of the respondents on these 5 items are homogeneous, and that this is an appropriate tool for measuring constructs containing IMC strategy and customer loyalty. The analysis also illustrated that all the variables had a positive association with each other. The item analysis revealed that all items, except gender, contributed well to the overall reliability of the scale, as indicated by the corrected item-total correlations and Cronbach's Alpha if Item Deleted. Removing gender from the scale would increase Cronbach's Alpha from 0.864 to 0.917, suggesting that it does not align as well with the overall construct measured by the scale. Other items, such as age and duration as DTB customers, show high item-total correlations and contribute positively to the internal consistency, supporting the scale's reliability.

### 4.3 Respondents Demographic Information

Regarding the age, 29.1 percent of the studied respondents were of ages between 26 - 35 years, followed by those who are aged between 36 – 45 years who were approximately 26.1 percent. The 18 – 25 age category had 25.3 percent indicating an appeal to younger, tech-savvy consumers who may be early adopters of digital banking services, whereas 10.4 percent were those respondents between age 56 and above. Furthermore, only 8.5 percent of respondents

were of ages between 46 – 55 years which was the least of percentages. Regarding gender, males constituted a larger portion of the respondents at 62.4%, while females were 37.1%, indicating a male-dominated customer base. Educational background showed a diverse range, with majority holding either a diploma (28.8%) or an undergraduate degree (27.2%), suggesting that most customers have attained higher education. A significant portion of the sample also holds a master’s degree (19.2%), reflecting a well-educated customer base. However, 6.6% of the respondents had a PHD level of education.

The findings showed that most of the respondents were employed (37.1%) and a notable 24.5% are self-employed, indicating that DTB attracts a mix of salaried professionals and entrepreneurs. Students (19.0%) and retirees (8.0%) form smaller segments, while the unemployed group constitutes 11.0%. According to the latest data from DTB, they have acquired 576,194 new customers over the past 1 year. This is also evident from the data in table 4.3 where 30.2 percent of the respondents had been a DTB customer from over the past 1 – 3 years. Whereas approximately 29.7 percent of respondents have been with DTB for the past 4 – 6 years. Interestingly, 11.5 percent have stayed loyal for over 10 years, suggesting a strong long-term relationship with the bank.

**Table 4.3: Characteristics of the Respondents**

		Frequency	Percent	Valid Percent	Cumulative Percent
<b>Age</b>	18 – 25	92	25.3	25.3	25.8
	26 – 35	106	29.1	29.1	54.9
	36 – 45	95	26.1	26.1	81
	46 – 55	31	8.5	8.5	89.6
	56 and above	38	10.4	10.4	100
	<b>Total</b>	<b>364</b>	<b>100</b>	<b>100</b>	
<b>Gender</b>	Female	135	37.1	37.1	37.6
	Male	227	62.4	62.4	100
	<b>Total</b>	<b>364</b>	<b>100</b>	<b>100</b>	
<b>Educational level</b>	Diploma	105	28.8	28.8	29.7
	Doctrate	24	6.6	6.6	36.3
	High school	63	17.3	17.3	53.6
	Master’s degree	70	19.2	19.2	72.8
	Undergraduate degree	99	27.2	27.2	100

	<b>Total</b>	<b>364</b>	<b>100</b>	<b>100</b>	
<b>Occupation</b>	Employed	135	37.1	37.1	37.6
	Retired	29	8	8	45.6
	Self employed	89	24.5	24.5	70.1
	Student	69	19	19	89
	Unemployed	40	11	11	100
	<b>Total</b>	<b>364</b>	<b>100</b>	<b>100</b>	
<b>How long have you been a DTB customer</b>	1 – 3 years	110	30.2	30.2	31.3
	4 - 6 years	1	0.3	0.3	31.6
	4 – 6 years	108	29.7	29.7	61.3
	7 – 10 years	42	11.5	11.5	72.8
	Less than 1 year	57	15.7	15.7	88.5
	Over 10 years	42	11.5	11.5	100
	<b>Total</b>	<b>364</b>	<b>100</b>	<b>100</b>	

#### 4.4 Descriptive Analysis

This part outlines the findings of the descriptive analysis for the variables in this study, which included advertising, sales promotion, personal selling, public relations and direct marketing.

##### 4.4.1 Descriptive Statistics for Advertising

The first objective of this study was to determine how advertising influences customer loyalty at DTB in Nairobi City County, Kenya. The respondents were supposed to rate their responses on a 5-point Likert scale and the results are as presented in table 4.4. The overall mean score for the advertising-related statements was 3.626, with a standard deviation of 1.0332, suggesting a moderately favorable view with some variability among responses. The item “DTB’s advertisements are engaging and often influence consumers to use their services” had the highest mean score of 3.65 and a standard deviation of 1.037. This implies that customers find DTB's advertising efforts both engaging and persuasive. The item “DTB’s advertisements and messages can easily be recalled” had the lowest mean score of 3.6 and a standard deviation of 1.008. This implies that it represented that respondent’s neutrality in agreeing that DTB’s advertisements are memorable with slightly less variations.

**Table 4.4: Descriptive Statistics for Advertising**

Statement	SD	D	N	A	SA	M	STD
DTB advertises frequently.	8.3	5.8	18.5	50	17.4	3.62	1.095
DTB's advertisements effectively reach its clients.	3.3	10.5	19.6	51.7	14.9	3.64	0.969
The messages in DTB's adverts are consistent across different platforms.	5.5	8.3	22.7	45	18.2	3.62	1.057
DTB's advertisements and messages can easily be recalled.	5	8	24.9	46.4	15.7	3.6	1.008
DTB's advertisements are engaging and often influence consumers to use their services.	5	8.3	22.4	45.3	19.1	3.65	1.037
<b>Overall mean</b>						<b>3.626</b>	<b>1.0332</b>

Source: (Researcher, 2024)

#### 4.4.2 Descriptive Statistics for Sales Promotion

The study sought to establish how sales promotion influenced customer loyalty at DTB in Nairobi City County, Kenya. The respondents were supposed to rate their responses on a 5-point Likert scale and the results are as presented in table 4.5. The overall mean score for the statements related to sales promotions was 3.552 with a standard deviation of 1.0128, indicating a favorable view, though there is some divergence in opinions. The item “DTB’s advertisements and messages can easily be recalled” had the highest mean score of 3.61 and a standard deviation of 0.95. This implied that the ability to redeem offers multiple times was seen as a positive aspect. The item “Customers often participate in DTB’s promotional offers” had the lowest mean score of 3.5 and a standard deviation of 1.002. This means that only 43.1 percent of respondents agreed that they participated in DTB’s promotional offers. Overall, while DTB's sales promotions are generally viewed positively, there are noticeable areas for

improvement, especially in terms of increasing customer engagement and reducing neutrality towards the attractiveness and frequency of promotional activities.

**Table 4.5: Descriptive Statistics for Sales Promotion**

statement	SD	D	N	A	SA	M	STD
DTB often engages in different types of sales promotion.	7.7	8.8	22.9	45.6	14.9	3.51	1.092
DTB's promotional offers are attractive.	2.2	13	25.7	44.2	14.9	3.57	0.969
Customers often participate in DTB's promotional offers.	4.7	10.2	28.7	43.1	13.3	3.5	1.002
DTB's promotional offers are redeemable multiple times.	2.5	9.4	28.7	43.1	16.3	3.61	0.95
DTB's promotions often influence customers to use their services.	5.2	9.9	24	43.6	17.1	3.57	1.051
<b>Overall mean</b>						<b>3.552</b>	<b>1.0128</b>

Source: (Researcher, 2024)

#### 4.4.3 Descriptive Statistics for Personal Selling

The study sought to establish how sales promotion influenced customer loyalty at DTB in Nairobi City County, Kenya. The respondents were supposed to rate their responses on a 5-point Likert scale and the results are as presented in table 4.6. The data on customers' perceptions of DTB's personal selling practices demonstrates a generally positive outlook, with an overall mean score of 3.64 and a standard deviation of 1.07. This indicates that while many customers have favorable views on DTB's personal selling strategies, there is some variability in their responses. The item "DTB's incentives encourage its customers to remain loyal to the bank" had the highest mean score of 3.7 and a standard deviation of 1.06. This implies that respondents strongly agree that DTB's incentives encourage them to remain loyal. The item

“DTB’s sales representatives effectively meet customers’ needs through their communication” had a slightly lower mean of 3.6 and a standard deviation of 1.077. This means that there is a moderate variation in respondents agreeing on how effectively sales representatives communicate with them.

Overall, while DTB's personal selling efforts are well regarded, the relatively high standard deviations suggest that not all customers have consistent experience. Improvements in the uniformity of communication and outreach may further enhance customer satisfaction and loyalty.

**Table 4.6: Descriptive Statistics for Personal Selling**

statement	SD	D	N	A	SA	M	STD
DTB’s sales representatives frequently reach out to customers.	8.6	7.5	18	43.6	22.4	3.64	1.16
DTB’s sales representatives communicate effectively and are knowledgeable about the services and products offered.	3.3	11.6	22.1	43.4	19.6	3.64	1.027
DTB’s sales representatives effectively meet customers’ needs through their communication.	5	10.2	24.9	39.2	20.7	3.6	1.077
DTB’s communication through its sales representatives enhances the trust level among its customers.	4.1	10.8	24	39.2	21.8	3.64	1.065
DTB provides attractive incentives (e.g., discounts, and bonuses) during sales interactions.	3.9	11.6	22.4	40.9	21.3	3.64	1.06
DTB’s incentives encourage its customers to	3.3	11	22.4	38.7	24.6	3.7	1.06

remain loyal to the bank.							
<b>Overall mean</b>						<b>3.64333</b>	<b>1.07483</b>

Source: (Researcher, 2024)

#### 4.4.4 Descriptive Statistics for Public Relations

The study sought to establish how public relations influenced customer loyalty at DTB in Nairobi City County, Kenya. The respondents were supposed to rate their responses on a 5-point Likert scale and the results are as presented in table 4.7. The analysis of customers' perceptions of DTB's public relations efforts shows generally positive responses, with an overall mean of 3.66 and a standard deviation of 1.03. This indicates that, on average, customers view DTB's PR strategies favorably, though there is moderate variability in the responses. The item "DTB's PR events and campaigns are effective" had a mean score of 3.69 and a standard deviation of 1.022. This implies that 42.8 percent agreed, and 21 percent strongly agreed. The lower standard deviation of 1.022 indicated a relatively consistent perception among customers regarding the effectiveness of DTB's PR campaigns. The item "DTB engages in sponsored events" had a low mean score of 3.63 and a standard deviation of 1.037. This means that DTB's engagement in sponsored events was positively viewed, with 43.4 percent agreeing that such sponsorships contribute to customer loyalty.

**Table 4.7: Descriptive Statistics for Public Relations**

statement	SD	D	N	A	SA	M	STD
Information regarding DTB's services is readily available on different mediums.	6.9	5.5	23.2	45.3	19.1	3.64	1.067
DTB's customers frequently engage with content on social media (e.g., likes, comments, shares).	3.3	9.9	23.8	42.5	20.4	3.67	1.015
DTB shares content that is informative and engaging on social media.	4.7	7.2	27.3	42.3	18.5	3.63	1.016

DTB engages in sponsored events.	4.4	8	28.2	38.7	20.7	3.63	1.037
DTB's sponsorship of events and activities positively influence customers' loyalty to the bank.	4.1	8.8	23.2	43.4	20.4	3.67	1.029
DTB's PR efforts contribute to a positive image of the bank.	4.1	8.3	25.7	41.4	20.4	3.66	1.025
DTB's PR events and campaigns are effective.	5	5.5	25.7	42.8	21	3.69	1.022
<b>Overall mean</b>						<b>3.655714</b>	<b>1.030142</b>

Source: (Researcher, 2024)

#### 4.4.5 Descriptive Statistics for Direct Marketing

The study sought to establish how public relations influenced customer loyalty at DTB in Nairobi City County, Kenya. The respondents were supposed to rate their responses on a 5-point Likert scale and the results are as presented in table 4.8. The evaluation of customer perceptions of DTB's direct marketing efforts reveals an overall positive response, with an average mean score of 3.62 and a standard deviation of 1.05. This indicates that customers generally find DTB's direct marketing strategies effective, although there is some variability in responses. The item "DTB's direct marketing efforts positively influence customer loyalty to the bank" had a mean score of 3.68 and a standard deviation of 1.043. This implies that 41.2 percent agreed, and 22.1 percent strongly agreed that DTB's direct marketing efforts positively influenced their loyalty to the bank, indicating a generally positive perception but with some differences among customer opinions. The item "DTB often communicates with its customers through direct marketing" had a lower mean score of 3.6 and a standard deviation of 1.125. This means that while many customers appreciate the frequency of communication, some have differing experiences.

**Table 4.8: Descriptive Statistics for Direct Marketing**

statement	SD	D	N	A	SA	M	STD
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DTB often communicates with its customers through direct marketing.	8.8	6.6	21.5	43.9	19.6	3.6	1.125
DTB's direct communication is relevant.	2.2	9.9	26.2	42.5	19.1	3.66	0.969
DTB's direct marketing campaigns receive a high response rate.	5.2	9.4	25.1	41.2	19.1	3.59	1.062
DTB's direct marketing campaigns encourage customers to act (e.g., visit the bank, use a service).	5.5	8.6	26.8	39.2	19.9	3.59	1.07
DTB's direct marketing campaigns provide information that is clear, useful and relevant.	5	8.3	25.1	42.8	18.8	3.62	1.038
DTB's direct marketing efforts positively influence customer loyalty to the bank.	3.9	9.7	23.2	41.2	22.1	3.68	1.043
<b>Overall mean</b>						<b>3.623333</b>	<b>1.051166</b>

Source: (Researcher, 2024)

#### 4.4.6 Descriptive Statistics for Customer Loyalty

The study sought to establish the customer loyalty at DTB in Nairobi City County, Kenya. The respondents were supposed to rate their responses on a 5-point Likert scale and the results are as presented in table 4.9. The assessment of customer loyalty for DTB had been broken down into different dimensions as outlined in the conceptual framework. The data from Table 4.9 provided insights into the various aspects of customer loyalty, including behavioral loyalty, attitudinal loyalty, situational loyalty, commitment, word of mouth, repeat purchase, and share

of purchase. The overall mean score of 3.7 with a standard deviation of 1.045 indicates a generally positive perception of customer loyalty towards DTB.

**Table 4.9: Descriptive Statistics for Customer Loyalty**

Statements	SD	D	N	A	SA	M	STD
DTB's customers frequently use the services offered.	7.7	3.9	23.2	43.9	21.3	3.67	1.091
DTB's customers often transact through DTB's branches.	3	7.2	24.3	43.1	22.4	3.75	0.983
DTB's customers are emotionally attached to DTB for offering financial services.	5.5	6.4	25.7	42	20.4	3.65	1.047
DTB's customers remain loyal despite competitors offering better interest rates.	3.9	8.3	23.2	42.3	22.4	3.71	1.027
DTB's customers are unlikely to switch to another bank due to their commitment to DTB.	3.9	7.5	25.4	40.9	22.4	3.7	1.02
DTB's customers are likely to recommend DTB to their friends and family.	3.3	8.8	22.9	40.6	24.3	3.74	1.029
DTB's customers engage in repeat purchase.	4.1	7.5	23.2	43.1	22.1	3.72	1.023
DTB meets my banking needs in various situations.	4.7	8.6	24	39.5	23.2	3.68	1.067
DTB handles most of my banking transactions.	6.4	7.7	22.1	39	24.9	3.68	1.12

Overall mean						3.7	1.045222
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Source: (Researcher, 2024)

#### 4.5 Inferential Analysis

To assess the relationship between IMC strategies and customer loyalty, correlational analysis and regression analysis were used. The results of these analyses are presented in the following subsections.

##### 4.5.1 Correlation Analysis

The relationship between variables is denoted by the term correlation (Ritland et al., 2018). A perfect negative correlation is shown by a correlation coefficient of -1, and a complete positive correlation is shown by a correlation coefficient of +1. According to Gogtay and Thatte (2017), there is no link when the correlation coefficient is zero. Table 4.10 displays the results of the correlation.

**Table 4.10: Correlations Matrix**

Correlations		Advertising	Sales Promotion	Personal Selling	Public Relations	Direct Marketing	Customer Loyalty
Advertising	Pearson Correlation Sig. (2-tailed)	1					
Sales Promotion	Pearson Correlation Sig. (2-tailed)	.613(**) .000	1				
Personal Selling	Pearson Correlation Sig. (2-tailed)	.615(**) .000	.665(**) 0	1			
Public Relations	Pearson Correlation Sig. (2-tailed)	.574(**) .000	.571(**) 0	.662(**) 0	1		
Direct Marketing	Pearson Correlation Sig. (2-tailed)	.548(**) .000	.544(**) 0	.619(**) 0	.673(**) 0	1	
Customer loyalty	Pearson Correlation Sig. (2-tailed)	.559(**) .000	.578(**) 0	.643(**) 0	.631(**) 0	.671(**) 0	1

\*\* Correlation is significant at the 0.01 level (2-tailed).

Source: (Researcher, 2024)

The results from table 4.10 showed that the correlation coefficient between advertising and customer loyalty was 0.559, indicating a moderate positive relationship between advertising strategies and customer loyalty. The p-value of 0.000 confirmed that this relationship is statistically significant. As advertising strategies increase, customer loyalty also tends to increase, but not as strongly as some of the other strategies. The correlation coefficient between sales promotion and customer loyalty was 0.578, showing a moderate positive correlation. The relationship was statistically significant because the p-value was 0.000. Sales promotions moderately influences customer loyalty, suggesting they can be an effective tactic to enhance loyalty. The correlation between personal selling and customer loyalty was 0.643, indicating a strong positive relationship and highly significant with a p-value of 0.000. This indicated that personal selling was an effective strategy for building customer loyalty, potentially because of its personalized nature. The correlation coefficient between public relations and customer loyalty was 0.631, suggesting a strong positive relationship. Statistically significant ( $p = 0.000$ ), positive public relations strategies were closely linked to increased customer loyalty, likely due to trust-building. The highest correlation was observed between direct marketing and customer loyalty at 0.671, indicating a strong positive correlation. The relationship was highly significant ( $p = 0.000$ ) meaning that direct marketing strategies were highly effective in enhancing customer loyalty, possibly due to targeted and personalized communication.

All the marketing strategies analyzed (Advertising, Sales Promotion, Personal Selling, Public Relations, and Direct Marketing) had a positive and statistically significant relationship with Customer Loyalty. However, direct marketing shows the strongest correlation with customer loyalty ( $r = 0.671$ ), followed closely by personal selling ( $r = 0.643$ ) and public relations ( $r = 0.631$ ). Advertising had the lowest correlation with customer loyalty ( $r = 0.559$ ), but it was still significant, suggesting it played a supporting role in building loyalty.

#### **4.5.2 Diagnostic Tests**

The research conducted diagnostic tests before proceeding with regression analysis. This was done to check for the validity of the regression model, i.e., to check if the underlying assumptions for regression analysis were upheld. The regression diagnostic tests performed included the test for multicollinearity.

#### 4.5.2.1 Test for Multicollinearity

To find multicollinearity between independent variables, the VIF was used. A VIF exceeding 10 indicates high multicollinearity, implying that the estimates of regression coefficients may be affected due to strong correlations among predictors, thereby affecting the reliability of model estimates and interpretations (Etebefia et al., 2019). As illustrated in Table 4.11, VIF < 10 implies that multicollinearity was not statistically significant.

**Table 4.11: Test for Multicollinearity**

Coefficients(a)

Model		Collinearity Statistics	
		Tolerance	VIF
1	Advertising	.512	1.954
	Sales Promotion	.476	2.103
	Personal Selling	.401	2.492
	Public Relations	.429	2.334
	Direct Marketing	.475	2.104

a Dependent Variable: Customer loyalty

Source: (Researcher, 2024)

#### 4.5.3 Regression Analysis

The research study performed regression analysis to determine the relationship between the independent variables, advertising, sales promotion, personal selling, public relations and direct marketing and the dependent variable, customer loyalty.

##### 4.5.3.1 Advertising and Customer Loyalty

Regression analysis was computed to determine the relationship between advertising and customer loyalty. A model summary of the analysis was generated to understand how much

variance in the dependent variable is attributed to the independent variable. Results are presented in Table 4.12.

**Table 4.12: Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.584(a)	.342	.332	.892

a Predictors: (Constant), Advertising

**ANOVA(b)**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	146.825	5	29.365	36.933	.000(a)
	Residual	283.056	356	.795		
	Total	429.881	361			

a Predictors: (Constant), Advertising

b Dependent Variable: Customer Loyalty

**Coefficients(a)**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.529	.188		8.121	.000
	DTB advertises frequently.	.424	.101	.426	4.197	.000
	DTB's advertisements effectively reach to its clients.	-.145	.143	-.129	-1.019	.309
	The messages in DTB's adverts are consistent across different platforms.	.360	.103	.349	3.513	.001
	DTB's advertisements and messages can easily be recalled.	.002	.100	.002	.019	.985

DTB's advertisements are engaging and often influence consumers to use their services.	-.048	.096	-.045	-.499	.618
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a Dependent Variable: Customer Loyalty

The findings demonstrated a significant relationship between advertising and customer loyalty, with an R-Square of 0.342 indicating that advertising explained 34.2% of the variation in customer loyalty. The statement “DTB advertises frequently” (Beta = 0.426,  $p < 0.001$ ) and “The messages in DTB’s adverts are consistent across different platforms” (Beta = 0.349,  $p = 0.001$ ) had a significant positive impact on customer loyalty. However, other factors such as the recall of advertisements and engagement had negligible effects.

#### 4.5.3.2 Sales Promotion and Customer Loyalty

Regression analysis was computed to determine the relationship between sales promotion and customer loyalty. A model summary of the analysis was generated to understand how much variance in the dependent variable is attributed to the independent variable. Results are presented in Table 4.13.

**Table 4.13: Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.609(a)	.371	.362	.871

a Predictors: (Constant), Sales Promotion

#### ANOVA(b)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	159.581	5	31.916	42.036	.000(a)
	Residual	270.300	356	.759		
	Total	429.881	361			

a Predictors: (Constant), Sales Promotion

b Dependent Variable: Customer Loyalty

#### Coefficients(a)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.438	.188		7.643	.000
	DTB often engages in different types of sales promotion.	.314	.098	.314	3.187	.002
	DTB's promotional offers are attractive.	.263	.115	.233	2.280	.023
	Customers often participate in DTB's promotional offers.	.063	.109	.058	.573	.567
	DTB's promotional offers are redeemable multiple times.	-.272	.098	-.237	-2.786	.006
	DTB's promotions often influence customers to use their services.	.268	.084	.258	3.181	.002

a Dependent Variable: Customer Loyalty

Sales promotion explained 37.1% of the variation in customer loyalty (R-Square = 0.371). Key positive influences included “DTB often engages in different types of sales promotion” (Beta = 0.314, p = 0.002) and “DTB’s promotions often influence customers to use their services” (Beta = 0.258, p = 0.002). On the other hand, “DTB’s promotional offers are redeemable multiple times” had a negative relationship with customer loyalty (Beta = -0.237, p = 0.006).

#### 4.5.3.3 Personal Selling and Customer Loyalty

Regression analysis was computed to determine the relationship between personal selling and customer loyalty. A model summary of the analysis was generated to understand how much variance in the dependent variable is attributed to the independent variable. Results are presented in Table 4.14

**Table 4.14: Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate

1	.658(a)	.432	.423	.829
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a Predictors: (Constant), Personal Selling

**ANOVA(b)**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	185.890	6	30.982	45.077	.000(a)
	Residual	243.991	355	.687		
	Total	429.881	361			

a Predictors: (Constant), Personal Selling

b Dependent Variable: Customer Loyalty

**Coefficients(a)**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.206	.169		7.143	.000
	DTB's sales representatives frequently reach out to customers.	.430	.082	.457	5.264	.000
	DTB's sales representatives communicate effectively and are knowledgeable about the services and products offered.	.079	.105	.074	.749	.454
	DTB's sales representatives effectively meet customer's needs through their communication.	-.055	.104	-.054	-.529	.597
	DTB's communication through its sales representatives enhances the trust level among its customers.	-.066	.099	-.064	-.665	.507

DTB provides attractive incentives (e.g., discounts, and bonuses) during sales interactions.	.160	.108	.156	1.485	.138
DTB's incentives encourage its customers to remain loyal to the bank.	.126	.092	.123	1.372	.171

a Dependent Variable: Customer Loyalty

Personal selling emerged as a critical factor, explaining 43.2% of customer loyalty variations (R-Square = 0.432). The statement "DTB's sales representatives frequently reach out to customers" (Beta = 0.457,  $p < 0.001$ ) had the strongest positive influence, while other aspects, such as communication effectiveness and trust enhancement, showed weaker or insignificant effects.

#### 4.5.3.4 Public Relations and Customer Loyalty

Regression analysis was computed to determine the relationship between public relations and customer loyalty. A model summary of the analysis was generated to understand how much variance in the dependent variable is attributed to the independent variable. Results are presented in Table 4.15

**Table 4.15: Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.686(a)	.471	.460	.802

a Predictors: (Constant), Public Relations

#### ANOVA(b)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	202.274	7	28.896	44.943	.000(a)
	Residual	227.607	354	.643		
	Total	429.881	361			

a Predictors: (Constant), Public Relations

b Dependent Variable: Customer loyalty

**Coefficients(a)**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	.767	.171		4.480	.000
	Information regarding DTB's services is readily available on different mediums.	.250	.078	.245	3.215	.001
	DTB's customers frequently engage with content on social media (e.g., likes, comments, shares).	.134	.100	.125	1.339	.181
	DTB shares content that is informative and engaging on social media.	.124	.098	.115	1.261	.208
	DTB engages in sponsored events.	-.099	.101	-.094	-.977	.329
	DTB's sponsorships of events and activities positively influence customers loyalty to the bank.	.162	.093	.153	1.741	.083
	DTB's PR efforts contribute to a positive image of the bank.	.090	.094	.084	.954	.341
	DTB's PR events and campaigns are effective.	.132	.090	.124	1.475	.141

a Dependent Variable: Customer Loyalty

Public relations activities explained 47.1% of customer loyalty variations (R-Square = 0.471). Positive influences were observed in “Information regarding DTB’s services is readily available on different mediums” (Beta = 0.245, p = 0.001) and “DTB's sponsorships positively influence customer loyalty” (Beta = 0.153, p = 0.083). Other statements, such as PR campaigns and social media engagement, had weaker effects.

### 4.5.3.5 Direct Marketing and Customer Loyalty

Regression analysis was computed to determine the relationship between direct marketing and customer loyalty. A model summary of the analysis was generated to understand how much variance in the dependent variable is attributed to the independent variable. Results are presented in Table 4.16.

**Table 4.16: Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.714(a)	.510	.502	.770

a Predictors: (Constant), Direct Marketing

#### ANOVA(b)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	219.214	6	36.536	61.567	.000(a)
	Residual	210.667	355	.593		
	Total	429.881	361			

a Predictors: (Constant), Direct Marketing

b Dependent Variable: Customer Loyalty

#### Coefficients(a)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.932	.164		5.669	.000
	DTB often communicates with its customers through direct marketing.	.385	.075	.397	5.143	.000
	DTB's direct communication is relevant.	-.115	.106	-.102	-1.091	.276
	DTB's direct marketing campaigns receives a high response rate.	.096	.089	.093	1.070	.285

DTB's direct marketing campaigns encourage customers to act (e.g., visit the bank, use a service).	.255	.094	.250	2.718	.007
DTB's direct marketing campaigns provide information that is clear, useful and relevant.	.139	.080	.132	1.725	.085
DTB's direct marketing efforts positively influence customer loyalty to the bank.	.004	.083	.004	.046	.963

a Dependent Variable: Customer Loyalty

Direct marketing explained the highest variation, at 51.0% (R-Square = 0.510). Significant contributors include “DTB often communicates with its customers through direct marketing” (Beta = 0.397,  $p < 0.001$ ) and “DTB’s direct marketing campaigns encourage customers to act” (Beta = 0.250,  $p = 0.007$ ). Other variables, such as response rates and information clarity, were less impactful.

#### 4.5.4 Multiple Regression Analysis

Multiple linear regression was used in the study to examine the connection between IMC tactics and client loyalty using the SPSS program. The model summary was presented in table 4.17 below.

**Table 4.17: Model Summary**

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	.801(a)	.642	.611	.681	.642	20.529	29	332	.000

a Predictors: (Constant), advertising, sales promotion, personal selling, public relations and direct marketing.

The regression analysis results showed a strong positive relationship between IMC strategies and customer loyalty, with an R value of 0.801 and an  $R^2$  of 0.642. This indicated that approximately 64.2% of the variance in customer loyalty can be explained by the IMC

strategies in the model, which include advertising, sales promotion, personal selling, public relations, and direct marketing. The model's overall significance was supported by an F-statistic of 20.529 and a p-value of 0.000, indicating that the predictors collectively had a statistically significant impact on customer loyalty. The R value (0.801) and the R<sup>2</sup> value (0.642) indicated that there was a strong relationship between IMC strategies and customer loyalty, suggesting that the IMC strategies are important predictors of customer loyalty.

**ANOVA(b)**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	275.980	29	9.517	20.529	.000(a)
	Residual	153.901	332	.464		
	Total	429.881	361			

a Predictors: (Constant), advertising, sales promotion, personal selling, public relations and direct marketing.

b Dependent Variable: customer loyalty

From the ANOVA statistics, the independent variables, advertising, sales promotion, personal selling, public relations, and direct marketing significantly influenced customer loyalty, as evidenced by the regression sum of squares of 275.980 and a residual sum of squares of 153.901, with a total variation of 429.881. The degrees of freedom for regression were 29 and for the residual it was 332, resulting in an F-statistic of 20.529 and a mean square error of 9.517 for regression and 0.464 for residuals. The model's F-value was statistically significant at p = .000, well below the 0.05 threshold, indicating that the independent variables collectively had a substantial impact on customer loyalty. The high F-value and significant p-value confirmed that IMC strategies adopted by DTB were effective in explaining variations in customer loyalty among its customers.

**Coefficients(a)**

Variable	Unstandardized Coefficients (B)	Std. Error	Standardized Coefficients (Beta)	t	Sig.
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<b>Constant</b>	0.335	0.18	-	1.859	0.064
<b>Advertising</b>	0.203	0.084	0.196	2.414	0.016
<b>Sales Promotion</b>	-0.159	0.083	-0.138	-1.901	0.058
<b>Personal Selling</b>	0.197	0.08	0.21	2.476	0.014
<b>Public Relations</b>	-0.177	0.09	-0.168	-1.954	0.052
<b>Direct Marketing</b>	0.243	0.088	0.238	2.771	0.006

a Dependent Variable: customer loyalty

Source: (Researcher, 2024)

The results from the coefficients suggested that advertising, personal selling, and direct marketing positively influenced customer loyalty, with direct marketing having the most substantial effect. Conversely, sales promotion and public relations did not significantly contribute to loyalty in this model, with sales promotion showing a slight negative effect.

The regression model was, therefore;

$$Y = 0.335 + 0.203X_1 - 0.159X_2 + 0.197X_3 - 0.177X_4 + 0.243X_5$$

Where; -

Y represents customer loyalty

X1 represents advertising

X2 represents sales promotion

X3 represents personal selling

X4 represents public relations

X5 represents direct marketing

$\beta_0$  represents the y-intercept

$\beta_1, \beta_2, \beta_3, \beta_4, \beta_5$  represents the coefficients

#### **4.6 Summary of the Findings**

This chapter presented key findings, showing that direct marketing, public relations, and personal selling significantly impacted customer loyalty at DTB, with direct marketing being the strongest predictor. Descriptive and inferential analyses highlighted meaningful relationships between the independent variables and customer loyalty, offering valuable insights into the effectiveness of DTB's marketing strategies.

## CHAPTER FIVE

### SUMMARY, DISCUSSION, CONCLUSION, AND RECOMMENDATIONS

#### 5.1 Introduction

Building on the findings from the preceding chapters, this chapter entails a synopsis of the study along with a thorough analysis and discussion of those findings. Moreover, this chapter offered the study's general conclusion, practice recommendations, study completion limits, and ideas for additional research.

#### 5.2 Summary of Key Findings

The findings revealed that IMC strategies have a positive impact on customer loyalty ( $\beta = 0.099$ ,  $p < 0.05$ ). This suggests that for a unit change in IMC strategies, there is an increase in customer loyalty by 0.099 units. This means that if IMC strategies are improved, this can result in an increase in customer loyalty at DTB in Nairobi County Kenya.

The goal of the study was to determine the impact of IMC strategies on customer loyalty at DTB in Nairobi City County, Kenya. The research focused on five IMC strategies – advertising, sales promotion, personal selling, public relations and direct marketing, which were the independent variables of the study and customer loyalty as the dependent variable. The research was underpinned by the Relationship Marketing Theory as the anchoring theory and the Resource Advantage Theory as the supporting theory. A descriptive cross-sectional survey design was adopted for data collection and analysis. The study targeted all DTB customers in Nairobi, Kenya from various branches, and a sample of 400 respondents was selected using purposive sampling.

The response rate was 91%. Most respondents were male, 36-45 years, and had an educational background with a diploma and undergraduate degree with a minimum of 1-3 years of experience at DTB as a customer. The overall mean and standard deviation values were as follows: advertising ( $M = 3.626$ ,  $SD = 1.0332$ ), sales promotion ( $M = 3.552$ ,  $SD = 1.0128$ ), personal selling ( $M = 3.6433$ ,  $SD = 1.07483$ ), public relations ( $M = 3.6557$ ,  $SD = 1.03014$ ) and direct marketing ( $M = 3.6233$ ,  $SD = 1.051166$ ).

### **5.3 Discussions of Key Findings**

This section discusses the findings of the study based on the objectives. A comparison is made of the results with the theories that informed the study and existing empirical studies.

#### **5.3.1 Advertising and Customer Loyalty**

The first objective of the study was to determine the influence of advertising as an IMC strategy on customer loyalty at DTB in Nairobi, City County, Kenya. Descriptive statistics showed that the overall mean score for the advertising-related statements was 3.626, with a standard deviation of 1.0332, suggesting a moderately favourable view with some variability among responses. Most respondents agreed that DTB advertises frequently, and customers have a positive perception of advertisements. The findings further revealed that advertising positively influenced customer loyalty, as evidenced by a significant regression coefficient ( $\beta = 0.203$ ,  $p = 0.016$ ). The findings revealed that advertising positively influences customer loyalty, but its effect is moderate compared to other strategies. This suggests that while advertising helps in creating awareness and brand recall, it may not be as effective in directly driving loyalty. The implication is that DTB should use advertising as a complementary tool rather than the sole focus of its marketing efforts. The findings are consistent with the propositions of the Resource Advantage Theory, which views advertising as a means to enhance competitive positioning. Past studies, by Wanninayake, & Chovancová, (2019), Rabia, (2012), Cengiz et al., (2007), Adane et al. (2018) and Jalongo (2015) also confirm the role of advertising in building brand awareness and recall.

#### **5.3.2 Word of mouth and Customer Loyalty**

The second objective of the study was to determine the impact of word of mouth on customer loyalty at DTB in Nairobi City County, Kenya. According to the descriptive statistics, "DTB's customers are likely to recommend DTB to their friends and family" (Mean: 3.74, Std. Dev: 1.029). This showed that DTB benefits from a positive word of mouth, which leads to a higher level of customer loyalty. The high mean score suggested that DTB's loyal customers are likely to act as brand ambassadors, further enhancing the bank's reputation. Word of mouth had a positive but limited effect on customer loyalty. This suggests that while satisfied customers do share positive experiences, word of mouth alone may not be sufficient to drive significant loyalty. The implication is that DTB should actively encourage customer referrals through

loyalty programs or other incentives. This finding is consistent with Relationship Marketing Theory, which emphasizes trust and advocacy as key drivers of loyalty. Studies such as Gronholdt et al., (2016), Samiei et al., (2013), Rossi, (2008), Jaensson et al. (2020) and Oladeji (2018) similarly highlight the importance of word of mouth but stress the need for other supporting strategies. Although word of mouth was indirectly reflected in elements like customer commitment and satisfaction, the findings suggested a critical role in shaping customer perceptions. Positive interactions and high service quality contributed to customers recommending DTB to others, reinforcing their loyalty.

### **5.3.3 Commitment and Customer Loyalty**

The third objective of the study was to determine the impact of commitment on customer loyalty at DTB in Nairobi City County, Kenya. According to the descriptive statistics, "DTB's customers are unlikely to switch to another bank due to their commitment to DTB" (Mean: 3.7, Std. Dev: 1.02). This showed that DTB benefited from a positive commitment to the bank, which lead to high levels of customer loyalty. A mean of 3.7 showed that many customers were committed to DTB, suggesting that the bank has fostered a loyal customer base. Customer commitment emerged as a strong driver of loyalty, with customers remaining loyal to DTB despite competitors offering better deals. This suggests that emotional attachment and trust in the bank play critical roles in retaining customers. The implication is that DTB should continue building trust and emotional bonds through personalized services and consistent engagement. This finding aligns with the propositions of Relationship Marketing Theory, which positions commitment as a cornerstone of long-term customer relationships. Consistent with Kuusik, (2007), Le Coultre et al. (2013) and Joseph (2012), the results confirm that committed customers are less likely to switch to competitors.

### **5.3.4 Personal selling and Customer Loyalty**

The fourth objective of the study was to determine the impact of personal selling on customer loyalty at DTB in Nairobi City County, Kenya. The descriptive statistics showed that the data on customers' perceptions of DTB's personal selling practices demonstrated a generally positive outlook, with an overall mean score of 3.64 and a standard deviation of 1.07. This indicated that many customers had favorable views on DTB's personal selling strategies. Overall, while DTB's personal selling efforts are well regarded, the relatively high standard

deviations suggest that not all customers had consistent experience. Improvements in the uniformity of communication and outreach would further enhance customer satisfaction and loyalty. Further the inferential statistics showed that the regression coefficient ( $\beta = 0.197$ ,  $p = 0.014$ ). This indicated that for each unit an increase in personal selling efforts, and customer loyalty increased by 0.197 units. Personal selling was found to significantly influence customer loyalty. The findings revealed that frequent and effective communication by sales representatives builds trust and encourages repeat transactions. This suggests that personal interaction remains a crucial aspect of relationship marketing in the banking sector. The implication is that DTB should invest in training sales representatives to enhance their communication and problem-solving skills. This finding aligns with the Resource Advantage Theory, which emphasizes the value of personalized customer interactions in achieving competitive advantage. Past studies, such as those by Elliyana et al., (2023), Banerjee (2014), Tapera and Gororo (2016), Abiazim and Nwogu (2023) and Abel and Rugami, (2020), similarly found that personal selling strengthens customer relationships.

### **5.3.5 Direct Marketing and Customer Loyalty**

The final objective of the study was to determine the impact of direct marketing on customer loyalty at DTB in Nairobi City County, Kenya. The descriptive statistics showed that the evaluation of customer perceptions of DTB's direct marketing efforts revealed an overall positive response, with an average mean score of 3.62 and a standard deviation of 1.05. This indicated that customers generally found that DTB's direct marketing strategies were effective, although there was some variability in responses. Direct marketing had the most substantial positive impact on customer loyalty, with a highly significant p-value ( $\beta = 0.243$ ,  $p = 0.006$ ). For each unit an increase in direct marketing activities, customer loyalty rose by 0.243 units. Direct marketing had the most significant impact on customer loyalty. The findings suggest that direct communication, when personalized and relevant, fosters customer engagement and loyalty. The implication is that DTB should prioritize direct marketing campaigns that encourage customer action and provide clear, useful information. This result is consistent with the propositions of the Resource Advantage Theory, which highlights the effectiveness of direct communication in building customer relationships. Studies by Keikha et al. (2020), Egwuonwu et al., (2017), Kiambarua (2018) and Cheruiyot (2014) support these findings, emphasizing the role of direct marketing in driving customer loyalty.

## **5.4 Recommendations**

This section discusses recommendations based on policy, practice and theory.

### **5.4.1 Policy Recommendations**

Policymakers should encourage banks to invest in comprehensive IMC strategies to enhance customer engagement and loyalty. Policymakers should implement and enforce regulations that ensure transparency and ethical practices in marketing campaigns within the banking sector. Additionally, government bodies should provide incentives for financial institutions to adopt innovative integrated marketing strategies, such as customer relationship management systems, to enhance customer loyalty. Regulatory frameworks should also focus on protecting customer data privacy in direct marketing campaigns to build trust and encourage loyalty.

### **5.4.2 Practice Recommendations**

DTB should invest in personalized marketing approaches, such as customized direct marketing campaigns and enhanced personal selling, to improve customer engagement. Regular training for sales representatives should be prioritized to ensure effective communication and trust-building with customers. Furthermore, DTB should focus on consistent messaging across advertising channels and expand loyalty programs, offering targeted incentives and promotions to retain customers. Public relations strategies, such as community sponsorships and corporate social responsibility activities, should also be strengthened to reinforce a positive brand image and foster loyalty.

### **5.4.3 Theory Recommendations**

The study validates Resource Advantage Theory, demonstrating how strategic use of resources like marketing tools and customer engagement can create a competitive advantage. Future theoretical research should explore the dynamic interplay between marketing strategies and customer loyalty within the Kenyan banking context. Additionally, Relationship Marketing Theory could be expanded by examining the cultural and technological factors that influence emotional and transactional connections in the banking sector. Developing localized theoretical frameworks may further contribute to the body of knowledge and provide deeper insights into customer loyalty dynamics.

### **5.5 Limitations of the Study**

The study relied heavily on self-administered questionnaires, which limited the collection of qualitative insights. Incorporating in-depth interviews could have enriched the data with more nuanced perspectives on customer retention strategies. To address these limitations, future studies on a similar topic can be undertaken using secondary data. Another limitation arose from the scope of this study since it was undertaken at DTB bank among customers. Future studies can focus on other sectors and can investigate the effect of IMC strategies on customer loyalty in other sectors.

### **5.6 Conclusion**

The study investigated the impact of IMC strategies on customer loyalty at DTB in Nairobi City County, Kenya. By analyzing advertising, sales promotion, personal selling, public relations, and direct marketing, the findings revealed that these IMC strategies significantly influence customer loyalty. Advertising and direct marketing emerged as particularly impactful, highlighting the importance of consistent messaging and personalized customer engagement. The study further validated the relevance of Resource Advantage Theory and Relationship Marketing Theory in explaining how strategic marketing efforts build and sustain customer loyalty. The alignment between the theoretical propositions and empirical findings underscores the critical role of IMC in achieving competitive advantage.

The research concludes that an effective application of IMC strategies can enhance customer satisfaction, trust, and emotional attachment, ultimately fostering loyalty. DTB and other financial institutions should prioritize these strategies to maintain market relevance and competitiveness while addressing customer needs comprehensively. Finally, the study opens avenues for further research into contextual factors that influence the effectiveness of IMC strategies in diverse industries and regions. The study findings support the propositions of relationship marketing theory and resource advantage theory. Policymakers and practitioners are encouraged to adopt IMC strategies to enhance customer loyalty for the benefit of the organization.

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## APPENDICES

### **Appendix 1 – Letter of introduction**

Dear participant,

#### **Re: Request for Participation in Research Study**

My name is Diya Hirani, a student at Strathmore University currently conducting research as part of my undergraduate degree program on the topic "The Impact of Integrated Marketing Communication Strategy on Customer Loyalty: A Case of Diamond Trust Bank, Nairobi City County, Kenya." The purpose of this study is to investigate how various integrated marketing communication (IMC) strategies employed by DTB influence customer loyalty.

To achieve the objectives of this study, I am seeking the participation of DTB customers to share their experiences and perceptions regarding DTB's marketing communication strategies. The study will involve completing a structured questionnaire. Participation in this study is voluntary, and all responses will be kept confidential and used solely for academic purposes. Your participation and insights are invaluable to the success of this research, and I would greatly appreciate your cooperation. If you have any questions or need further clarification, please do not hesitate to contact me at on my email.

Thank you in advance for your time and consideration.

Sincerely,

Hirani, Diya Dinesh

Management Undergraduate Student

Strathmore University

Phone number: 0776165990

Email: [diya.hirani@strathmore.edu](mailto:diya.hirani@strathmore.edu)

## **Appendix 2 – Questionnaire**

My name is Diya Hirani, and I am from Strathmore University. This questionnaire is a part of my Management Research Project which is a requirement for the completion of my undergraduate degree. The study requires the gathering of gather data on how IMC strategies can impact customer loyalty at DTB in Nairobi City County, Kenya.

Your responses will be useful to me in gathering information on how DTB's integrated marketing communication strategies affect customer loyalty. Please be assured that all your responses will be handled with the required level of confidentiality. Thank you for your contribution and support in this project.

### **Section A – Demographic information**

#### **1. Age:**

18 - 25

26 - 35

36 - 45

46 - 55

56 and above

#### **2. Gender:**

Male

Female

Prefer not to specify

#### **3. Education level:**

High school

Diploma

- Undergraduate degree
- master's degree
- Doctrate
- Other (please specify): \_\_\_\_\_

**4. Occupation:**

- Student
- Employed
- Self employed
- Unemployed
- Retired

**5. How long have you been a customer at DTB?**

- Less than 1 year
- 1 – 3 years
- 4 – 6 years
- 7 – 10 years
- Over 10 years

Please use the following 5-point Likert scale to circle the answer that most accurately represents your level of agreement with each of the following questions:

1 = Strongly Disagree

2 = Disagree

3 = Neither Agree nor Disagree (Neutral)

4 = Agree

5 = Strongly Agree

### Section B – Advertising

The following statements relate to advertising in your organization. Indicate the degree to which you agree with the following statements regarding IMC strategies in your organization, where 1 – strongly disagree, 2 – disagree, 3 – neutral, 4 – agree, 5 – strongly agree)

	Strongly Disagree 1	Disagree 2	Neither Agree nor Disagree (Neutral) 3	Agree 4	Strongly Agree 5
DTB advertises frequently.					
DTB's advertisements effectively reach to its clients.					
The messages in DTB's adverts are consistent across different platforms.					
DTB's advertisements and messages can easily be recalled.					
DTB's advertisements are engaging and often influence consumers to use their services.					

### Section C – Sales Promotion

The following statements relate to sales promotion in your organization. Indicate the degree to which you agree with the following statements regarding IMC strategies in your organization, where 1 – strongly disagree, 2 – disagree, 3 – neutral, 4 – agree, 5 – strongly agree)

	Strongly Disagree 1	Disagree 2	Neither Agree nor Disagree (Neutral) 3	Agree 4	Strongly Agree 5
DTB often engages in different types of sales promotion.					
DTB's promotional offers are attractive.					
Customers often participate in DTB's promotional offers.					
DTB's promotional offers are redeemable multiple times.					
DTB's promotions often influence customers to use their services.					

### Section D – Personal Selling

The following statements relate to personal selling in your organization. Indicate the degree to which you agree with the following statements regarding IMC strategies in your organization, where 1 – strongly disagree, 2 – disagree, 3 – neutral, 4 – agree, 5 – strongly agree)

	Strongly Disagree 1	Disagree 2	Neither Agree nor Disagree (Neutral) 3	Agree 4	Strongly Agree 5
DTB's sales representatives frequently reach out to customers.					
DTB's sales representatives communicate effectively and are knowledgeable about the services and products offered.					

DTB's sales representatives effectively meet customer's needs through their communication.					
DTB's communication through its sales representatives enhances the trust level among its customers.					
DTB provides attractive incentives (e.g., discounts, and bonuses) during sales interactions.					
DTB's incentives encourage its customers to remain loyal to the bank.					

### Section E – Public Relations

The following statements relate to public relations in your organization. Indicate the degree to which you agree with the following statements regarding IMC strategies in your organization, where 1 – strongly disagree, 2 – disagree, 3 – neutral, 4 – agree, 5 – strongly agree)

	Strongly Disagree 1	Disagree 2	Neither Agree nor Disagree (Neutral) 3	Agree 4	Strongly Agree 5
Information regarding DTB's services is readily available on different mediums.					
DTB's customers frequently engage with content on social media (e.g., likes, comments, shares).					
DTB shares content that is informative and engaging on social media.					
DTB engages in sponsored events.					

DTB's sponsorships of events and activities positively influence customers loyalty to the bank.					
DTB's PR efforts contribute to a positive image of the bank.					
DTB's PR events and campaigns are effective.					

### Section F – Direct Marketing

The following statements relate to Direct Marketing in your organization. Indicate the degree to which you agree with the following statements regarding IMC strategies in your organization, where 1 – strongly disagree, 2 – disagree, 3 – neutral, 4 – agree, 5 – strongly agree)

	Strongly Disagree 1	Disagree 2	Neither Agree nor Disagree (Neutral) 3	Agree 4	Strongly Agree 5
DTB often communicates with its customers through direct marketing.					
DTB's direct communication is relevant.					
DTB's direct marketing campaigns receives a high response rate.					
DTB's direct marketing campaigns encourage customers to act (e.g., visit the bank, use a service).					
DTB's direct marketing campaigns provide information that is clear, useful and relevant.					

DTB's direct marketing efforts positively influence customer loyalty to the bank.					
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**Section G – Customer Loyalty**

The following statements relate to customer loyalty in your organization. Indicate the degree to which you agree with the following statements regarding IMC strategies in your organization, where 1 – strongly disagree, 2 – disagree, 3 – neutral, 4 – agree, 5 – strongly agree)

	Strongly Disagree 1	Disagree 2	Neither Agree nor Disagree (Neutral) 3	Agree 4	Strongly Agree 5
DTB's customers frequently use the services offered.					
DTB's customers often transact through DTB's branches.					
DTB's customers are emotionally attached to DTB for offering financial services.					
DTB's customers remain loyal despite competitors offering better interest rates.					
DTB's customers are unlikely to switch to another bank due to their commitment to DTB.					
DTB's customers are likely to recommend DTB to their friends and family.					
DTB's customers engage in repeat purchase.					
DTB meets my banking needs in various situations.					
DTB handles most of my banking transactions.					

**I appreciate you taking the time to participate. This study will benefit from your input.**

## Appendix 3 – Turnitin Report

HIRANI DIYA - 140544 FINAL PROPOSAL.docx			
ORIGINALITY REPORT			
<b>12%</b>	<b>12%</b>	<b>3%</b>	<b>7%</b>
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