

**INFLUENCE OF ADVERTISING THROUGH MEDIA ON CONSUMERS'
ATTITUDE: A COMPARISON OF ONLINE AND OFFLINE CHANNELS
USED BY SELECTED COMMERCIAL BANKS IN NAIROBI COUNTY,
KENYA**

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**A Thesis submitted to the Institute of Postgraduate Studies in fulfilment of the
requirements for the award of Doctor of Philosophy in Business Administration
(Marketing) in Kabarak University.**

OCTOBER, 2020

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The thesis entitled “Influence of advertising through media on consumers’ attitude: A comparison of online and offline media channels used by selected commercial banks in Nairobi County, Kenya” and written by Nancy Jerono Kipchillat, is presented to the Institute of Postgraduate Studies of Kabarak University. We have received this thesis and as university supervisors, we recommend it to be accepted in the fulfilment for the requirements of the award for the **Degree of Doctor of Philosophy in Business Administration (Marketing Option)**.

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DEDICATION

This thesis is dedicated to the Almighty God, who has made this study possible. I will always be grateful. Receive all the glory and honour.

I also dedicate it to the next generation of marketers who will find this research work useful in their day-to-day decision-making. I pray this work will inspire you to always use research as a guide to your daily work as you aim to impact humanity.

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ABSTRACT

The media landscape in Kenya has changed over time with more internet-enabled channels, giving marketers a wide range of communication mediums to advertise through. This has made institutions to push their advertising through online instead of offline channels, yet there is scanty scientific studies to justify this shift. Marketers use media advertisements to shape consumers' attitude positively. The objective of this study was to establish the influence of advertising through media on consumers' attitude: a comparison of online (Facebook, Google Ads and YouTube) and offline (TV, Radio and Newspaper) media channels used by selected commercial banks in Nairobi County, Kenya. The study used the AIDA model to make assumptions on advertising through media and the Tri-Component attitude model on consumer's attitude. The study population comprised all consumers who bank with Equity Bank Limited, Kenya Commercial Bank Limited and Co-operative Bank of Kenya Limited in Nairobi County. It adopted a positivist paradigm research philosophy and used a descriptive cross-sectional survey from a sample size of 384. Data were collected using questionnaires comprising Likert scale type of questions to measure consumers' attitude. Collected data were analysed using descriptive and inferential statistics. The study established that there was a significant and positive influence of offline media channels (TV and Radio) on consumers' attitude; save for Newspaper. Further, the study found out that the influence of online media (Facebook and Google Ads) was insignificant in influencing consumers' attitude, save for YouTube. The relationship between advertising through media and consumers' attitude was found to be moderated by age. The recommendation for this study is that marketers should advertise through online channels to influence awareness and offline channels to influence action sub-constructs of consumers' attitude.

Keywords: Advertising, Consumers' Attitude, Online Media, Offline Media

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ABBREVIATIONS AND ACRONYMS

AIDA	Awareness, Interest, Desire and Action
AIDAS	Awareness, Interest, Desire, Action and Satisfaction
BRIC	Brazil, Russia, India and China (Economic Force)
CAK	Communications Authority of Kenya
CBK	Central Bank of Kenya
CBD	Central Business District
CO-OP BANK	Co-operative Bank of Kenya
CV	Coefficient of Variance
DAGMAR	Defining Advertising Goals of Measured Advertising Results
EGTA	European Trade Association for Marketers of Advertising
EKB	Engel, Kollet, Blackwell Model
KARF	Kenya Audiences Research Foundation
KBA	Kenya Bankers Association
KCB	Kenya Commercial Bank of Kenya
KMO	Kaiser – Meyer-Olkin
KNBS	Kenya National Bureau of Statistics
NACOSTI	National Commission for Science, Technology and Innovation
PR	Public Relations
RNI	Registrar of Newspaper for India
SEE	Standard Error of Estimate
SD	Standard Deviation
SPSS	Statistical Package for Social Sciences
TV	Television

OPERATIONAL DEFINITION OF KEY TERMS

Advertising

This is any paid form of non-personal presentation and promotion of ideas, goods, and services of an identified sponsor through mass media such as newspapers, television, or radio (Kotler, 2017). In this study, this definition is adopted and measured through selected online and offline media.

Age

Age is a variable used by marketers to segment the consumers in order to target specific audiences in their advertising. It is also the length of one's existence on earth. This study adopted the Rebecca Howell grouping of consumers into age cohorts.

Age Cohort

An age cohort consists of people of similar ages who have similar experiences (Solomon, 2016). Examples of age cohorts are Baby Boomers, who were born between 1946 and 1964, Generation X, who were born between 1965 and 1985, and Generation Y, who were born between 1986 and 2002 (Solomon, 2016). This study examined age cohorts of consumers below 29 years; 30 years to 49 years and those above 50 years.

Consumer Attitude

This is a learned predisposition to behave in a consistently favourable or unfavourable way based on feelings and opinions that result from an evaluation of knowledge about the object (Schiffman & Kanuk, 2014). In this study, consumer attitude is an expression of inner feelings that reflect whether a person is favourably or unfavourably predisposed to online or offline media.

Consumer Behaviour

Everything that a consumer does relating to acquiring, using, and disposing of products (Perner, 2016). The variable of consumer attitude under consumer behaviour was the focus of this study.

Commercial Bank

A financial institution that provides various financial services such as accepting deposits and issuing loans (Central Bank of Kenya Annual Supervisory report, 2016). This study's object was the three largest commercial banks in Kenya as measured by the Central Bank of Kenya, which were Kenya Commercial Bank, Equity Bank of Kenya, and Co-operative Bank of Kenya as at the time of the study.

Online Media

Online Media are communication technologies that use the internet or the World Wide Web to present or exchange information (Kaplan & Haenlein, 2017). In this study, online media refer to Facebook, Google Ads and YouTube.

Offline Media

Offline Media refers to other media channels that are not connected to the World Wide Web; they are also called old media or traditional media (Kramer, Winter, Benninghoff and Gallus, 2015). In this study, they are TV, Radio, and Newspapers.

CHAPTER ONE

INTRODUCTION

1.1 Introduction

This chapter provides an introduction and background of the study. It offers an overview of the concepts of advertising, consumer attitude, online media channels, offline media channels, age of the consumer and commercial banks in Nairobi County, Kenya. It covers the study's contextual background by providing the media channels that commercial banks have adopted over time to reach out and influence consumer attitude favourably. It captures the research problem, outlines the research objectives and hypotheses. It also summarises the justification, significance and scope of the study, including its limitations and delimitations. The chapter concludes by providing a summary of the organisation of the proposal.

1.2 Background of the study

According to Jobber and Ellis–Chadwick (2013), the internet has changed the way advertising is carried out, making it possible for advertisers to choose from a wide variety of online platforms, which include Facebook, Google Ads and YouTube, among others. They added that advertising has, for a long time been carried out through traditional platforms of television, radio and newspaper until the internet technology disrupted the industry by introducing a wide variety of platforms to advertise through. They further posit that this change has made it possible for consumers to access information from a wide variety of channels and at very high speed, making the earth a global village. These new prospects have changed advertising and subsequently, the effect it has had on consumers, particularly where it concerns their attitudes and subsequently, by extension, product or service awareness, liking and action. Facebook and Google, for instance, have created new environments which are part of the networks to which the planet belongs

and which operate at break-neck speed. They further alluded that the introduction of these internet-enabled channels have changed the way consumers communicate and subsequently, the production of advertisements where individual consumers can now create advertising content and use the wide available channels to share their content. They gave an illustration of where consumers can review information from a company using the internet-enabled channels which can then be freely shared among a group constituting advertising that the company needs. They concluded that the new internet platforms have enabled interactivity of companies' advertisements, making it more customised and targeted.

Hot Wire Company sold the first advertising banner on its company's website in the year 1994, setting the stage for advertising through online platforms, according to Bakshi & Gupta (2013). They added that this growth was spontaneous and by the beginning of the year 2000, the United States had recorded 8.2 billion dollars in the amount spent on advertising through online channels and the numbers continuously increased to 12.7 billion dollars by the end of the same year as many consumers across the United States enrolled in the platforms, and spent more time on the new channels. They therefore confirmed that advertising through online media channels had developed quickly in the last decade. (Bakshi & Gupta, 2013).

The advertising industry has however, been significantly disrupted by the internet with the introduction of more channels. In 2005, YouTube was launched and it set the stage to compete with the only existing visual and traditional channel, Television (Snelson, 2011). He mentioned that the media usage pattern has, as a result, changed and consumers can now interact with moving images outside Television through the use of YouTube. He further added that YouTube had established itself as the most successful and the most visited online video sharing and viewing platform since its launch in 2005. Despite this

success, Television still emerged as the most used and viewed more than YouTube as per the study done by the European Trade Association for Marketers of Advertising (EGTA) in 2018. The study confirmed that in 2018, Television remained the most used visual channel more than YouTube in European countries. The study revealed that this was true, especially when the consumption time between the two channels was compared, where 71% of total video time was spent on Television compared to 6.4% spent on YouTube across all age groups in 2018. According to Trendera, 2017, he argued that there was a gradual change in video time spent in which American teenagers spend 34% of their total video time watching YouTube.

The advertising industry has also experienced another shift in consumer behaviour where more and more users were using multiple mediums. A case in point is where consumers watch TV and YouTube channels simultaneously. This increased multiple uses of channels have affected advertising and thus marketers are required to constantly keep in touch with consumers to continuously monitor consumer behaviour in media usage in order to align advertising channels with need to shape consumers' attitude favorably (O'Barr, 2010). Television advertising in the second half of the 20th Century was considered a crucial communication channel that had the power to shape the way of life and attitude of consumers (O'Barr, 2010). The introduction of YouTube into the scene has changed this power of Television and introduced an element of active consumption of media channels where consumers could simultaneously watch media and actively avoid advertisements (O'Barr, 2010; Teixeira et.al. 2010). According to Shin and Lin, (2016), the transformation in the media landscape has shifted power to the consumers to determine what to watch and at what time; creating time shift television watching, recording of video and popularity of shared content through social media channels. Despite all these changes, TV advertising expenditure having plateaued continue to slightly increase, and as per a study done by Kafka and Molla (2017), it showed that 178

billion dollars was spent on TV advertising and that online media channels advertising spending including YouTube, had reached 209 billion dollars worldwide; which was 41% of the expenditure compared to 35% of Television advertising. They alluded that out of the 41% of the advertising spent on online media channels, YouTube accounted for 27%, confirming that Television advertising was higher than on YouTube despite the continuous change in consumer behaviour.

According to Kotler (2017), advertising is a way of communication that consists of an offer of information and a request for services. Sutherland and Sylvester (2000) mentions that the main aim of advertising is to increase awareness of a brand and inform consumers about new products and services in order to persuade them to purchase a product or service. Dehghani et al. (2016) concurs with this and confirms that the aim of all media channels, whether Television or YouTube, is ultimately the same - to shape attitude of consumers favorably towards the brands or products being advertised. Similarly, Venkatraman et al. (2015) argue that the two central objectives of advertising through a media channel are to create awareness of a brand, and to influence action which is purchase intention of the consumer. This concurs with studies done by Bronner et al. (2006), Malthouse et al. (2007) and Dehghani et al. (2016).

According to World Internet Usage and Population Statistics (2018), there were 7.6 billion people in the world as of 30th June 2018; 2 billion of them were internet users, and 44% were on social media channels, while the rest used the other online platforms. In Africa, out of a population of 1.3 billion, 335 million were internet users, and 147 million were on Facebook. In Kenya, out of 48 million people, 43 million were internet users, and over 7.2 million were on Facebook (Kaplan & Haenlein, 2019). The high number of people online has made many company executives to push their advertising activities to online rather than offline media platforms in a bid to save costs and still reach out to many people. Online media platforms, in this case, are Facebook, Google Ads and

YouTube, whereas offline are TV, Radio and Newspaper. Marketers are being pushed by their institutions to shift most of their advertising activities to online platforms which are deemed affordable, however, the question remains; what is the influence of advertising through these mediums on consumers' attitude? A question that is yet to be answered by various studies done under consumer behaviour, in which this study seeks to answer.

1.2.1 The concept of advertising through media

Advertising is anchored on the broad concept of promotion mix in marketing. The promotion mix forms one of the major four 'Ps' in Marketing, which include product, price, place and promotion, (Kotler, 2017). Cravens and Piercy (2006) posit that a well-defined product or service that meets consumers' needs is important for effective marketing but not sufficient for market success. They alluded that consumers must know that the product is available and must understand its benefits and its advantages over the competitors, and therefore promotion comes in to inform and remind prospective consumers of the company's offer and advocate a position in the minds of its audiences. Kotler (2017) says that marketers have at their disposal four major methods of promotion, which are advertising, public relations and publicity, sales promotion, and personal selling. He alludes that among the four methods, advertising is a paid form of communication that uses media channels of information to sell goods, services, images and ideas to the target audiences.

According to Kotler (2017), advertising is any paid form of non-personal presentation of ideas, goods, and services by an identified sponsor. Advertising is published or broadcasted because the advertiser has purchased time or space to tell the story of a certain product or service, unlike publicity. He further says that it is a non-personal form of communication since it is done through media, unlike personal selling, which uses a

person. He alludes that advertising identifies the source of the opinion or idea and therefore distinguishes it from propaganda.

Arens (2002) regards advertising as the promotion of a company's products and services carried out to drive up sales of those products and/or services. The scholar further posits that advertising is done to build a brand image, communicate changes in old products or introduce new products or services to consumers. Advertising has become an essential element of the corporate world, and hence companies allot a considerable amount of resources towards their advertising budget. According to Lancaster and Massingham (2018), advertising is a paid form of communication that relies on media choice to reach its target audiences. It is, therefore, paramount to understand consumers' attitude when advertising through the various available channels.

1.2.2 Consumer attitude

Consumer attitude is a concept that is broadly anchored in understanding consumer behaviour in marketing. Consumer behaviour is influenced by various factors, which are classified under three aspects – personal factors that are mainly the demographics of the consumer such as age, gender, income level and education level; Psychological factors such as perception and attitude; and, Social factors such as peer groups, family, friends, culture and media (Kotler, 2017). This study investigated one of the three factors in each category; the age of the consumer, attitude of the consumer and media used in advertising to reach the consumer.

According to Perner (2016), attitude is a learned predisposition to behave in a consistently favourable or unfavourable way with respect to a given object. Perner further explains that attitude varies in strength and reflects consumers' values, which are learned. According to Perner (2016), different situations impact attitudes, and thus, marketers need to continually keep in touch with the changing consumer attitudes to be able to

influence their actions. Changing consumer's attitude towards a product, service, or brand is a marketer's primary responsibility whose strategy includes changing beliefs, changing affect and changing behaviour (Perner, 2016). Schiffman and Kainuk (2014) explain that an individual with a positive attitude towards a product or service offering is more likely to make a purchase, making consumer attitude an important variable to study for marketers.

Consumer attitude is a general evaluation of a product or service formed over time, and which satisfies personal motive, while at the same time affecting the shopping and buying habits of consumers (Solomon, 2016). Perner (2016) defines consumer attitudes simply as a composite of a consumer's beliefs, feelings and behavioural intentions towards some object within the context of marketing. Perner explains that a consumer can hold negative or positive beliefs or feelings towards a product or service. Understanding consumer attitudes and how they are shaped by advertising through online and offline media platforms is therefore necessary to enable marketers to make the right decisions when choosing communication channels to use.

This concept of consumer attitude is widely studied by marketers and has various models such as the Tri-component attitude model (Solomon, 2016), the Multi-attribute attitude model, which has two sub-models: attitude towards the object model and attitude towards behaviour model (Fishbein & Ajzen, 1975). Others include the trying to consume model, which replaced the attitude towards behaviour model by Martin Fishbein and attitude towards the ad model that is still similar to the one towards the object by Martin Fishbein. This study used the tri-component attitude model that has been widely used in consumer attitude research as its conceptual foundation for the study.

Consumer attitude is fundamental in consumer behaviour because a positive consumer attitude indicates the likelihood of the consumer purchasing a product, service or idea. This is the reason why this variable was chosen for this study. Consumer purchasing behaviour refers to the methods involved when individuals or groups choose, buy, utilize or dispose of products, services, concepts or experiences to suit their needs and desires (Solomon, 2016). Consumers display a behaviour in searching for, paying for, using, evaluating and disposing of products and services that they think will satisfy their needs (Schiffman & Kanuk, 2007). Attaining a successful consumer purchasing behaviour requires a convergence of three fields of social science; individual psychology, societal psychology and cultural anthropology (Perner, 2011) to come up with a theory that answers what, why, how, when and where an individual makes a purchase (Green, 2007). This study assessed the influence of advertising through media on consumers' attitude.

Various studies have been done around consumer attitude (Schiffman & Kainuk, 2014; Njuguna, 2014), which focused on the models and foreign clothing with none focusing on the influence of advertising through media on consumer attitude and comparing online and offline channels. This study will help guide the media planners and marketing practitioners as a whole in choosing the type of media to use based on consumer attitude.

1.2.3 Commercial banks in Nairobi County

According to the Central Bank of Kenya Annual Supervision Report (2016), commercial banks in Kenya were classified into three peer groups using a weighted composite index that comprises net assets, consumer deposits, capital and reserves, number of deposit accounts and number of loan accounts. A bank with a weighted composite index of 5 percent and above is categorised as a large bank. A medium bank has a weighted composite index of between 1 percent and 5 percent, while a small bank has a weighted composite index of less than 1 percent. It further explains that for the period ended 31st

December 2016, there were eight large banks with a market share of 65.32 percent, 11 medium banks with a market share of 25.90 percent and 20 small banks with a market share of 8.77 percent. It further indicates that the three selected commercial banks, namely; KCB, Equity Bank of Kenya and Co-operative Bank of Kenya, fall under the large banks and control over 50% of the market share in the large peer category that is: 14.10%, 10.00% and 9.9% respectively. The three banks also have the largest number of branch representation in Nairobi and in the number of consumers compared to all the 39 banks in Kenya; thus, the reason for their selection for this study.

According to Social Bakers.com, Co-operative Bank had 1.1 million Facebook fans at the end of February 2017 compared to its close competitors as follows: KCB at 914 thousand fans and Equity at over 600 thousand fans. It further informs that the commercial banks with the highest Twitter account followers in Kenya as of February 2017 were KCB at 178,696 followers; Co-op Bank at 149,480 followers and Equity Bank at 110,805 followers. The high number of fans and followers for these commercial banks in Kenya are the reason they were selected for this study.

This is in addition to the fact that they were the biggest local commercial banks in Kenya at the time of the study in terms of asset base and number of consumers, according to the Central Bank of Kenya Annual Supervision Report of 2016. According to the Kenya Audience Research Foundation (KARF) report of 2017, the three largest banks in terms of asset base were listed among the ten companies controlling the highest share of voice in terms of advertising and in advertising expenditure in 2017/2018, competing with telecommunication companies and betting companies in corporate Kenya communication.

1.2 Statement of the problem

In a competitive market, advertising managers need to grab consumers' attention through advertisements and sales promotion. A sizable marketing budget is spent on advertising. The trend of using digital media platforms for advertisements is growing; however, the traditional mediums are still relevant. This study explored the influence of advertising through various media channels on consumers' attitude.

Kotler (2017) defines marketing as the science and art of exploring, creating and delivering value to satisfy the needs of a target market at a profit. Kotler defines advertising as any paid form of non - personal presentation and promotion of goods, services or ideas by an identified sponsor. This definition shows that marketers should identify the needs of consumers first as they explore to create and deliver value. This need is shaped through the promotion aspect of marketing, of which the paid form is advertising aimed at influencing consumers' attitude favourably towards products, services, and ideas of a company. Given that it is a paid part of a promotion and that the financial resources of companies are declining, leading to a reduction of marketing budgets, then the choice of advertising channel becomes a critical aspect to marketers. This is because they have to advertise through the media in order to achieve the objective of influencing consumers' attitude favourably. The changing media landscape globally and in Kenya, fuelled by the growing internet has, however, made the choice of media channels to advertise through more difficult. This therefore, has necessitated the need to use scientific research to guide marketers on this choice in order to influence consumers' attitude positively.

The media landscape in Kenya has been changing over time due to growth in internet-enabled technologies, which according to the Communication Authority of Kenya report 2016/17, has allowed over 70% of Kenyans in Nairobi County to access the internet.

These findings almost concurs with a study done by World Internet Usage and Population Statistics (2018), which indicated that as of 30th June 2018, Kenya had a population of 48 million, out of which 43 million were internet users. This means that approximately 90% of the population countrywide could access online media and therefore change in media consumption (Kaplan & Haenlein, 2019). This change means that marketers now have a wider selection of media channels to choose from for their company advertisements in order to reach their target audiences, and influence them positively towards their products, services, and ideas. The World internet usage and population statistics further revealed that over 7.2 million of the Kenyan population were on Facebook as of 30th June 2018, with indications that the same population could access other online channels like YouTube and Google search engines. Research also confirms that the main reason most consumers were on these online channels was because of the need to access information, get entertained and interact with their loved ones across the country and the globe (Kaplan & Haenlein, 2019). Existing studies on online media (Chikandiwa, 2013; Kamau, 2017) have not shed light on whether advertising through these channels would favourably or unfavourably influence consumers' attitude sub-construct of awareness, liking and action. Further scrutiny of the studies does not indicate the comparative influence of advertising through online and offline media channels on consumers' attitude, leaving a gap for the study.

Advertising being a paid form of communication needs to be done well to conform to the AIDA model of creating awareness, generating interest, desire and eventually action. This study assumes that the advertisements that have been done by selected commercial banks have met the AIDA model requirements. The choice of advertising channel is therefore critical since it determines whether the advert will reach the consumer and subsequently influence those consumers' attitude favourably. The challenge that marketers have been facing is the fragmented media channels that have seen an increased

number of media channels due to the improved internet access locally, continentally and globally. Advertising through the right channels has never been as critical as now, given the declining marketing budget allocations as a result of cost management in most institutions and therefore, the call for efficient use of resources. The scenario has been worsened by the increased cost of purchasing offline media channels compared to online media channels. This perception has pushed most companies to want to advertise through online platforms as opposed to offline platforms without scientific research to support this move. This study therefore sought to understand how advertising through online and offline media channels influence consumers' attitude in order to guide the choice of the channel.

The statistics showing that 90% of Kenyans are online and only 10% are offline should not aid the blind shift of marketing resources to online media platforms with disregard to offline media platforms. Empirical review by the researcher shows that in the recent past, marketing resources like marketing budgets, human resources and online ad agencies have significantly increased in online media channels of Facebook, YouTube and Google Ads. On the other hand, there is a significant decrease in resources supporting offline media channels of TV, Radio and Newspaper. However, as this shift is happening, no one has done a study to understand the influence that advertising through these channels has had on consumers' attitude; a gap that this research sought to fill. This study, therefore, specifically sought to establish the influence of advertising through media on consumers' attitude, a comparison of online and offline channels as used by selected commercial banks in Nairobi County, Kenya.

1.3 Research objectives

1.3.1 Main objective

The main objective of this study was to investigate the influence of advertising through media on consumers' attitude by comparing online and offline media channels used by the selected commercial banks in Nairobi County, Kenya.

1.3.2 Specific objectives

The specific objectives were;

- i. To examine the influence of advertising through Facebook on consumers' attitude in selected commercial banks in Nairobi County, Kenya.
- ii. To determine the influence of advertising through Google Ads on consumers' attitude in selected commercial banks in Nairobi County, Kenya.
- iii. To establish the influence of advertising through YouTube on consumers' attitude in selected commercial banks in Nairobi County, Kenya.
- iv. To examine the influence of advertising through Television on consumers' attitude in selected commercial banks in Nairobi County, Kenya.
- v. To determine the influence of advertising through Radio on consumers' attitude in selected commercial banks in Nairobi County, Kenya.
- vi. To establish the influence of advertising through Newspaper on consumers' attitude in selected commercial banks in Nairobi County, Kenya.
- vii. To assess the differences in moderating effect of age on advertising through online media channels and advertising through offline on consumers' attitude in selected commercial banks in Nairobi County, Kenya.

1.4 Research hypotheses

- (i) Ho1: Advertising through Facebook has no statistically significant influence on consumers' attitude in selected commercial banks in Nairobi County, Kenya.
- (ii) Ho2: Advertising through Google Ads has no statistically significant influence on consumers' attitude in selected commercial banks in Nairobi County, Kenya.
- (iii) Ho3: Advertising through YouTube has no statistically significant influence on consumers' attitude in selected commercial banks in Nairobi County, Kenya.
- (iv) Ho4: Advertising through Television has no statistically significant influence on consumers' attitude in selected commercial banks in Nairobi, County, Kenya.
- (v) Ho5: Advertising through Radio has no statistically significant influence on consumers' attitude in selected commercial banks in Nairobi County, Kenya.
- (vi) Ho6: Advertising through Newspaper has no statistically significant influence on consumers' attitude in selected commercial banks in Nairobi County, Kenya.
- (vii) Ho7: There are no statistically significant differences of moderating effect of age on the relationship between advertising through online media channels and advertising through offline media channels on consumers' attitude in selected commercial banks in Nairobi County, Kenya.

1.5 Justification of the study

The growth of internet-enabled devices has changed the media landscape in Kenya and the world, availing marketers a wide range of media channels through which to advertise

their products, services and ideas. However, despite the growth of online media channels like Facebook, YouTube and Google Ads that have provided marketers with a wide variety of media platforms to choose from while advertising, a survey has, however, not been done to understand how advertising through these channels influence consumers' attitude. The choice of channels for a campaign remains a key strategy to determine the success of a marketing communication campaign (Solomon, 2016). Organisations are adopting online channels of communication to advertise their products, services and ideas as a result of an increased number of consumers that are online (Kaplan & Haenlein, 2017). This shift and push by organisation to have marketers to advertise through online media channels has not been backed by research and more so whether advertising through these channels can influence consumers' attitude favourably; a key variable of consumer behaviour.

Consumer consumption of offline media channels of TV, Radio and Newspaper is believed to be reducing in appeal given the widespread of internet-based channels; however, marketers need to be guided through scientific research on the influence it has on consumers' attitude. This study, therefore, assessed the influence of advertising through these platforms on consumers' attitude in order to bridge the gap.

This study adopted age as a key variable that moderates the effect of advertising through media on consumers' attitude. This is in a bid to use scientific research to determine how marketers can differentiate the choice of the advertising channels based on the moderating variable of age. This study therefore scientifically assessed how this variable moderates the relationship between advertising through media type in order to guide marketers on the distribution of marketing resources across the available online and offline channels. This is in a bid to confirm if there are any significant differences of moderating effect of age on advertising through online and offline media channels

adopted by selected commercial banks in Nairobi County, Kenya, on consumers' attitude. The research findings will help marketers with resource allocation as they purchase media channels for their advertisements. It will also help them to align their choice of media for advertising on given that the findings show that the various media channels selected for this study influence the sub-constructs of consumer attitude (awareness, liking and action) differently, as shown in the data analysis chapter of this research work.

1.6 Significance of the study

The findings of the study may be useful to commercial banks in Kenya who would want to know the influence of advertising through online and offline media channels on consumers' attitude. This understanding will help marketers in these institutions to allocate resources appropriately across available mediums.

The study also provides information for future researchers and scholars who may want to gain knowledge on how age, which is a key variable of consumer behaviour, affects the relationship between advertising and consumers' attitude.

1.7 Limitations of the study

This study established the influence of advertising through media on consumers' attitude, then compared the influence of advertising through online and offline channels used by chosen commercial banks in Nairobi County. The study, nonetheless, was subject to several limitations. One, the nature of such research versus resources available during the study period limited the conduct of the study to Nairobi County, and involved only three selected commercial banks. Future studies may be done to cover the entire country and all the banks in Kenya. Subsequently, the constraints influenced the scale of the study but did not affect the conduct of the research once the design was arrived at. There were also constraints in terms of time, cost and other operational requirements, thus the study

focused only on six selected media channels as used by the selected commercial banks in Nairobi County, Kenya.

The study used a multistage sampling technique where the branches of the selected banks were sampled and then within the branches, consumers were further sampled using random convenience sampling according to age. This means consumers were conveniently divided into the identified age cohorts of below 29 years; 30 years to 49 years and those above 50 years before they could fill the questionnaires. The limitation here was on the convenient availability of the age limits that the study focused on. This limitation was mitigated by ensuring that the research assistants were well-briefed prior to collecting data to ensure those who filled the questionnaire were within the selected age cohorts.

Data for this study were collected using a questionnaire attached in Appendix II of this research thesis and provided conveniently to the consumers who were found transacting at the sampled branches of the selected banks. The limitation here was the hope that all consumers intended for the study were able to agree to complete the questionnaire; therefore, they could read and write.

This research work was projected to be done in April 2019. However, the study was done in May 2019 and June 2019. The limitation here was the timelines that took to get the approvals for the research proposal from NACOSTI and subsequently from the Director of Education, Nairobi County, and Ministry of Education. These timelines that had not been factored in the research plan.

Data were collected from consumers of the selected commercial banks across Nairobi County to get their views and perceptions concerning the variables and constructs under study. This was helpful in getting insights about the dynamics of the study variables at a

particular point in time. The results may consequently not be appropriate to some other periods, meaning that there are chances to conduct broader as well as longitudinal studies in similar research areas.

The use of quantitative methods alone in this research was also restrictive; as it did not allow respondents to express other views apart from those sought in the questionnaire. Data obtained purely based on quantitative methods limits the research design and findings. The respondents are likely to provide better insights on the variables under investigation when given a chance to discuss related issues openly and freely. Qualitative research methods may, therefore, be used in future studies.

1.8 Delimitations of the study

This study was delimited in seven ways. Firstly, the study only assessed the influence of advertising through media on consumers' attitude and compared online and offline channels used by selected commercial banks in Nairobi County. Secondly, the study examined advertising through Facebook, YouTube and Google Ads under online media channels with high numbers of active users within commercial banks at the time of the research; future studies, therefore, may be expanded to include advertising through other media channels that are online and may have increased in the number of active users beyond what the three selected ones currently have. Thirdly, the research only focused on advertising through Television, Newspaper and Radio under the offline media channels as used by commercial banks in Nairobi County, Kenya being the most used channels by consumers who are not online; future studies may expand to include advertising through other offline media channels not captured here. Fourthly, the study assessed the influence that advertising through media channels has on consumers' attitude under consumer behaviour; other studies may look at other aspects of consumer behaviour, which are perception, motivation and learning, among others. Fifthly, the

research collected data from consumers banking in the three largest commercial banks in Kenya, which were Equity Bank Limited, Kenya Commercial Bank Limited and Co-operative Bank of Kenya Limited who had a high share of voice in advertising and had invested in online media channels at the time of the study as per rankings from Kenya Audiences of Research Foundation (KARF) and Social Bakers 2017 respectively. Sixthly, the study assessed the moderating effect of age on the influence of advertising through media on consumers' attitude because there was a strong belief that certain age of consumers (Youth) in Kenya used online more than offline media channels compared to others. This study, therefore, excluded exploring the moderating effect of additional consumer demographics like gender, level of education and level of income, among others. Seventh and lastly, the study was done in Nairobi County because of the large representation of branches for the selected commercial banks in Kenya being in the county compared to other counties as shown by the Central Bank of Kenya Annual Bank Supervision Report, 2017; where over 30% of branches in Nairobi County were from the three largest commercial banks and therefore equally had a high number of consumers.

1.9 Summary of the chapter

Chapter one of this thesis reviewed the background of the study. It presented the overview of the advertising concepts through media, consumers' attitude and age of the consumer as the key variables for the study. It also gave background information on the commercial banks that were used in the study. The chapter also described the research problem, objectives of the research, hypotheses of the research, justification, significance, limitations and delimitations of the study.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter discusses the literature relevant to the study. It presents the theories that this research is hinged upon which, are the Tri-Component Attitude Model and the AIDA model for dependent and independent variables, respectively. Also covered in this chapter is the empirical literature review on the study variables of the investigation for purposes of highlighting the research gaps; including advertising through media, online media (Facebook, Google Ads & YouTube), offline media (Television, Radio and Newspaper), consumers' attitude and Age of the consumer. A summary of the key research gaps is also presented to support the need to conduct the study. The chapter concludes by outlining the conceptual framework of the research work.

2.2 Theoretical literature review

The study used the Tri-Component attitude model to examine the dependent variable (consumers' attitude) and used the AIDA model to make assumptions on the independent variable (advertising through media). This study examined advertising through online media channels (Facebook, Google Ads and YouTube) and offline channels (Radio, Television and Newspaper) used by the selected commercial banks in Nairobi County, Kenya.

2.2.1 Tri-Component Attitude Model

According to the Tri-Component attitude model, attitude contains three major components: Cognitive (Knowledge or Awareness), Affective (Feelings or Liking), and Conative (Behaviour or Action) (Solomon, 2016). The cognitive component consists of knowledge acquired by a combination of direct experience with the attitude object and related information from various sources. This knowledge commonly takes the form of

beliefs that the object has particular attributes and that specific behaviour results in specific outcomes that know as attitude which is a component of awareness. The affective component consists of a person's emotions or feelings about a particular product or a brand. These emotions and feelings are frequently treated by consumer researchers as primarily evaluative in nature since it that can be rated with degrees of an attribute of whether good or bad, favourable or unfavourable. This study referred to attitude component as liking. The third part, the conative component consists of a person's likelihood or tendency to undertake a specific action or behaviour towards the attitude object. Often this means the actual action or behaviour itself, or the intention to buy a particular product. In this study, we have referred to this attitude component as an action. Belch and Belch (2012) asserted that there are three attitudinal stages or components, which are encapsulated in the tri-component attitude model: cognitive component (an individual's beliefs regarding an object), affective component (an individual's feelings towards the object that may be positive or negative) and the behavioural component (an individual's readiness to respond to the object in the form of behaviour).

Consumer attitude, as explained in the Tri-component attitude model, is illustrated in figure 1.

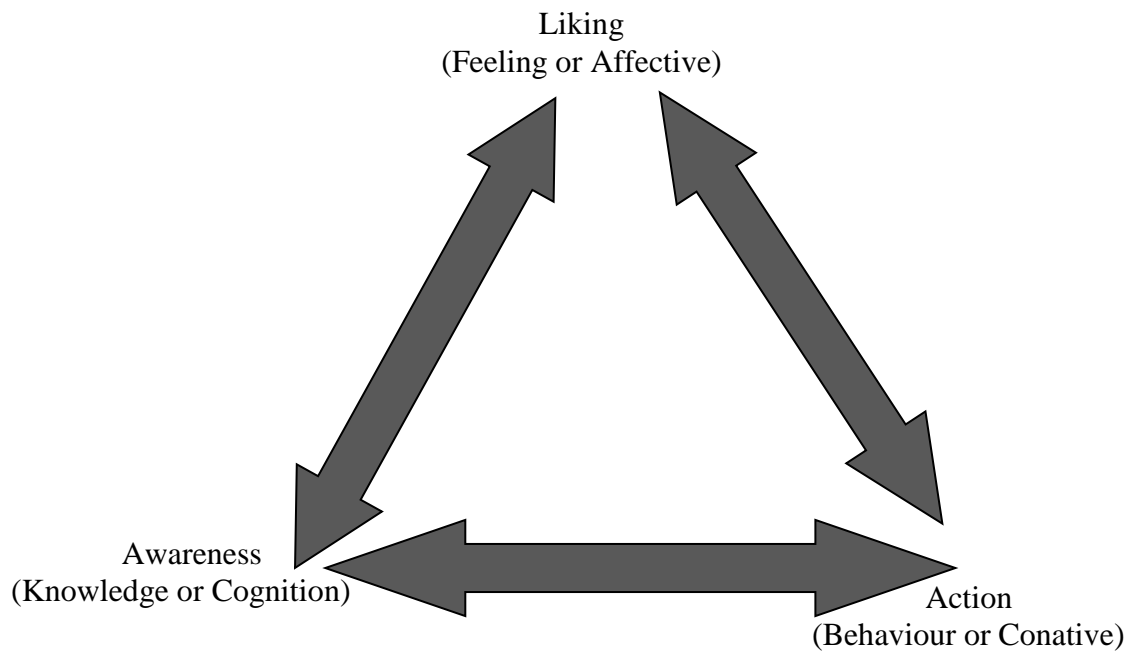


Figure 1: Tri-Component Attitude Model

2.2.2 AIDA Model

The Attention, Interest, Desire, and Action (AIDA) model was proposed by Elmo Lewis in 1898. The AIDA Model is a hierarchical models that describe the consumers' stages of consumers as they go through the purchase of a product/service or idea. The model has been in use by marketers for over 100 years in developing relevant advertisements that can then be carried in various communication channels with the aim of influencing consumers to purchase products or services. This theory was developed based on a study of the life insurance industry that describes the four (4) cognitive phases experienced by an individual upon receipt of a new idea or a new product purchased (Michaelson & Stacks, 2011). Batra et al. (2009), deviated a little from the original AIDA meaning and preferred to use the acronym for Awareness, Interest, Desire and Action. Study have shown that AIDA model involves four steps during evaluation that is to assess the attention, attract interest, create desire, finally the action taken which influence the purchase decision (Barry and Howard, 2007).

This model is very useful in assessing the impact of advertising by controlling every step of the psychological transformation that starts from the individual level to see an advertisement influencing the individual purchase for a particular product or service (Kojima et al., 2010). Although the model was introduced centuries ago and has gone through various modifications, the basic principle of this model remains intact and is still relevant today. Despite living in a world of interactive online communication and emerging social networks, users still need to be aware of the existence of a product, show interest in the product based on information obtained related to the benefits of the product, and express a desire to have these products because they meet the needs, wants, and their interests, and take relevant action or other alternative actions on decision to purchase the product (Michaelson & Stacks, 2011). According to Ashcroft and Hoey (2001), the AIDA model can be applied to internet services as it is applied to other products and services. The AIDA model has different levels. The cognitive level is when the user's attention can be drawn. The initial step to communication process which consumers need to acquaint themselves with the existing service. Affirmation of the effectiveness of the communication channel is the interest of the consumer to be interested in the product or service offered or the interest to explore more about the offer. This leads to the desire to acquire the product or service. At the level of behaviour, the action takes place and the consumer uses the service provided as a valued resource. Referring to the respondents' values to the steps in the advertising development process based on the AIDA model, the study by Lagrosen (2005) found that the capturing of user attention aspect is slightly weak in online marketing. The possibility of the prospective consumer to visit a company's website when browsing the internet intentionally, as occurs in traditional advertising, is low. However, this problem can be overcome through banner advertising on popular websites or through information and links from any relevant portal. He alluded that creating interest with consumers is a strong aspect of

online marketing. He added that when prospective consumers are browsing a company's website, a lot of information can be passed on to them in an interactive and interesting method so as to create consumer interest in the products or services offered. Lagrosen (2005) further posited that website content may also be continuously renewed regularly to encourage repeat visitors.

Kotler (2017) argues that advertising through online channels has many opportunities to provide explanations about the products or services using interactive methods in shaping consumers' attitude favourably in order to purchase company products or services. He further explained that advertising through online channels can be very supportive in the process of consumers' action as one can combine with interactive enablement to include payment through the integrated card system. Hoek and Gendall (2003) assert that by creating awareness or attention in consumers, advertising can create interest and desire before triggering one to take action. The attention given to the AIDA model and its variations on advertising studies allows the model to also be applied to other marketing and communication activities among them being sponsorships and purchasing behaviour. Initially it was postulated that the AIDA framework has been frequently used in the field of marketing both on online and offline (traditional) media advertising channels. This study assumes that all the advertisements that have been carried out by the selected commercial banks meet the standards of the AIDA model and therefore, can uniformly shape consumer attitude. This therefore allows the researcher to focus on the variable of media selection for further scrutiny in shaping consumers' attitude.

Arens (2002), argues that despite criticism, the AIDA model has not lost its core simplicity hence has survived over decades. He posits that models that have developed out of the AIDA model include the Hierarchy of effects model (which breaks advertising

goals into six stages of interest, knowledge, liking, preference, conviction and purchase), DAGMAR model (which implies Defining, Advertising Goals for Measured Advertising) and finally the AIDAS (which stands for Awareness, Interest, Desire, Action and Satisfaction). Lavidge and Steiner (1961) deviated from the previous early hierarchy response model development since they believed that immediate sales were an insufficient factor of advertising effectiveness, even if it was measurable. They posited that advertising was an enduring investment, mainly due to the long-term nature of advertising effects that resulted in the development of the hierarchy-of-effects model.

It seems inconceivable that a consumer shifts from the level of low interest of eager buyer but that it is gradual shift to buying a product or service. These steps include unawareness of the brand's existence, awareness, knowledge of what the brand offers (awareness and knowledge form the cognitive attitude component), consumers liking the brand (a favourable affective attitude), consumers preferring the brand over others (a favourable affective predisposition) and have a desire to purchase the brand and conviction that it would be a wise purchase that leads to purchase intent, and finally culminating in the actual purchase (behavioural attitude component). The steps of the hierarchy-of-effects model are analogous to the communications of effect pyramid (also known as the purchase funnel). Studies have reported that it a great challenge to attain the upper-levels of the AIDAS hence there is drop in the number of the consumers as they ascend the later level of pyramid (Safko, 2012; Belch & Belch, 2012).

According to Safko (2012), advertising theory need to be distinct by way of features that are different from other fields in order to be informative. He added that in earlier years, advertising was unsophisticated in comparison to the present day practise. Belch and Belch (2012) explain that researchers in the field of advertising have hardly taken a step back to determine if the theoretical perspectives borrowed from other fields are

appropriate to use in their industry and if they adequately incorporated the elements that define the nature of advertising. Safko (2012), adds that the basic objective for advertisers is to inform consumers on ideas, services or products in order to shape or influence their attitude, towards a product or service. He alludes that advertising therefore formed part of the method that was used by marketers to close the vacuum. Advertising through mass media therefore makes it possible for a producer to bring their products to the knowledge of their numerous prospective consumers and therefore shape or influence their attitude.

The AIDA model is still being used by marketers today and has been employed in various studies in advertising (Kotler, 2017). This study, therefore, used the model to make assumptions that all the advertisements that the selected commercial banks carried out had met the AIDA model aspects of attention, interest, desire and finally, action. It assumed that the advertisements done through the online channels (Facebook, Google Ads) and offline channels (Radio, Television and Newspapers) met the standards of the AIDA model of creating Attention, Interest, Desire and Action. This study, therefore, focused on the advertising channel rather than the advert itself and how it influences the various sub-constructs of consumer attitude, which are awareness, liking and action.

2.3 Empirical literature review

This section discusses the literature pertaining to the research variables, which are advertising through media (online media of Facebook, Google Ads and YouTube; offline media of Television, Radio and Newspaper), consumers' attitude and Age of the consumer as a moderating variable. It highlights the existing gaps in relation to the study objectives and issues of interest to the current study.

2.3.1 Advertising through media

Ayanwale et.al. (2005) confirmed that marketers advertise through various media channels in order to reach the target audiences. Among the channels he listed and mentioned that they were popular with marketers were Television, Radio, Newspaper, Magazines and Events. Ducoffe (1996), on the other hand argued that many companies have moved from traditional media channels to the internet-enabled channels which have combined several forms of advertising to include banners, corporate websites, email signatures and messages just to mention a few. A study done on advertising expenditure in 2004 confirmed that 44% of the advertising budgets were used by marketers to advertise through Television and Radio which was slightly higher compared to the expenditure on Newspaper and Magazines (Sadhasivam & Nithya, 2015; Sorce & Dewitz, 2007). The higher expenditure on these two channels was accredited to a positive effect adverts carried on Television and online channels on attitude of the consumers. On the other hand, Nayak and Shah (2015), opined that advertisements done through newspapers were crucial in brand development and that they influenced purchase decisions. This argument concurred with the study done by Raju and Devi (2012) who confirmed that advertisements done through print were more trusted by consumers compared to other advertisements in other channels. A study done by Sorce and Dewitz (2007) found out that advertisements done through magazines were more effective compared to those done through Television. Similarly, a study done by Pongiannan and Chinnsamy (2014) provided an empirical evidence that advertisers preferred using print media compared to other channels. Trivedi (2007) contradicted the notions prevailing and alluded that advertising through online channels did not have an impact on consumers' actions. Trivedi argued that processing the advertising message that has been posted via online mediums is a combination of the media channels used and the company's brand image that will ultimately influence consumers' attitude positively to

act. The aforesaid inferences state that advertising through media affects consumers' attitude sub-constructs of awareness, liking and action, which will, in turn, affect consumer behaviour on various purchasing levels.

Related studies were limited to general positive and negative influence of the media channel as well as the evaluation of the level of the effect of media channel on the brand awareness and decision to purchase a service or product offered. Recently, it has been proposed that companies engage not on production of goods or products but also market their products through consumer information on the benefit of the product by winning the consumer trust or loyalty on a particular good or service. This can be achieved through tense and skillful large-scale promotion of the advertisement media channels, public relation and sale promotions. Study have shown that sale promotion and advertising through a particular media channel provide information about the product, service of a particular sponsor or promoting company (Kotler and Armstrong 2012). Developing an advertising strategy consists of two major elements; creating advertising messages and selecting advertising media (Kotler, 2017). This study dwelt on selecting the advertising media, given the wide variety of mediums available.

Kotler (2017) further averred that advertisements should be persuasive and, at the same time, entertaining; they should cut through the clutter and seize the viewers in one to three seconds before they are gone. According to Kotler (2017), selection of an advertising media undergoes five major steps; deciding on the reach, frequency and impact; choosing among major media types, selecting specific media vehicles and deciding on media timing. This research work, therefore, assumes that the advert that has been created by the selected commercial banks for use in the various mediums has met

the AIDA model requirements of creating attention, interest, desire and action. It therefore focuses on the choice of media to use for advertising.

According to Arens (2002), the advertising mantra, AIDA, works well where it is strictly adhered to, and further notes that a good advert should create Attention, Interest, Desire and Action and make a Learn-Feel-Do sequence. There has been considerable debate on how advertising works, however, the general consensus has been that there can be no single all-embracing theory that explains how all advertising works because they have varied tasks (Pongiannan & Chinnasamy, 2014). The mentioned scholars gave an example of advertising that attempts to make an instant sale by incorporating a return coupon that can be used to order a product, which was found to be very different from a corporate image advertising that is aimed at reinforcing attitudes. They further argued that there were competing views on how advertising works owing to existence of strong theory of advertising and weak theory of advertising - both theories being based on how they affect consumers and their end results. They alluded that the strong theory follows that a consumer passes through the stages of AIDA – awareness, interest, desire and action. This theory argues that advertising is strong enough to increase the public's knowledge and change their attitude and as a result, it is capable of persuading new consumers to purchase a brand. This is called the conversion theory of advertising, where non-buying consumers are converted to buyers.

The AIDA model, however, has been criticized on two grounds; one is that there is little evidence that consumers experience a strong desire before making a purchase because in cases of inexpensive product, a consumer could very well purchase a brand on a trial basis without any strong conviction that the brand is superior. Secondly, it has been reported that the AIDA theory underscores what precedes after the action upon the

advertisement in a well-established market target where consumers are aware of the brand (Jobber & Ellis-Chadwick, 2013).

Advertising is a significant component of the market economy. It plays a significant role in motivating consumers to either use a particular brand or increase consumption of that brand (O'Guinn & Faber, 1991; Tan, 1981). They argued that the growth of a discipline is as a result of accidents in history showing the transforming consumer lifestyle and needs over a given time. They gave an example of mass communication which has grown to become an academic field of interest and that it developed as a result of propaganda in World War I and World War II. A study done by Pearl et al. (1982) concurred that mass communication being a critical aspect of advertising, developed out of a concern of violence displayed by Television in World War I & II. These authors opined that advertising presents a relatively new research area compared to other more established fields such as psychology and economics. They therefore argued that it was not uncommon for advertising researchers to borrow theories from other more established fields and apply them in advertising settings. Pearl et al. (1982) further averred that utilizing relevant theories from other fields to examine advertising has certainly deepened the understanding of the phenomena under investigation over the years. However, what was being frequently ignored in these theories is that advertising is a unique phenomenon, and a set of important characteristics define this field. Advertisement is defined as the art capturing or convincing human intellect on a particular product or service to generate income from that product or service (Bernoff, 2009).

Industries spend millions, even billions of dollars to win hearts and minds and to influence choices towards their products and ideas. Bernoff avers that in advertising, the product is the audience, and the consumers are the corporate advertisers who buy media.

He further alluded that the media type whether online or offline carry the audiences and advertisers bring the money to the media companies and concluded that the media therefore has and sell the audiences.

Studies have also shown that advertising media are no longer neutral agent of the merchants but are used as the machinery owned by large cooperates companies (Bronner and Neijens, 2006). The developed advertisements will therefore need media channels to use in order to reach their audiences. This study evaluates how advertising through the various selected online and offline channels influence consumers' attitude.

2.3.1.1 Advertising through online media channels

Online media channels as communication technologies that use the internet or the World Wide Web (www) to present or exchange information. Such content was digitized and transmitted over the internet or computer networks via text, audio, video and graphics and, therefore, sometimes it is called digital media (Kaplan *et al.*, (2017). The internet began to grow when the text was put onto the internet instead of being stored on papers as was previously done. These scholars posited that soon after the text was placed onto computers, images followed, and then came audio and video. Kaplan *et al.* (2017) observe that digital media has come a long way in the few short years to become as we know it today and it continues to grow.

Online media is anchored under digital marketing, which uses digital technologies to communicate about products and services to consumers through the internet. According to Kaplan and Haenlein (2017), this is one of the growing advertising media channels that is fuelled by the growth of access to the internet and is used to reach audiences on Facebook (a social media channel), YouTube, Google Ads and any other channel that uses the internet to transmit information. The scholars noted that the internet has changed

the way brands and businesses use technology for marketing. Marketers are including digital platforms in addition to traditional platforms in their marketing plans, with the aim of reaching out to consumers who are increasingly using digital devices for their daily transactions and information instead of visiting physical shops.

Empirical review informs this study that use of online media channels in communication is deemed to be cheaper compared to offline media channels; however, no one has done research to understand whether advertising through these online channels has a role in influencing consumers' attitude, and the strength of the influence that it has on each sub-construct of attitude (awareness, liking and action).

The marketing communication mediums have evolved from print media, electronic media, and then to social media in cyberspace (Woodcok & Green, 2010). The scholars observe that consumers in the new millennium are not only changing interest to shop online, but also to find information through online media channels before making purchase decisions. This continuing trend shows that consumers tend to trust their friends and contacts in online media channels like social mediums over the ads displayed by business organizations (Woodcock & Green, 2010). Online media channels, therefore, have resulted in significant changes to the strategies and tools used by business organizations to communicate with users. Mangold and Faulds (2009) asserted that online media tools combine the features of traditional integrated marketing communications tools where business organizations communicate with the users and word-of-mouth marketing mainly found in online channels where consumers communicate with each other (whereby marketing managers cannot control the content of communicated information). They further alluded that interaction in online media channels is a much more attractive forum compared to offline media given that information could be presented in various forms which include sharing experiences,

jokes, videos and comments from friends. They concluded that forums for sharing information and experiences could positively or negatively shape consumers' attitude towards the product or service being offered by the business organizations. Woodcock and Green (2010) confirm that advertising through online media channels is a quick avenue to deliver information and thus, its use as an advertising media channel may impact product performance and branding given its continuous shaping of consumers' attitude.

Online media channels may be used as advertising tools by business organizations of various sizes and types (Birkner, 2011). Birkner asserts that online media channels such as Facebook, Google Ads, and YouTube enable business organizations to connect with consumers at the right time, directly with lower cost, and with higher efficiency than traditional media channels of Television, Radio or Newspaper. This has therefore seen these online media channels being monopolized by both large business organizations and also by the small and medium enterprises (Kaplan & Haenlein, 2017). In addition, social media sites such as Facebook and Twitter allow users to follow their favourite brands and to comment or post questions related to products or services. The use of these social media sites has enabled business organizations to identify what is being said about their brands and communicate directly with consumers thus continuously shaping their attitudes (Reyneke et al., 2011).

According to Kotler et al. (2017), a lot of people are connected to social media channels, searching on Google and are subscribed to video-sharing sites. Since the rise of this digital phenomenon, marketers have been tapping on the online crowd. There is much to do this day and age about online marketing since consumers spend so much time on computers, smartphones and tablets. Thus, being able to reach them digitally is not only quick and efficient but also wide in choice. This study assessed three types of online

media channels: Facebook, Google Ads and YouTube, which have a high number of users and are used by commercial banks in Kenya in their digital/online marketing strategies to reach out to consumers (Qazi & Muhammad, 2017). The online media is of interest in this study given the high number of the world population who can now access the internet.

According to Qazi and Muhammad (2017), the leading social media platform is Facebook with more than a billion monthly active users world-wide. YouTube also estimates a billion monthly active users with over 4 billion video views per day. Currently, it is estimated that from the customer base of 320 million approximately 500 million use Tweeter per day. WhatsApp and Instagram, which were taken over by Facebook, have an active user base of 900 million and 400 million, respectively. Instagram's active consumer base has exceeded both Twitter and Pinterest, recording more than 80 million photos and 3.5 billion posts per day. Moreover, LinkedIn (100 million), Snap Chat (200 million) and Google+ (400 million) active users are also recognised social media platforms (Qazi & Muhammad 2017).

Social media, such as Facebook, Twitter, LinkedIn, YouTube, WhatsApp, Instagram, Tumblr, Pinterest, WeChat and Google+, permit young users to create personalized online pages, communicate and interact with friends, as well as exchange content that they have created themselves (user-generated content) and/or information from other brand-related sources (Madana, 2011; Statista, 2015). Social behaviour and how consumers think have conventionally been disseminated by media such as television, radio, newspaper and magazines, but in the twenty-first century, social media has begun to replace traditional media's enduring and influential role on young consumers. This change in behaviour represents both an opportunity and a challenge from an organization's viewpoint (Uitz, 2012; Nhlapo, 2015). Marketers progressively depend

more on social and mobile information communication technology (ICT) channels to market and promote their brands amongst the youth. Additionally, the notion of implementing content that is both entertaining and current would entice young consumers to interact and disseminate the information to their friends. This significant feature, which is also referred to as word-of-mouth (WOM), can be considered as the future of social media marketing communications (Yaakop et al., 2013).

Studies have postulated that on the theoretical point of view social media have significant impact on the advertisement of a good and a service as a marketing communication tool which have gained a theoretical foundation (Okazaki and Taylor, 2013). Bolton et al. (2013) observe that there were few studies that assessed whether there were differences within a separate cohort in online media marketing. Additionally, they confirmed that there were few empirical international inquiries that consider Generation Z. Furthermore, advertising through online media and its influence on Generation Z's attitudes had not been suitably measured in South Africa. South Africa has become one of Africa's leading regional economic forces and joined the newly industrialised countries- Brazil, Russia, India and China (BRICS) in 2010. BRICS represents newly industrialized countries with large developing economies and will (and do) play an important role in the world economy (Peter & De Meyer, 2012). Hoffman and Novak (2012) propose that a sound theoretical framework of online media is required for organizations to implement precise marketing tactics, particularly regarding usage variables such as mobile device access. Peter and De Meyer (2012) suggest that a more holistic approach was required to effectively assess multiple elements of online media to make informed marketing communication decisions.

According to Mwenda (2013), millions of ordinary consumers in Kenya have access to the internet, and the once pristine network is fast becoming dotted with storefronts, shopping centres, and expanding digital shops in many virtual streets. Recently, in Kenya, Motor vehicle dealers, Television stations, Radio station, and many industries advertise their products and services on social media platforms or on internet to target their customers. This concurs with Morrison's (2014) review that the emergence of online advertising over the past decade has radically transformed the electronic landscape not only in the world but also in Kenya. Mwenda (2013) argues that in Kenya, the digital revolution offers unprecedented opportunities for economic growth and development. The fast growth of the internet and the accompanying shift in internet user demographics have created an exciting new commerce channel that helps businesses to increase revenue and awareness dramatically (Morrison, 2014). The internet has had a greater impact on the marketing of goods and services than any technology since the invention of television, rendering the need to study advertising through the various media channels and the impact it has on shaping consumers' attitude.

Social networks are considered the platform through which online reviews are exchanged, although they should be considered separate elements (Morrison, 2014). Social network platforms such as Facebook, which grew by 22% between October 2011, and November 2011, and YouTube which grew 67% percent between the same time frame, are the new age medium of online advertising, reaching millions of people at a go (Darban & Li, 2012). The online media channels that this research focuses on are Facebook, YouTube and Google Ads being the biggest and with largest followers (Kaplan & Haenlein, 2017).

2.3.1.2 Advertising through Facebook

Facebook, as defined by Kaplan and Haenlein (2017), is an online platform that facilitates interaction among people in which they create, share and/or exchange information and ideas in virtual communities and networks through social media sites. The scholars describe it as a computer-mediated communication channel that uses the internet as its backbone. According to Kaplan and Haenlein (2017), technology advancement has made it possible for one to connect to the internet on their mobile phones and tablets. Facebook, according to these scholars, differs from traditional media in many ways, including quality, reach, frequency, usability, immediacy, cost and permanence. This concurs with Evans (2012), who posits that unlike traditional mass media, Facebook media channel is participative in nature because audiences are part of the creative process or force that generate content, and is collaborative in nature in terms of how information is created, shared, altered and destroyed.

Facebook is a popular free social networking website that allows registered users to create profiles, upload photos and videos, send messages and keep in touch with friends, family and colleagues (Evans, 2012). According to Kaplan and Haenlein (2017), Facebook is a leading social media platform that is used by many users currently to acquire information away from the traditional method of using newspapers, radio and television. They further posit that it is a recommended platform for any marketer trying to reach out to its consumers. In Kenya, commercial banks have created profiles in this platform in order to get followers for purposes of marketing their services and engaging consumers online. Advertising through Facebook as an online media channel and how it influences consumers' attitude was one of this study's objectives.

Mark Zuckerberg, then a Harvard undergraduate, founded Facebook in 2004 with his college roommates and fellow computer science students –Eduardo Saverin, Dustin

Moskovitz and Chris Hughes (Harvey & Jose, 2005). The site grew rapidly and had 4,300 users after only two weeks and in a month, Facebook had become such a hit that it started expanding to universities in Europe, and only 20 months after going public, Facebook had already expanded to every university in the United States and had an estimated value of US dollar 100 million (Harvey et al., 2005)

According to Statista.com, Facebook had 1.86 billion monthly active users globally as of the 4th quarter of 2016, further explaining that it is the biggest social networking service based on global reach and total active users (Qazi & Muhammad, 2017). These huge numbers are making marketers have their companies sign up profiles as Facebook users so that they can engage consumers online. In Africa, there were over 146 million active Facebook users as of March 2016, out of which 5.5 million users were in Kenya. According to Social Bakers.com, Co-operative Bank had 1.1 million fans as at the end of February 2017 compared to its close competitors as follows: KCB at 914 thousand fans and Equity at over 600 thousand fans. These huge numbers make it necessary to understand if advertising through this online channel will have an influence on consumers' attitude and how the results will compare with those in other online channels and also those in selected offline channels.

According to Kaplan and Hainlein (2017), 3.7 billion people use the internet globally; out of which 2.7 billion people were active social media users as shown by Table, 1:

Table 1: Global digital snapshot Jan.2017

Total World Population	Internet Users	Active Social Media Users
7.476 billion	3.773 billion	2.789 billion
	50% Penetration	37% Penetration

Source: Kaplan & Hainlein, (2017)

In Africa, the number of active social media users are approximately 170 million as shown by Table 2

Table 2: Digital in Africa, Jan. 2017

Total World Population	Internet Users	Active Social Media Users
1,231 million	362 million	170 million
	49% Penetration	14% Penetration

Source: Kaplan & Hainlein, (2017)

According to the Communication Authority of Kenya (CAK) (2016), out of a population of 46 million, approximately 70% of the population as of September 2015 used the internet, and this was attributed to penetration and availability of smartphones. Advertising over social media, in this case, Facebook, is still considered a new phenomenon (Okazaki & Taylor, 2013).

Advertising through social media channels involves direct and indirect marketing methods to generate consumer awareness, recognition and recall for a product, person or brand through web tools of social networking, content dissemination and microblogging (Gunelius, 2011). Specifically, Facebook advertising involves companies using banner ads, embedded videos, animations, brand pages, surveys, classified and sponsored ads to promote their products and services. It selects target audiences based on their application and use of social networks (Jung et al. (2016); Irfan et al., (2017)). All these set of advertising through media activities either use Facebook for sales promotion, Twitter for generating a specific trend (use of hashtags), uploading a product, launch video on YouTube, engaging through a photo on Instagram, posting a blog on HubSpot and networking with marketing managers on LinkedIn (Kaplan & Haenlein, 2017). This study therefore examined the influence of advertising through Facebook on consumers' attitude as used by selected commercial banks in Nairobi County, Kenya.

2.3.3.3 Advertising through Google Ads

Google Ads is an online advertising platform developed by Google, where advertisers pay to display brief advertisements, service offerings, product listings, video content and generate mobile applications installs within the Google ad network to web users (Benaifer, 2005). Google Ad's system is based partly on cookies and partly on keywords determined by the advertisers. Google therefore uses these characteristics to place advertising copy and images on pages where they think it might be relevant. Benaifer (2005) further notes that advertisers pay when users divert their browsing to click on the advertising copy. Partner websites receive a portion of the generated income. Google Ads has evolved into Google's main source of revenue contributing to Google's total advertising revenues of USD 95.4 billion in 2017. This research sought to establish the influence of advertising through Google Ads on consumers' attitude as used by selected commercial banks in Nairobi County, Kenya.

2.3.3.4 Advertising through YouTube

YouTube platform allows users to upload, view, rate, share, add to favourites, report, comment on videos and subscribe to other users (Kaplan & Haenlein, 2017). It offers a wide variety of user-generated and corporate media videos. Available content includes video clips, TV show clips, music videos, short and documentary films, audio recordings, movie trailers, live streams and other content such as video blogging, short original videos and educational videos. Content on YouTube is largely uploaded by individuals, but media corporates like commercial banks in Kenya, who are registered users place their ads in there (Evans, 2012) and that unregistered users can only watch videos on the site, while registered users are permitted to upload an unlimited number of videos and add comments to videos.

According to Kaplan and Haenlein (2017), YouTube earns advertising revenue from Google AdSense, a program that targets ads according to the site content and audience. The vast majority of its videos are free to view, but there are exceptions, including subscription-based premium channels, film rentals, as well as YouTube Premium, a subscription service offering ad-free access to the website and access to exclusive content made in partnership with existing users. As of February 2017, there were more than 400 hours of content uploaded to YouTube every day, and as of August 2018, Alexa Internet ranked the website as the second-most popular site in the world after Facebook. This study examined the influence of advertising through YouTube on consumers' attitude as used by selected commercial banks in Nairobi County, Kenya.

2.3.4 Advertising through offline media channels

Offline media is anchored as a tool that aids marketing communication to convey information to the target audiences. The mediums do not use the internet according to Kotler et al. (2017), and they include TV, Radio and Newspapers among others. According to the world internet usage and population statistics (2018), although most of the world, (55%) has adapted to the internet, there is a huge number (45%) who are off the net and who can only be reached through offline media. Additionally, in Africa, over 75% of the population (about 965 million) was not on the internet, making offline media relevant. . The research presents Kenya differently with over 70% of the population able to access the internet, according to CAK report 2016/17, but this remains to be ascertained given the unreliability of the internet access in the country.

The tremendous growth of the internet has made today's marketers refer to other media channels that are not connected to the World Wide Web as offline, old media or traditional media (Kramer et. al. 2015). They include TV, Radio and Newspaper among

others. As much as the arrival of the internet appeared to be the end of offline media, they still play such a leading role in online searches for products and services, and offline media is still referred to as the real world (Bronner & Neijens, 2006). In this study, offline refers to media that is not connected to the internet and they include traditional ones like TV, Radio and Newspaper. Offline marketing is any promotion or advertisement that is published and released outside the internet (Kramer et. al. 2015). This primarily grabs the attention of people who are within the vicinity of marketing activity. Marketers and advertisers still rely on traditional offline tools to reach consumers and consumers have not abandoned these channels completely (Kramer et al. 2015).

The 2016/17 report by the Communication Authority of Kenya (CAK) shows that offline media is still relevant given the reliability issues around the internet in Kenya, and the consumption of offline media, especially radio, is still high in rural Kenya where the internet is not reliable. Most of the studies done on offline media channels have focused on comparisons between offline and online adoption statistics instead of how advertising through them influences consumers' attitude (Ha & McCann, 2008). This study therefore closes the gap by researching on advertising through offline media channels and how it influences consumers' attitude especially in Kenya, where the internet is still expensive and unreliable. This study therefore specifically assessed the influence of advertising through offline media channels of TV, Radio and Newspaper on consumers' attitude and compared the results with those of online media channels in order to inform marketing practitioners on the choice of media.

2.3.4.1 Advertising through television

Television is a traditional media that combines audio and visual methods to pass communication to its audiences (Snyder & Garcia-Garcia, 2016). It is a domestic media that one can watch at the comfort of their homes and allows one to witness events happening thousands of miles away. The tremendous success of television as a mass medium has its roots in its ability to incorporate both visual and aural content. This audio-visual character gives it great power in conveying realism and this keeps the viewer emotionally involved (Snyder & Garcia-Garcia, 2016). This study therefore examined the influence of advertising through TV on consumers' attitude as used by selected commercial banks in Nairobi County, Kenya.

2.3.4.2 Advertising through radio

Radio is the transmission of signals by modulation of electromagnetic waves with frequencies below those of visible light (Kramer et al. 2015). In electronics, modulation is the process of varying one or more properties of high-frequency periodic waveform, called the carrier signal, with respect to a modulating signal (Malthouse et al. 2007). This is done in a similar fashion as a musician may modulate the tone from a musical instrument by varying its volume, timing and pitch. The three key parameters of a periodic waveform are its amplitude (volume), its phase (timing) and its frequency (pitch), all of which can be modified in accordance with low-frequency signals to obtain the modulated signal (Malthouse et al., 2007). Radio advertising is a method by which producers and sellers use radio time to give information to their prospective customers through the audio process. Specifically, the purpose of radio advertising is to enhance potential consumers' responses to the organization and its offerings. It seeks to do this by providing information that the consumers desire by supplying reasons for preferring a particular organisation's offer. Producers and sellers find radio more convenient in

reaching the majority of the potential buyers, especially in the rural areas where other forms of advertising cannot easily reach.

Radio is an attractive medium among the various mass communication media because of its special characteristics. It continues to be as relevant and potent as it was in the early years despite the emergence of more glamorous media. It is true that in the first phase of broadcasting spanning three decades from the early twenties, radio reigned alone or was the dominant player (Bronner & Neijens, 2006). However, over a period, the media scene has changed drastically. Television, with its inherent strength of audio-visual component, has captured the imagination of the people. The advent of satellite television, the internet and the convergence of technology have added further dimensions to media utilization patterns (Kramer et al, 2015). However, despite the presence of a plethora of media, there is room and scope for each medium. New technologies, according to Kramer et al. (2015), add things on but do not replace others; each medium reinvents itself in the context of changes in the communication environment. In a changed media scenario, radio is reorienting itself with more innovative programmes and formats. This research work therefore examined the influence of advertising through the radio on consumers' attitude as used by selected commercial banks in Nairobi County, Kenya.

2.3.4.3 Advertising through newspaper

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

According to Nayak and Shah (2015), the newspaper forms an effective form of media in a developing country such as India, where its reach is almost in every household. Nayak and Shah reported that India led the world in terms of newspaper circulation with nearly 330 million newspapers circulated daily, and it also showed a growth rate of 6.25% over the previous year. They also shared similar figures of Nielsen Company, where expenditure in India on Newspaper advertisements was 4 billion US dollars in the year 2011 and was expected to grow at a remarkable rate. In the twenty-first-century media revolution, consumers have more media options. Hence, more research needs to be conducted to measure the effects of media advertisements on various stages of consumer behaviour and specifically how it shapes consumer's attitude. This is the concern of this study. This will capacitate advertisers to take the right media mix decisions when allocating marketing resources for positively shaping the consumers' attitude.

A newspaper provides information to the people about various events, issues and occurrences in the world. It also interprets and explains matters, which are otherwise difficult to be understood by readers. It is a great public educator discussing every topic ranging from news to literature. It provides up-to-date information about science and technology and promotes civilization in the society (Malthouse et al., 2007). Newspaper also helps its readers build an opinion about various national and international issues, events and policies through its editorials and opinion columns. It also entertains its readers through special features and stories of human interests. This study therefore explored the influence of advertising through the newspaper on consumers' attitude as used by selected commercial banks in Nairobi County, Kenya.

2.3.5 Consumers' attitude

According to Schiffman & Kanuk (2014), attitude is a learned predisposition to behave in a consistently favourable or unfavourable way with respect to a given object. Attitudes vary in their strength, reflect consumers' values and are learned. Further, different situations impact attitudes differently; thus, marketers need to continually keep in touch with the changing consumers' attitude to be able to influence their actions. According to Batra et al. (2009), attitude is a central concept in the entire field of social psychology and therefore theories and methods associated with its explanation and measurement have largely evolved from the work of social psychologists and psychometricians. Kotler (2017) defines an attitude as persons' enduring favourable or unfavourable evaluations, feelings and action tendencies towards some object or idea.

Schiffman et al. (2014) further explain that as an outcome of psychological processes, attitudes are not directly observable but are inferred from what people say or from their behaviour. Consumer researchers therefore, tend to assess attitudes by asking questions or making inferences from behaviour. A major point of convergence between definitions by Schiffman et al. (2014) and Kotler (2017), is the manner the individual displays favourable or unfavourable behaviour towards an object or idea in determining his/her attitude towards it.

Scholars, such as Batra et al. (2009), have identified the following characteristics of attitude: Attitudes are a learned predisposition; there is a consensus that attitudes relevant to purchase behaviour are learned. They are formed as a result of direct experience with the product, information acquired from others, and exposure to mass media and thus can propel a consumer towards a given behaviour. Attitudes have consistency: An attitude is relatively consistent with the behaviour it reflects. However, attitudes are not necessarily permanent as they do change. Normally, we expect consumer attitudes to correspond

with behaviour; therefore when consumers are free to act as they wish, we anticipate that their actions will be consistent with their attitudes. However, circumstances often vary; hence, it is important to consider the influence of the situation on consumer attitudes and behaviour (Batra et al., 2009)

According to Solomon (2016), the most popular model that can help marketers understand the relationship between attitude and behaviour is the Tri-Component attitude model. The model postulates that attitudes consist of three major components: cognitive (awareness), affective (liking) and conative (action). The cognitive consist of knowledge and perceptions that form beliefs; the affective component are consumers' emotions and feelings about a particular object which can be favourable or unfavourable whereas conative is concerned with the likelihood or tendency that the individual would undertake a specific action or behave in a particular way in regard to the attitude object. This is also in line with Batra et al. (2009) who referred to the Tri-Component Attitude Model as the ABC Model of attitude; Affective, Behaviour/Conative and Cognition.

2.3.5.1 Awareness, liking and action components of attitude

The awareness component refers to cognition, comprehension, knowledge, belief, or disbelief about an object, product or brand (Batra et al., 2009). According to Hannah (2013), awareness refers to the beliefs, thoughts and attributes that we would associate with an object. Hannah further regards awareness as the opinion or belief segment of attitude which is related to the general knowledge of a person. Aaker (1991) defined awareness as the knowledge that the consumer has about a certain brand. A study done by Rowley (1998) posits that it is a critical stage in which consumers should be made aware of the product features and benefits of the specific brand. This concurs with a study done by Baca et al. (2005) who postulated that advertisers' main goal at this stage is to convey the product features and benefits. In a study done by Rossiter et al. (1991) they

established that a precondition for producing brand interest was awareness. Numerous researchers have determined that there was a strong connection between the behaviour of a buyer and awareness of its brand (Hoyer, 1984; Nedungadi, 1990). Meyrick (2006) concluded that in order to create more awareness on products, services, ideas or brands, marketers need to inform consumers continuously on the new updated features of the product or service using advertising.

Schiffman and Kanuk, (2014) explain that the liking component of attitude is the emotional or the feeling segment of attitude and it involves a kind of emotion experienced towards the object of attitude, which could be like or dislike; palatable or unpalatable. They averred that the emotional component is quite strong and normally stands in the way of attitude change. They further explained that the underlying assumption is that the overall liking component i.e., affective, is based on the cognitive component. However, there are arguments that people generally develop an overall attitudinal liking for objects without first cognitively evaluating as good – with such overall attitude being based purely on emotions and feelings rather than rational, cognitive belief – based evaluation (Batra et al., 2009). The liking component refers to evaluation, affective, or preference towards an object. Attention is usually focused on this component by marketers, which involves assessing the degree of positive or negative feelings for an object (Batra et al., 2009).

The action component refers to conative tendencies such as intentions, behavioural, trial or purchases in respect of an object, product or brand (Assael, 2005). Assael further explains action component involves the consumer's tendency to act toward an object or communication, which is often measured in terms of intention to buy or acquire. The action component of attitude is the performance one does based on the awareness and liking components and the only observable component among the three components of

attitude which can be seen through what one says will do or actually how he behaves, or does (Perner, 2016).

2.3.5.2 Attitude development

Assael (2005) explains several ways in which attitudes are developed, including personality, family influence, peer group pressures, information and experiences. He explains that personality traits such as aggression, submissiveness, authoritarianism or extroversion may influence attitudes towards products or brands. In addition, the family influences the purchase decision of an individual and that there is a high correlation between children's attitudes and those of their parents. He further alludes that there is a pervasive group influence on the buying behaviour and thus peer groups are much more likely to influence attitudes and purchase decisions than advertising. Additionally, Assael argues that experiences and information received by consumers also influence their brand attitudes towards products.

On peer group influence, Kotler and Armstrong (2012) argue that the extent to which another person's attitude reduces one's preferred alternative depends on two factors i.e. the intensity of the other person's negative attitude towards the consumer's preferred alternative and the consumer's motivation to comply with other person's wishes. They concluded that the influence of others becomes complex when several people close to the buyer hold contradictory opinions and the buyer would want to please them.

On the other hand, Schiffman et al. (2014) divided attitude development into three broad areas; classical conditioning, instrumental conditioning and cognitive learning theory. They further explain that attitude development or formation refers to a shift from NO attitude of a given object to SOME attitude toward it. The basic learning process as explained by the following learning theories therefore guides attitude formation.

Classical conditioning, according to Schiffman et al. (2014) is an originally neutral stimulus such as the brand name of a new product that can produce a favourable or unfavourable attitude if it is repeatedly followed by or associated with some kind of a positive or a negative reinforcement e.g. using celebrities to give a positive association to an already neutral new product. Instrumental conditioning involves buying a product that is the only remaining product on a shelf and out of experience in using, the consumer develops either a positive or a negative attitude towards the product. Cognitive learning theory refers to where the consumer is involved in the purchase decision of the product and awareness or knowledge of it is likely to be a major input in the formation of attitudes. The more information an individual has about a product or service, the more likely they are to have an attitude toward it – either a negative or positive (Schiffman et al., 2014). This study leans towards the Cognitive learning theory. Marketers influence consumers' awareness by use of advertising.

According to Kotler and Armstrong (2012), consumers' attitude are among internal factors that influence consumer-purchasing decisions; others include motivation and involvement, personality and self-concept, learning and memory and information processing function of the brain. External factors include culture, social class influences, social groupings, and family unit and personality features.

2.3.5.3 Functions of attitude

Schiffman et al. (2014) classify attitude functions strategies into Utilitarian, Ego defensive, Value expressive, and Knowledge (Awareness) functions, which all fall under basic motivational functions. In the utilitarian function, people hold certain brand attitudes partly because of a brand's utility. If a product has helped one in the past, even in a small way, one's attitude towards it tends to be favourable. One way of changing attitudes in favour of a product is by showing people that it can serve a utilitarian purpose

that they may not have considered before. The ego defensive function involves protecting people's self-image from inner feelings of doubt e.g., in advertisements for cosmetics and personal hygiene products, which this purpose is usually incorporated. Value expressive functions are attitudes that articulate one's general values, lifestyle and outlook e.g. if a consumer segment holds a high evaluation or attitude towards social media channels of Facebook, Google Ads or YouTube, then they are likely to have profiles or use the mediums. Lastly, the knowledge or awareness function is based on individuals' general need to know and understand people and things they come into contact with, especially when such people and things might influence behaviour. Most brand positioning attempt to satisfy consumers' needs to know and to improve their attitudes toward the brand by clarifying its advantages over competitive brands (Schiffman et al., 2014). This study focused on how advertising through media channels, both offline and online, shapes the awareness or knowledge function of consumers' attitude.

2.3.5.4 Measuring attitude

According to Batra et al. (2009), the simplest way to measure how an object (advertising through media type) influences consumer attitude is to ask the respondent whether he or she likes or dislikes it. They further alluded that there are no explicit attribute criteria given on which evaluation is made and respondents are simply asked to answer 'yes' or 'no', and these responses are used to determine the consumers' attitude.

Attitudes are hypothetical constructs that are not directly observable; thus, their strength and direction can only be inferred (Kotler & Armstrong, 2012). According to these scholars, attitude measurement techniques concentrate on what individuals describe as being their 'feelings' towards the objective concern of attitude. Batra et al. (2009) expounded that the most widely used approach to attitude measurement is the attitude

scale, which is usually concerned with measuring the valence i.e., the degree of positive or negative feelings. Interest centres on attempting to capture the degree of attitude by asking a question in the form of a scale; for example a respondent could be asked to express how much he or she liked a brand on a scale ranging from 'very much' (1) to 'very little' (5) (Batra et al., 2009).

Likert Scale is one of the methods used to measure attitudes and it is probably the most commonly used technique for scaling, having been developed by Likert in 1932 (Bartra et al., 2009). In this scale, individuals are asked if they agree or disagree with a statement, but are also asked to indicate the extent to which they agree by choosing one of the following five categories: Strongly agree; Agree; Neutral/Don't Know; Disagree; and Strongly disagree. This produces numerical scores and values that are given to each category and that a high overall score can be interpreted as a positive attitude and a low overall score as a negative attitude. The Likert Scale was used in this study to measure the influence of advertising through media on consumers' attitude and to compare the online and offline channels.

Rank Order Scales is a technique where subjects are asked to rank items such as products or retail stores in order of likings in terms of a criterion, such as overall quality of price/value for the money (Schiffman et al., 2014). Ranking order scales was used in this research work to show which media channels are liked by consumers of the commercial banks under the study. Rank order scaling procedures provide important competitive information and enable marketers to identify needed areas of improvement in product design or product positioning and therefore in this study choice of media channels to use in advertising in order to influence consumers' attitude positively. Apart from using self-report attitude scales, consumers' attitude may also be measured using

observation/inference and qualitative research methods, which was also employed to expand this research work.

Schiffman et al. (2014) argue that since we cannot get inside consumers' heads and observe their attitudes directly, we must rely on indirect measure of attitudes. They suggested that one such measurement approach is to observe consumers' behaviour and to infer their attitudes from their behaviour. They further added that although observational research is a useful research technique, drawing conclusions about consumers' attitude from their behaviour is rather often and very likely to be subjective. They posit that it is difficult for an observer, even a highly trained one, to be confident about attitudes inferred from a single situation, therefore, since researchers seldom have the opportunity to observe the same consumers repeatedly, it is common practice to employ observations as a supplement to other research approaches, rather than as the primary research method. This was one of the reasons why this research work opted for quantitative survey methodology that allows assessment of consumers' self-filled questionnaires.

Attitude researchers have found qualitative research methods, such as depth interviews, focus-group sessions and projective tests, to be very useful in understanding the nature of consumers' attitude (Batra et al., 2009). They further alluded that while these research methods may differ in composition, they all have roots in psychoanalytic and clinical aspects of psychology and stress open-ended and free-response types of questions to stimulate respondents to reveal their inner thoughts and beliefs. The techniques are employed in the early stages of attitude research to pinpoint relevant product-related beliefs or attributes and to develop an initial picture of consumers' attitude (Schiffman et al., 2014). They further explained that this is especially for the beliefs and attributes they associate with particular products and services.

2.3.6 Age of the consumer

This concept is anchored in understanding consumer behaviour in marketing. Consumer behaviour is the study of how people make decisions about what they buy, want, need or act in regards to a product, service or company (Kotler, 2017). Kotler argues that it is critical to understand consumer behaviour to know how potential customers would respond to a new product or service and identify opportunities that are not currently met. Kotler (2017) further says that consumer behaviour is influenced by various personal characteristics of the consumer, which are age, gender, income level, marital status and education level among others. For example, an older person was likely to exhibit different consumer behaviour than a younger person, meaning, they would choose products differently and spend their money on items that may not interest a younger generation. The focus of this study was the moderating effect of age on the relationship between advertising through selected media channels on consumer attitude. The effect was also compared to assess how it differs between online and offline channels. This is based on the belief that consumers' attitude on the use of various media channels vary with age and therefore the need to guide decisions around this demography.

Age is one of the personal factors that affect consumer behaviour and thus there is a need to understand how it moderates the influence of advertising through media channels on consumers' attitude. There are various models on age in consumer behaviour; the most researched and used models being the theory of reasoned action, Engel, Kollet, Blackwell (EKB) model and motivation theory also known as need theory by Abraham Maslow and Hawkins Stern Impulse Buying theory (Perner, 2016). Age is one of the personal factors that determine the economic and decision-making capability of a person and is therefore a key factor in consumer behaviour. This study used the theory of reasoned action to assess the moderating effect of age on advertising through media on consumers' attitude.

Age is a critical variable in marketing that determines the distribution of resources according to Perner (2016). The youth are deemed to be studying, the middle age is considered to be working and the old are supposed to be in leisure (Rebecca Howell, 2012). Given that age is a key variable in the distribution of wealth, it is vital that marketers understand the difference it brings as it intervenes in the relationship between advertising through media and consumers' attitude.

According to Perner (2016), age is one of the demographic variables that heavily influences marketing strategy. He explained that the variable segments a market according to the age of consumers and it is based on the premise that typical consumers' needs and desires change as they age. Perner further argues that age enables the classification of consumers into four categories: Children (Infant), Teenage, middle aged and older population. He also posits that age helps marketers to determine the purchasing power of the consumer, based on their age category.

Intra-individual change in behaviour with age constitutes the essential element in research but unless age is broken down into its component parts, age is devoid of meaning (Solomon, 2016). The different components of chronological age are considered in terms of cognitive level, different types of biological maturity and the duration of type of life experiences. Solomon thus concludes that consumer attitude is different based on age distinctions and thus the need for the study.

According to Howell (2012), marketers use segmentation in advertising in order to target a specific audience and they use variables such as age to identify and determine the difference in sections of a market. Howell further observes that much research has

focused on consumer buying correlates that looked at age cohorts as specific segmentation variables to be used in marketing. According to Rachel et al. (2015), an age cohort consist of people of similar ages who have similar experiences, for examples, the Baby Boomers, Generation X and Generation Y. They defined Baby Boomers as people who were born between 1946 and 1964; people born between 1965 and 1986, were considered generation X; while people born between 1986 and 2002, were considered generation Y (Rachel et al., 2015). This therefore brings in the rationale of grouping age for this study at below 29 years, 30 to 49 years and above 50 years. It finally guided in analysing the effect of age as a moderating variable in this study.

According to Iyer and Reisenwitz (2009), the title Generation Y, was first used by the advertising agents and has become a commonly used name for consumers born in that era. Other names given to consumers of Generation Y are Echo Boomers, the Millennium Generation, Generation Next, the Net Generation and the Generation why? Generation X got its name from a book written by Douglas Copland on *Tales for Accelerated Culture*. Members of generation X have a variety of nicknames such as Baby Busters, YIFFIES, the Brash Pack, FLYERS, the NIKES, the indifferent generation and the invisible generation. Baby Boomer generation received their name from post-World War II society where males returned from war and had children all around the same time, resulting in a dramatic increase in birth rates. Thus, the Baby Boomers were mostly referred to as the 'me generation' (Iyer & Reisenwitz, 2009),

Rachel et al. (2015) claims that one of the main reasons for understanding age cohorts in market segmentation is being able to use different target strategies and segmentation strategies. They further advanced that having knowledge of the different types of segmentation variables aided in choosing the most effective and appropriate strategy for advertising to consumers. Howell (2012) says that consumers have similar interests and

experiences that they share with their specific generation, and these interests influenced their consumer behaviour and buying patterns. She argues that understanding different age groups makes advertising to them more effective, because marketers can determine what appeals to the majority of these consumers, and help narrow down the target audiences drastically. In this study therefore, assessing how age moderates the relationship of advertising through media channels was important in helping establish the consumers' attitude.

2.4 Overview of existing literature

Additional literature for selected commercial banks for this research work is captured here below:

2.4.1 Kenya Commercial Bank

Kenya Commercial Bank started as a Bank of India, which opened a small branch in the coastal town of Mombasa in 1896, according to the Kenya Commercial Bank's annual report (2015). It is reported that in the early 1970 Kenya government acquired 60 percent shareholdings in National and Grindlays Bank consequently rebranding it to Kenya Commercial Bank was after the 1958 merger with the National Bank of India and National and Grindlays Bank of Britain. In addition, 1976 the Kenya government acquired 100 percent of the shares making it a state bank after which later reduced its shares to the current 25 percent while 75 percent owned by the public.

According to the KCB annual report (2016), the bank is listed in the Nairobi Stock Exchange with a customer base of over 4.14 million, agency outlets of over 10,102, over 962 ATMs, and over 242 branch-network. The bank has presence in Kenya, Tanzania, Uganda, Burundi, South Sudan, and Rwanda. The report further explained that the bank had adopted innovative ways of communicating to consumers through online channels

of social media; specifically, Facebook and Twitter, in addition to their traditional way of communication via TV, Radio and the Newspaper. This study studied the influence of KCB's advertising through media on consumers' attitude in Kenya and particularly in Nairobi County, then compared how these attitudes vary between online and offline channels, further assessing how age moderates this relationship.

2.4.2 Equity Bank

Equity Bank Limited commenced business in 1984 as a Building Society, a Micro-Finance Institution and is currently among the Nairobi Stock Exchange listed commercial banks as per its annual report of 2016. It is one of the most profitable companies in East Africa, and since its listing in 2006, Equity Bank's shareholder value has grown tremendously creating immense wealth for shareholders, from a customer base of 27,000 in 1993 to 7.8 million accounts in 2016; accounting for over 50 percent of all bank accounts in Kenya. The report also shows that Equity Bank is the largest bank by customer base in Africa that focuses on providing affordable, accessible and relevant products and services at the bottom of the pyramid.

According to Equity Bank's annual report (2017), the bank has presence in 6 countries namely, Kenya, Uganda, South Sudan, Tanzania, Rwanda and DRC. The bank has about 50 branches in Nairobi County. The report also showed that the outlets across the six countries were 35,272 agent outlets, 22,243 Point of Sale Terminals (POS) and 693 ATMs. The report further showed that the bank communicated with its consumers through both online and offline channels of communication and this is the reason it was chosen for this study. This research work studied the influence of Equity Bank's advertising through media on consumers' attitude in Kenya and particularly in Nairobi

County then compared how these attitudes vary between online and offline channels, further assessing how age moderates this relationship.

2.4.3 Co-operative Bank of Kenya

According to Co-op Bank Financial report (2016), Co-operative Bank of Kenya (Co-op bank) was founded in 1965 and granted a banking licence in 1968. It is a large financial service institution and falls under tier 1 and controls 9.9% of the market share according to the Central Bank of Kenya supervision report (2016). It serves over 6.2 million consumers countrywide with 145 branches, over 8,000 agents and 580 ATMS (Co-op Bank Financial report, 2016).

According to Co-op Bank Annual Report (2017), the bank's social media accounts on Facebook had over 1 million fans, while its Twitter accounts had over 100,000 followers. The report further indicated that the bank was rated as one of the fastest growing commercial banks in terms of social media fans and followers as of February, 2017 by Social Bakers, an online network monitoring and analysis company. The Co-operative bank therefore is a major player in the marketing communication space through various channels, both online and offline and thus the reason for it being chosen for this study. This study therefore studied the influence of Co-op Bank's advertising through media on consumers' attitude in Kenya and particularly in Nairobi County, then compared how these attitudes vary between online and offline channels, further assessing how age moderates the relationship.

2.5 Summary and gaps

From the available literature reviewed, consumer attitude has been studied mainly in social and behavioural studies under marketing mix of Product, Price, Place and Promotion, but there is no research done on the influence of advertising through media

on consumers' attitude, comparing the online and offline channels. Extant research on advertising through media (Kaplan & Haenlein, 2017; Evans, 2012, and Bernoff, 2009) focused on explaining what online is, its nature, need for marketers to invest in them; and the world, continent and country statistics of users, with barely any studying what influence of advertising through media channels has on consumers' attitude, specifically with regard to the influence that online and offline channels have on consumers' attitude. This aspect is critical in order to prudently guide practitioners on resource allocation, because from the researcher's empirical review, companies' resources especially on marketing investment have since been reducing. This study findings thus helped fill the gap and have contributed to the knowledge on consumer behaviour; therefore, practitioners now have a better understanding of consumers in relation to advertising through media and consumer's attitude.

Research has also shown that studies have been done on online media (Gangi & Wasko, 2016), with no attention to how the consumer attitude compared with online and offline media. This created a gap in literature that this study has attempted to fill. This study therefore compared advertising through online and offline media channels specifically on their influence on consumers' attitude sub constructs of awareness, liking and action in order to bridge the identified gap.

Marketers are finding that interactive and targeted marketing is the key to success and that traditional advertising is essentially a waste of money. Six out of ten marketers surveyed by Forrester Research stated that they would increase their budget for interactive online marketing and reduce budgets for traditional one-way advertising (Bernoff, 2009). Empirical review by the researcher, shows that online media channels are increasingly changing the landscape of media consumption in Kenya. This shift of consumer audiences from traditional media (TV, Radio and Newspaper) to new media

(Facebook, Google Ads and YouTube) is the reason why this research study was necessary in order to guide on marketing resource allocation.

According to Knoll (2015), substantial research has been done on online media and continue to be done; however, little is known about how advertising through these media channels affect consumers' attitude. Knoll further argues that in order to accommodate a digital world, scholarly research must adopt new approaches to theory and method. Over the last several years, there has been some scholarly research on consumer behaviour in the digital media context; unfortunately, most of the research done dealt with small behavioural questions regarding online behaviour with no focus on consumers' attitude (Ratchford et al., 2007). The scholars recommended that scholarly studies on digital media needed to change to accommodate consumer online media use, computational models for advertising allocation, network influences of brand communications and most importantly a theory for marketing on digital media. They however cautioned that many research studies on digital media get outdated before they are published due to the rapid changes on the use of the internet. They further alluded that online media despite its rapid changes cannot be ignored since it is the default form of the channel that has recently gotten the attention of the marketers and specifically advertisers due to the number of consumers using the online channels. The question therefore remains whether online channels form good platforms for marketers to advertising through in order to positively influence consumers' attitude and, therefore, enable the purchase of their goods, services and or ideas. This research work was intended to contribute to this knowledge gap.

The research work was further motivated by the changing landscape of media consumption in Kenya, where over 30 million individuals are users of internet, according to the Communication Authority of Kenya, annual report (2016/17). This growth in the internet use further corroborates the empirical review findings by the researcher that

corporate leaders in Kenya were pushing their marketers to engage customers on online platforms like Facebook, Google Ads and YouTube as opposed to using traditional mediums like TV, Radio and Newspaper. However, no one has assessed the influence of advertising through these channels on consumers' attitude, a gap that this study has filled. Studies have been done on online media (Chikandiwa, 2013; Kimani, 2010 & Kamau, 2012), but none so far, has been done to assess the effect that advertising through the online platforms has had on consumers' attitude.

Closer examination of existing research disclosed that a gap in literature existed in the assessment of how age as a variable moderated the relationship between advertising through media and consumers' attitude, with a focus on online and offline media. The probability of making assumptions on the choice of advertising medium by communication professionals in marketing when targeting different age groups is therefore conceivable and commercial implications evident. This research therefore examined how age moderated the relationship and therefore filled this knowledge gap.

The study found it exciting to use online and offline platforms of Facebook, Google Ads, YouTube and TV, Radio and Newspaper respectively for the three selected commercial banks in Kenya; namely, KCB, Equity Bank, and Co-operative Bank of Kenya Ltd. These banks reported to be communicating using both online and offline channels of media as per their respective annual reports of 2016. In addition, the CBK supervision report (2016) disclosed that they were the three largest banks controlling over 30% of the market share in the banking industry, thus reliable in terms of informing the industry. The literature review also found out that the three commercial banks controlled share of voice in terms of advertising expenditure through various mediums of online and offline channels unlike other banks, KARF (2016).

2.6 Conceptual framework

According to Miles et al. (2013), a conceptual framework is an illustrative diagram that explains graphically and in a narrative method, the main variables of the study and presumed relationships among them. They explained that the framework outlines in a diagrammatic way the relationship between the independent variable and the dependent variable and any other variable that the study may be examining, in this case the moderating variable. This study hypothesised that advertising through media (Online channels of Facebook, Google Ads and YouTube, and offline channels of Radio, Television and Newspaper), which are the independent variables would influence consumers' attitude sub-constructs of awareness, liking and action which is the dependent variable. The study also presumed that there is a linear relationship between the independent variable and the dependent variable as illustrated in Figure 2 below. It further hypothesised that the relationship between the independent variable and dependent variable might be moderated by the age of the consumer therefore taking the age of the consumer as the moderating variable (see Figure 2).

In order to test the hypothesised relationships between the study variables, the terms were translated into operational definitions that were observable and could be measured for purposes of this research work using cardinal scales. The independent variables in this study were advertising through various media channels of online and offline as carried out by the selected commercial banks in Nairobi County, Kenya. The research assumed that the advertisements carried out in the selected channels met the AIDA model requirement of raising Awareness, Interest, Desire and finally Action; and therefore, did not dwell on examining the details of the advert itself but the channel that was used for the communication and if the channel used was shaping consumers' attitude positively or negatively. The dependent variable which is consumers' attitude in this study was

assessed based on its three sub-constructs of awareness, liking and action according to the Tri-component Attitude model. The age of the consumer was assumed to moderate the relationship between advertising through media and consumers' attitude. Figure 2 below captures the details of the conceptual framework for this research work.

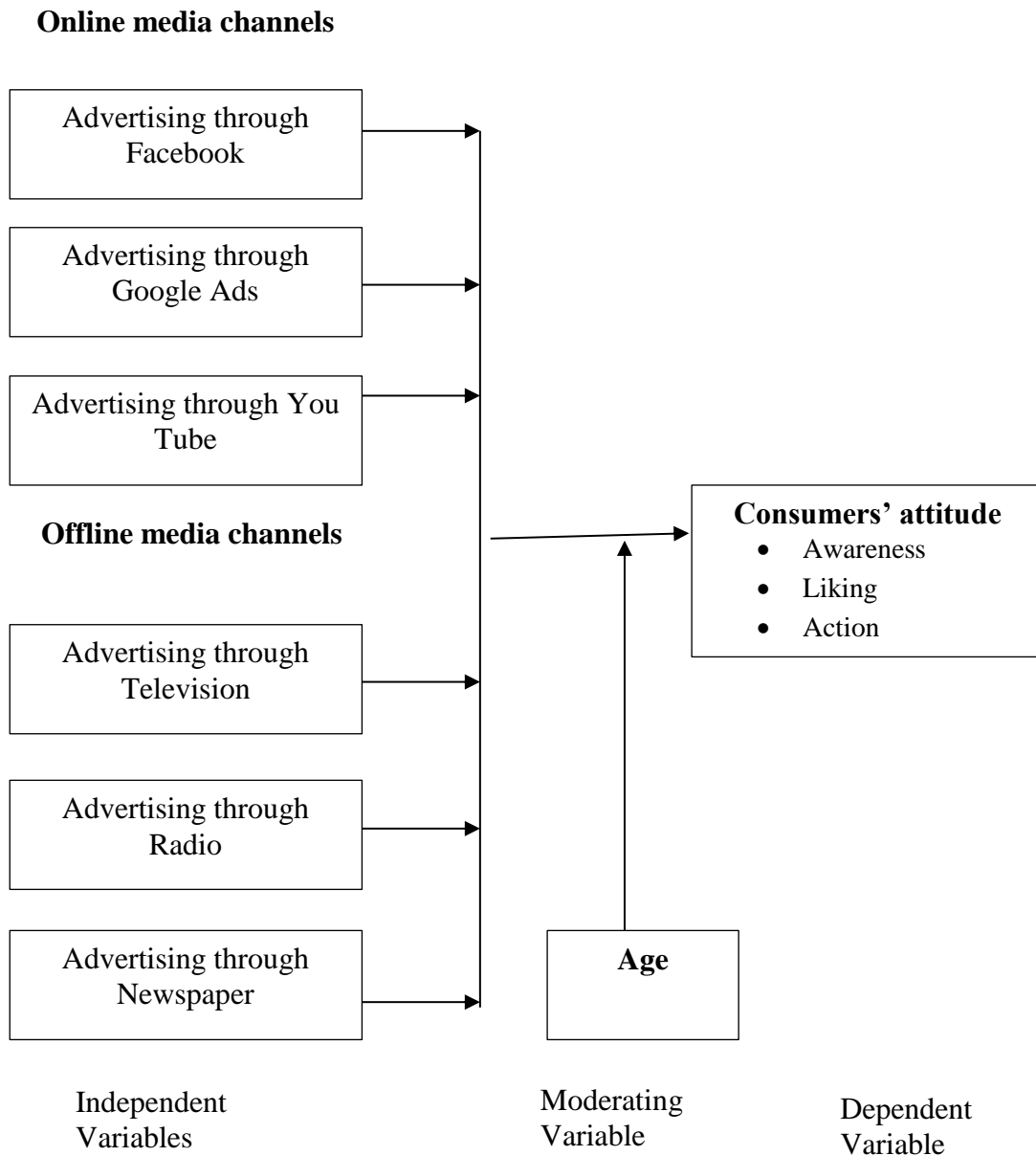


Figure 2: Schematic diagram on conceptual framework
Source: Own conception, 2018

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter describes the philosophical underpinning of the study and the research methodology of the study. It outlines the plan that the researcher used to undertake the study. It therefore details the research philosophy, research design, target population, sampling design, research instruments, data collection procedure, operational definitions and data analysis methods that were used in the study. It concludes with a discussion of the data analysis techniques adopted for the study.

3.2 Research philosophy

Research philosophy can be viewed as a conviction that provides legitimate scientific approach such as phenomenon data gathering and analysis (Bergman, 2011; Cresswell & Clark, 2007; Greene, 2007; Teddlie & Tashakkori, 2009; Harrits, 2011). The research philosophy can also be viewed as shared understanding by researchers of reality with differences in assumption about how problems should be understood, the researcher's role in any study and how research should be conducted or problem addressed (Scotland, 2012). Research philosophy enables a holistic view of how a researcher sees himself/herself in relation to knowledge and methodological strategies adopted to discover it – the intellectual structure upon which research and development in a field of inquiry is based.

This study adopted a positivist pattern, which holds that reality could be observed and described from an objective point of view; without interfering with the phenomenon of what is being studied (Pring, 2000; Krauss, 2005). In the current study application of the approach was aimed at establishing the nature of relationships that underlie the

independent, dependent, and moderating variables; test the formulated hypotheses, and generalize from research findings. Since this study aimed to establish individuals' knowledge, beliefs and preferences, the positivist paradigm was ideal particularly as it enables description, explanation and analysis of the social world using scientific methodology. This paradigm was adopted because it allowed the neutrality of the researcher in the entire investigation.

3.3 Research design

Research design can be defined as a well described procedure to collect, measure and analyse data; whose choice is dependent on the stage to which knowledge about the research topic has advanced (Sekaran and Bougie, 2010). They further described it as a logical model that guides the investigator in the various stages of the research. This study used a descriptive cross-sectional survey as its research design to conduct the investigation.

The descriptive research design was adopted for the study because it limited active intervention by the researcher, which may have produced researcher bias (Shaughnessy et al., 2011). A cross sectional survey study enabled the researcher to obtain data about the practices, situations or views at one point in time through questionnaires. This study collected data only once, thus the research design was ideal. Cross-sectional surveys allows the researcher to evaluate many variables at one time unlike the laboratory research or field experiments where data could be collected about the real world environment. In addition, it is more feasible to obtain a variety of responses because each unit has an equal chance of being selected (Nargundkar, 2003). This design has been used in the past in marketing studies and has successfully yielded credible results (Bashar et al. 2012; Kodjamanis, 2013; Wambugu et al., 2014; and, Njuguna, 2014).

3.4 The Population of the study

The population of the study is the complete group of individuals or companies that the researcher wishes to investigate (Sekaran & Bougie, 2010). Population is defined in terms of availability of elements, time-frame, geographical boundaries and the topic of interest (Sekaran & Bougie, 2010). The population of interest for this study comprised all consumers banking in the three selected commercial banks in Kenya and residing in Nairobi County. Table 3 summarise the distribution of the study population.

Table 3: The population of the study

Commercial Bank	No. of Branches in Nairobi County	No. of Customers
Kenya Commercial Bank	62	1,003,365
Co-operative Bank of Kenya	55	2,304,115
Equity Bank of Kenya	50	2,290,235
Total	167	5,597,715

Source: Annual reports for the Commercial Bank (2017)

At the time of the study, Kenya Commercial Bank (KCB) had 62 branches in Nairobi County, Co-operative Bank of Kenya had 55 branches and Equity Bank had 50 branches. The Nairobi branches of selected commercial banks had consumers distributed as follows: Co-operative Bank of Kenya had 2,304,115, Kenya Commercial Bank had 1,003,365, and Equity Bank had 2,290,235 consumers.

3.5 Sample size determination

Neuman (2014) argues that there is a need to keep the sample size that is manageable enough in order to derive detailed data at an affordable cost. This study therefore used a multi-stage sampling procedure to arrive at the sample size. First, the commercial bank branches were sampled by application of Mugenda and Mugenda (2008) formulae, which

led to a sample size of 51 branches out of 167 selected commercial bank branches as shown in Table 4.

Table 4: Sample size determination

Commercial Bank	No. of Branches	Sample Size of Branches	Target Customers	Sample Size of Customers
KCB	62	19	1,003,365	128
Co-op Bank	55	17	2,304,115	128
Equity	50	15	2,290,235	128
Total	167	51	5,597,715	384

Secondly, the consumers who formed a population of 5.6 million were sampled by applying the Cochran formula, which is in line with the Mugenda and Mugenda (2008), to obtain a satisfactory sample size for this research work. Table 4 shows the distribution. According to Israel (2009), the calculation of a sample size considers the size of the population of interest, error margin, confidence interval and amount of variance the researcher will be expecting from the responses. The calculation of the sample is outlined below:

$$n = \frac{z^2 \cdot p \cdot q}{e^2}$$

Where:

n = the desired sample size if the target population is greater than 10,000

z = level of confidence; 95% which gives us a z-value of 1.96

p = estimated proportion of the population that presents the characteristic and in this study it refers to consumers banking in the selected commercial banks; this assumes a target proportion of 50% given that the target population is over 10,000

q = (1-p)

e = confidence interval or the desired level of precision (the margin of error)

$$\frac{1.96 \times 1.96 \times 0.5 \times 0.5}{0.5 \times 0.5}$$

$$= 384$$

$$= 384$$

According to Kothari (2004), this Cochran formulae assumes that 50% of the population presents the characteristics that are required in the study at 95% confidence level with a 5% precision interval. The study therefore used 384 participants from the three selected commercial bank branches in Nairobi County, Kenya to draw conclusions for this study. They were distributed equally as shown in Table 4, to allow for reliable results. This sample size of 384 is consistent with Oppeheim's (2001) assertion that a prospective sample size for attitudinal research need not be larger than a few hundreds. This concurs with a study done by Dalen (1979) that established that a sample size of 384 was adequate for use in research work for a target population that was greater than 10,000 persons.

3.6 Study area

The study was conducted in Nairobi County, Kenya, located in East Africa and lies along latitude 1⁰17' South and Longitude 36⁰49' East. Nairobi County is the main commercial center of Kenya and boasts of headquarter offices of all commercial banks in Kenya, according to KNBS (2016). The study area was selected for this research work because it is the chief business hub of Kenya and a host to 625 branches out of 1,541 branches of commercial banks in Kenya, translating to 41% of the total bank branch network, according to Central Bank Supervision report (2017). In addition, the three largest commercial banks in terms of asset base, namely: Kenya Commercial Bank (KCB), Equity Bank and Co-operative Bank (Co-op Bank), were selected because they controlled almost 30% of the bank branches in Nairobi County, translating to 167 branches in total, CBK (2017). Communication Authority of Kenya (CAK) 2016/17 annual report, indicated that there were 30 million internet subscribers in Kenya as of June, 2017, out of which 89.7% were in Nairobi. This meant that 90% of the 5 million consumers banking in the selected commercial banks were internet users and therefore could access online marketing communication platforms that included, Facebook,

Google Ads and YouTube; however whether the use of these channels to advertise through by selected commercial banks was shaping consumers' attitude positively remained scanty. The report also indicated that Radio was being widely used with a few accessing TV and Newspapers.

3.7 Instrumentation

Structured questionnaire was used to collect data for this study, (Appendix II). According to Pallant (2011), a closed ended or structured questionnaire is good for a quantitative method of research, which is positivist in nature. Pallant (2011) further argues that questionnaires are quite popular especially in cases involving surveys and big enquiries as they give consistency in data collection, and minimises time and costs of collection. This was one of the key considerations for the choice of the instrument for this study. The questionnaire for this study was therefore divided into three sub sections; part A contained general information about the demography of the respondent; Part B contained questions on advertising through media channel and used the 5 point Likert scale that measured the time spent on a media channel, attention on the advert based on channel and understanding of the advert and finally part C contained questions that measured the influence of advertising through media on consumers' attitude using the 5 point Likert scale (Appendix II).

A well-designed and administered questionnaire reduces non-responses and measurement errors according to Kothari (2004). Kothari further posits that such a questionnaire has the potential to reach a large number of respondents, generate standardised, quantifiable, empirical data and offer confidentiality. The main constructs of this study were measured by adopting existing scales in literature; and modifying them to suit the research work. Independent variable of Consumers' attitude was measured using a 5-point Likert scale, where **1** = Strongly Disagree; **2** = Disagree; **3** = Neutral; **4**

= Agree; **5** = Strongly Agree. Likert scales offer advantage of speed and ease of coding (Neuman, 2014). Researchers have used the scale in their study work on consumers' attitude (Haque et al., 2007; Kwek et al., 2010) and have come up with credible results.

The study instrument was administered to the sampled respondents who were found transacting at the banking halls of the selected commercial bank branches using a convenient random sampling. The branches of commercial banks spread out in Nairobi County, Kenya, were equally selected using a random convenient method. Prior to administering the questionnaire, its validity and reliability were determined to ensure it measured what it was to measure and also that it was consistent across the board.

3.7.1 Validity of the instrument

The validity of the instrument in this study combined both face and construct validity. According to Oso and Onen (2008), validity is the degree to which the sample of test items represent the construct the test was designed to measure. Face validity involved pilot testing the questionnaire using forty-five randomly selected respondents from Mombasa County (fifteen from each bank, given that the study focused on three selected commercial banks), prior to administering it to the entire elements of the population. The test received feedback on the appropriateness of the wording and clarity of the questions, estimated the length of the survey and traced any important issues that might have been overlooked (Iraossi, 2006; Ellis, 2010; Mayring, 2014). The test showed that the wordings were clear, save for the need to indicate the branch, which after deliberation with the supervisors was left as was before. Secondly, construct validity was achieved by engaging the research supervisors, fellow students and colleagues who checked the questions to ensure that they were addressing the research objectives (Pallant, 2011;

Kothari, 2004). They appraised the instruments prior to use and gave approval that the instruments were addressing the objectives.

3.7.2 Reliability of the instrument

Reliability of a scale indicates how free it is from random error and frequently used indicators for reliability are test-retest reliability and internal consistency (Neuman, 2014). In this study, reliability was assessed first by administering the questionnaire to forty-five eligible consumers from the three selected banks in Mombasa County (15 from Equity Bank; 15 from KCB and 15 from Co-operative Bank of Kenya) after which, minor changes were done.

Pilot study is prerequisite approach to ensure the research instruments like questionnaires and interview are free from any discrepancies that would be potential bottleneck during the actual research (Samson, 2004). Generally, problems such as logistics and language barrier are likely to be encountered during the field study hence leading to poor recording and response rates (Van Teijlingen et al., 2001). The pilot study was done in the period between April 2019 and May 2019 to ensure valid and reliable results were obtained, and errors of translation corrected, before the tools were used in the main study. Mombasa County was chosen because all the three commercial banks reported to have branches in that county according to their Annual Financial Reports of 2017, and given that Mombasa is the second largest city in Kenya, believed to have almost the same urban setting and consumers like the main study location of Nairobi County, Kenya.

A pilot study is the most common technique used to polish research instruments, such as questionnaires and interview schedules (Samson, 2004), and to identify potential problems that would likely be encountered during data collection (Van Teijlingen, et al.,

2001). Piloting also helps to uncover logistical problems that could affect the survey process, such as the perceptions of local language interpreters and research guides, including poor recording and response rates (Van Teijlingen et al., 2001). Therefore, the data gathered by the principal researcher and research assistants, in each setting were compared, to ensure inter-rated reliability. After the pilot study, the principal researcher held a one-hour meeting with the research assistants to reflect on the challenges that had been encountered and to make alterations to the questionnaire where applicable.

Statistical Package for Social Sciences (SPSS) version 18 was used to evaluate the second aspect of reliability is internal consistency that is degree which an items make up the scale measure the same underlying construct thus Cronbach's alpha coefficient was used to measure internal consistency of reliability (Pallant, 2011; Bhattacharjee, 2012). Cronbach's Alpha is considered as an adequate index of the inter-item reliability of the predictor and criterion variables (Sekaran , 2006) . Neuman, (2014) asserts that a value of 0.70 or higher demonstrates that the instrument is reliable. This concurs with Boilen et al. (2005), who proposed that an Alpha value above 90 percent indicates a very high reliability of the scale; values between 75 and 90 percent indicate useful reliability while values below 75 percent indicate weak reliability. Table 5 presents the results of the reliability analysis derived from responses in the questionnaires.

Table 5: Reliability tests

Variable	Measures	Cronbach's Alpha	Number of items
Advertising through Media	<ul style="list-style-type: none"> • Online {Facebook, Google, YouTube} • Offline {TV, Radio ,and Newspaper} • Other 	0.796	3
Consumer Characteristics	<ul style="list-style-type: none"> • Age • Gender • Level of education • Online media on Awareness • Offline media on Awareness 	0.813	3
Consumer attitude	<ul style="list-style-type: none"> • Online channel on Liking • Offline channel on Liking • Online channel on Action • Offline channel on Action 	0.823	6

Statistical interpretation : Cronbach's Alpha>0.6 to 0.9 indicate high reliability of data construct

The results in Table 5 shows that Cronbach's Alpha coefficient ranged between 0.796 (Advertising through Media) to 0.823 (consumer's attitude). This indicate that the measurement scales for variables of the instruments used in this study were sufficiently reliable and statistically adequate to measure internal consistency. The reliability coefficient for all the constructs used exceeded the 0.6 lower level of acceptability recommended by Neuman (2014). The values were also above the 0.70 as according to Pallant (2011) therefore reliable and acceptable for further analysis.

3.8 Data collection procedure

This study relied on primary data that was collected from the respondents using questionnaires administered by the research assistants (Appendix II). The bank branches of the commercial banks for this study were conveniently and randomly selected from their distribution across the sub counties in Nairobi County, Kenya. See appendix III on the branches that were involved in this study per sub-county in Nairobi County, Kenya. Co-operative Bank of Kenya had one branch selected from each sub county, Kenya Commercial Bank had also one branch selected from each sub-county; county plus two

additional branches selected randomly to make them nineteen. Equity Bank had 15 branches selected from each sub county. Where a bank did not have a branch in a respective sub county, additional branches were selected randomly within Starehe Sub County, which covers the Central Business District (CBD) of the county where most of the bank branches were located. Research assistants who had been well briefed on the study were released to the involved bank branches (two per bank). The research assistants were conveniently stationed at the banking hall with the permission of the branch administration. They administered the questionnaires using a random convenient method to consumers found transacting at the banking hall of the selected commercial banks. The research assistants were used in this study to distribute the research instrument to willing participants and to ensure that they followed the instructions of the questionnaire. They administered 7 to 8 questionnaires in one bank branch and as soon as they completed, they moved to the other selected branches. Permission had already been obtained from the bank administration with the support of Nacosti. The use of the student introduction letter also facilitated access to the bank branches. See appendix VIII for Research Authorization from Nacosti, appendix IX for Research Permit from Nacosti and appendix I for the student introduction letter respectively.

3.9 Operationalization and measurement of variables

The independent variables in this study were advertising through online media and advertising through offline media, whereas the dependent variable was the consumers' attitude. Under online media channels, the research assessed Facebook, Google Ads and YouTube; and in offline media, the channels assessed were TV, Radio and Newspaper. In addition, age of the consumers was used as the moderating variable between the relationships of advertising through media and consumers' attitude. The operationalization of variables is outlined in Table 6.

Table 6: Variables in the questionnaire

Variable	Indicators	Measurement	Data Instrument	Analysis Method
Independent				
Advertising through Media	<ul style="list-style-type: none"> • Online Channels • Offline Channels 	<ul style="list-style-type: none"> • Perception 	Questionnaire	Regression Analysis
Dependent				
Consumers' Attitude	<ul style="list-style-type: none"> • Cognition • Affection • Behaviour 	<ul style="list-style-type: none"> • Awareness • Liking • Action 	<ul style="list-style-type: none"> • Perception 	Questionnaire Regression Analysis
Moderating Consumer's Age	<ul style="list-style-type: none"> • Youthful • Mature • Old 	<ul style="list-style-type: none"> • Perception 	Questionnaire	Regression Analysis

3.10 Data analysis

Data analysis usually involves the editing and reduction of data into more convenient portions so as to summarize, identify patterns and apply statistical approaches with the sole purpose of interpreting data to answer the questions at hand (Blumberg et al., 2011; Bhattacharjee, 2012). Data was captured and examined via statistical software known as Statistical Package for Social Sciences (SPSS), version 18 and was presented using frequencies, percentages, tables and bar charts. However, all of the questionnaires were first accurately scrutinized in terms of correctness, consistency and completeness in order to establish whether they should be incorporated in the statistical analysis. The researcher used percentages, mean scores, standard deviation and coefficient of variation to summarize and interpret collected data.

3.10.1 Descriptive analysis

The data collected from the sampled population was examined through descriptive analysis methods, which are percentages, measures of central tendency like mean, median and mode and measures of dispersion like range, standard deviation, quartile deviation and variance among others. The results were presented in charts, graphs and tables for ease of interpretation.

3.10.2 Inferential analysis

The researcher applied inferential statistics to establish the nature and magnitude of the relationships between the variables, and to test the hypothesized relationships.

Standard multiple regression analysis was used to measure the predictive ability of advertising through various media types, being independent variables on consumers' attitude, and on one continuous dependent variable, as per the regression equation (Bhattacharjee,2012) below:

$$Y = \frac{(\sum y)(\sum x^2) - (\sum x)(\sum xy)}{n(\sum x^2) - (\sum x)^2} + X \left(\frac{n(\sum xy) - (\sum x)(\sum y)}{n(\sum x^2) - (\sum x)^2} \right)$$

where Y is the independent variable and X the dependent variable, n = is the number of elements; x is the dependent variable; y is the independent variable; $\sum xy$ is the sum of the product of dependent and independent variable ; $\sum x$ is the sum of dependent variable, $\sum y$ is the sum of independent variable scores; $\sum x^2$ is the sum of square dependents variable. In the current study, multi-collinearity of the independent variables we evaluated where deemed to exist highly correlated ($r \leq 0.9$) independent variables (Tabachnick & Fidell, 2007). Finally, age was considered as the moderating variable in the correlation and regression analysis.

3.11 Sampling adequacy

The suitability of data analysis was determined using the Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy and the Bartlett's Test of Sphericity. These two analyses were conducted as per the study done by Williams et al., (2010). The KMO was computed as follows:

$$KMO = \frac{\sum S r_{ij}^2}{\sum S (a_{ij}^2 - r_{ij}^2)}, S = (i, j; i \neq j)$$

Where; r_{ij} is the correlation of variables i and j while a_{ij} is the anti-image correlation.

The KMO findings were interpreted according to the Kaiser, Meyer and Olkin measure of sampling adequacy (Dzuban & Shirkey, 2014). The Bartlett's Test of Sphericity was used to examine the redundancy between the variables that are summarized with a small number of factors (Yong & Pearce, 2013; Williams et al. 2010). The data was considered suitable at significant value of $p < .05$ (Williams et al., 2010). The following is the Bartlett's Test of Sphericity formula:

Table 7: Kaiser-Meyer-Olkin (KMO) and Bartlett's test

Factor	KMO Test	Bartlett's Test of Sphericity			Determinant
		Approx. Square	Chi- df	Sig.	
Advertising through Media channel	0.810	401.133	9	0.000	0.045
Consumer characteristics	0.721	148.112	18	0.000	0.007
Consumer attitude	0.799	552.224	4	0.000	0.198

Note: $KMO < 0.05$; Bartlett's Test of Sphericity $p < 0.05$; determinant > 0 is acceptable sampling adequacy.

According to Table 7 all the factors indicated a threshold above 0.7 (advertising through media channel =0.810, consumer characteristics = 0.721 and consumer attitude =0.799) implying that findings for this analysis were in tandem with the study conducted by Williams et al. (2012) which established that KMO of 0.50 is suitable for sampling adequacy with values above 0.5 being better. Likewise, the test for Bartlett's Test of

Sphericity indicated significant values less than 0.05, further implying acceptable degree of sampling adequacy. Overall, chi-square values for media channel, Consumer characteristics and consumer attitude were 401.133 ($p < 0.000$), 552.224 ($p < 0.000$) and 148.112 ($p < 0.000$) respectively; while the analysis further revealed that determinant values were >0 that is; advertising through media channel (0.045), consumer characteristics (0.007) and consumer attitude (0.198). The analysis of all the results were therefore > 0 indicating multi-collinearity in data, suggesting that the data was suitable for further analysis.

3.12 Ethical considerations

This study adhered to several ethical considerations that targeted both the consumers and the branches of the selected commercial banks. First, the consumers were informed of why the study was being done and what the generated information would be used for. Consent was obtained from each participant across all the ages before they would fill the questionnaires. They were informed of the confidentiality of their personal information and those relating to the study. In addition, they were explained to the fact that the information they would provide was solely for the intended academic purpose and no other purpose as per the student's introduction letter on Appendix I.

Secondly, permission to conduct research in the selected commercial banks was obtained from each commercial bank and the intended academic purpose was explained. Thirdly, approval from research supervisors had also been obtained regarding the topic and the data collection instrument to ensure that it was relevant for academic research. Lastly, the researcher sought and obtained research authorization from NACOSTI (Appendix VIII). Authorisation letters were also obtained from the Ministry of Education and Education authorities of Nairobi County (Appendix XI and XII, respectively).

CHAPTER FOUR

DATA ANALYSIS, RESULTS AND DISCUSSION

4.1 Introduction

The main objective of this study was to assess the influence of advertising through media on consumers' attitude and to compare online and offline media channels as used by selected commercial banks in Nairobi County, Kenya. It further sought to find out how age as the moderating variable affected this relationship. In addition, the study sought to establish the nature and magnitude of the relationships between these key variables and to test the hypothesized associations. The chapter presents the results of the data analysis and findings for the key objective and other associated objectives of the study. It starts by addressing the socio-demographic characteristics which include respondents' age and level of education. The sections that follow provide descriptive and inferential statistics of each of the specific objectives of the study. Data is mainly presented in tables. Statistical Package for Social Sciences (SPSS) Version 18 programme was used to analyse both descriptive and inferential statistics for this research. The seven hypotheses of the study were tested using correlation and regression analysis. Lastly, the chapter concludes with a summary of the various tests of hypotheses as outlined in the study. In summary, this chapter presents data analysis and interpretation of the research findings.

4.2 Preliminary analysis

The overall overview of the consumer response rate and their demographic distribution from selected commercial banks in Nairobi County were generated by means of basic descriptive statistics, and findings are discussed in the sub-sections below.

4.2.1 Response rate

Evaluation of the response rate plays a critical role in qualitative research. Mugenda and Mugenda (2008) asserted that a 50% response rate is adequate, 60% good and above 70% was excellent. On the premise of this, this research sought to determine the general response rate from a complete of 384 questionnaires administered to respondents from Equity Bank, Kenya banking company, and Co-operative Bank of Kenya from selected bank branches in Nairobi County. This study had an overall response rate of 98.67% having recorded 99%, 98% and 99% response rate from Equity Bank, Kenya banking company and Co-operative Bank of Kenya respectively. This indicates that almost all the respondents completed the questionnaires, which in line with Mugenda and Mugenda (2008) amounts to a superb response rate. This might have been as a result of the pilot study conducted and the data collection procedures at various branches of selected commercial banks in Nairobi County, Kenya.

4.3 Demographics

The study evaluated the demographic characteristics of the general respondents' as indicated in the questionnaire, which included age, gender and level of education. Age was assessed particularly because it played a moderating effect on the relationship between advertising through media channels and attitudes of consumers in the selected commercial banks in Nairobi County, Kenya.

4.3.1 Respondents' age

The study sought to establish the age distribution of the respondents among sampled consumers from the three selected commercial banks in Nairobi County, Kenya.

Table 8: Respondents' age distribution from the three selected banks

Bank	Age	Frequency	Percentage (%)
Equity bank	Below 29 years	39	30.5
	30-49	71	55.5
	50 years above	18	14.1
	Total	128	100
KCB	Below 29 years	48	37.5
	30-49	60	46.9
	50 years above	20	15.6
	Total	128	100
Co-operative Bank of Kenya	Below 29 years	38	29.7
	30-49	69	53.9
	50 years above	21	16.4
	Total	128	100

Table 8 shows that 71 (55.5%) of respondents from Equity bank were aged between 30 and 49 years, those below 29 years were 39 (30.5%), while those over 50 years were 18 (14.1%). Likewise, 60 (46.9%) respondents from KCB were between 30 and 49 years, those below 29 years were 48 (37.5%), while 20 (15.6%) were aged 50 and above. For the Co-operative Bank of Kenya, 69 (53.9%) of the respondents were between 30 and 49 years, those below 29 years were 38 (29.7%) and those above 50 years were 21 (16.4%). This implies that the majority of the respondents holding accounts with the three selected commercial banks were between 30-49 years old therefore this age cohort, could be relied upon to make comprehensive conclusions about this study. The study also captured all the categories of age in the study and this therefore confirmed that the objective of assessing the moderating effect of age on advertising through media on consumers' attitude would be achieved.

4.3.2 Respondents' gender and level of education

Evaluation of respondents' gender and level of education was part of the preliminary questions in the data collection instrument. The findings are captured on Table 9 and Table 10.

Table 9: Respondents' gender distribution for the three selected banks

Financial Institution	Age distribution	Frequency	Percentage (%)
Equity Bank	Male	82	64.1
	Female	46	35.9
	Total	128	100
KCB	Male	74	57.8
	Female	54	42.2
	Total	128	100
Co-operative Bank	Male	79	61.7
	Female	49	38.3
	Total	128	100

According to Table 9, out of 128 respondents from Equity bank, 82 (64.1%) of the respondents were male, while 46 (35.9%) were female. Likewise, among 128 of respondents from KCB 74 (57.8%) were male while 54 (42.2%) were female. Finally, among 128 respondents from the Co-operative Bank of Kenya, 79 (61.7%) respondents were male while 49(38.3%) were female. This shows that most of the consumers of the services in the three selected commercial banks in Nairobi County were mainly male and therefore their responses could be relied upon to make the study conclusions.

Table 10: Respondents' level of education for the three selected banks

Financial Institution	Level of Education	Frequency	Percentage (%)
Equity Bank	Postgraduate	22	17.2
	Degree	45	35.2
	Diploma	27	21.1
	Secondary	29	22.7
	Primary	5	3.9
	Total	128	100
KCB	Postgraduate	25	19.5
	Degree	52	35.4
	Diploma	24	16.3
	Secondary	19	12.9
	Primary	8	5.4
	Total	128	100
Co-operative Bank of Kenya	Postgraduate	27	21.1
	Degree	45	35.2
	Diploma	22	17.2
	Secondary	22	17.2
	Primary	12	9.4
	Total	128	100

The results in Table 10 indicate that the respondents from Equity bank had a relatively higher level of education, with 45 (35.2%), 27 (21.1%) and 29 (22.7%) holding university first degree, college diploma and secondary certificates, respectively. Likewise, 52(35.4%), 27(21.1%) and 22(17.2%) respondents from KCB were holders of university first degree, postgraduate and college diploma certificates, respectively. Additionally, 45 (35.2%), 25(19.5%) and 24 (16.3%) of the respondents from the Co-operative Bank of Kenya were holders of university first degree, postgraduate and college diploma certificates, respectively. This implies that the majority of the respondents had basic knowledge to make sound decisions on the appropriate media channel through which to access the bank advertisements hence their results could be relied upon to make the study conclusions.

4.4 Consumer preference for media channels

The study evaluated the consumers' preference for online and offline media channels used by the selected commercial banks in Nairobi County, Kenya. Thus, the study determined the mode of the respondents based on online or offline media channels preference, and the summary of the results is presented in Table 11

Table 11: Preference for media channel by consumers from selected commercial banks in Nairobi County

Commercial Bank	Consumer Preference	Frequency	Percentage (%)
Equity Bank	Offline advertising channels	70	54.7
	Online advertising channels	32	25.0
	Both online and offline	25	19.5
	Other	1	0.8
	Total	128	100
KCB	Offline advertising channels	33	25.8
	Online advertising channels	78	60.9
	Both online and offline	16	12.5
	Other	1	0.8
	Total	128	100
Co-operative Bank of Kenya	Offline advertising channels	52	40.6
	Online advertising channels	18	14.1
	Both online and offline	56	43.8
	Other	2	1.6
	Total	128	100

The results in Table 11 reveal that an overwhelming majority of the respondents from Equity Bank and Co-operative Bank of Kenya 70 (54.7%) and 52 (40.6%), respectively mentioned that they preferred using offline media channels as opposed to online media channels. This was in contrast with Kenya Commercial Bank where majority 78 (60.9%) of the respondents mentioned that they preferred using online media channels. The consumers who chose other as preferred media channel were less than 2%; making it not significant for further analysis in this study. The results demonstrate that the channels chosen for this study were the most popular media platforms used by the respondents in the selected commercial banks.

4.4.1 Order of preference for the advertising channels

To ascertain specific media channels preferred by the respondents, the study computed preference and ranking of the media channels by the respondents from the three selected commercial banks in Nairobi County. The six media channels were ranked in order of preference from the most preferred to the least preferred media channel. Table 12 presents the order of ranking for the six media channels.

Table 12: Order of preference for the online and offline media channel used by respondents

Preference and ranking of Media Channels	n	Computation Method	Actual Score (A)	Ideal Score (n x 3) (B)	*Index (A/B X100)
TV	124	^K 52x3=156 ^C 47x2=94 ^E 25x1=25	275	372	73.93
Radio	106	^K 42x3= 126 ^E 42x2=84 ^C 22x1= 22	232	318	72.96
Google Ads	116	^E 45x3=135 ^K 42x2=84 ^C 29x1=29	248	348	71.26
YouTube	124	^k 47x3=141 ^E 46x2=92 ^C 31x1=31	264	372	70.97
Facebook	82	^C 33x3=99 ^E 26x2=52 ^k 23x1=23	174	246	70.73
Newspaper	57	^E 22x1= 21 ^C 20x2=40 ^K 15x3=45	106	171	61.99
Grand total	609	-	1299	1827	71.10

* Index (A/B) >70 high preference; *Index (A/B) >60 intermediate preference;
*Index (A/B) <60 low preference **E**: Equity bank; **K**: Kenya Commercial Bank; **C**: Co-operative bank of Kenya

The results in Table 12 revealed that TV had the highest score of 73.93%, indicating that of the six evaluated media channels, TV was the most preferred media channel by the respondents. TV was the most preferred advertising channel probably due to its visual impact, affordability, and ease of access by the majority of the respondents. Other media channels like Radio, Google Ads, YouTube, Facebook and Newspaper were ranked 2nd, 3rd, 4th, 5th and 6th position, respectively. The second preferred advertising channel by the respondents was Radio, possibly due to its affordability by the majority of the urban dwellers in Kenya as well as the availability of a wide range of vernacular stations. Interestingly, Google Ads was ranked third, notably as the only online media channel preferred by the respondents possibly because it is a popular search option hence well

perceived and readily accessed by respondents when seeking banking services inquiries online. YouTube was ranked 4th, indicating that it was among the main source of advertisements widely used by the three selected commercial banks in Nairobi County. Though Facebook ranked fifth among the selected media channels, it is among the popular media platforms, widely accessed by the majority of the respondents. At the bottom in the preferred media channel ranking was Newspaper probably attributed to cost, accessibility and time spent to read the newspaper by the respondents, this rendered it less preferred media channel by the commercial bank consumers.

Nayak and Shah (2015) findings contrasted with results of this study, since they found out that advertising through Newspaper was vital in brand awareness and most preferred by advertisers in influencing consumer behaviour. A similar study was conducted by Raju and Devi (2012) and found out that print advertisements were more trusted compared to advertisements done through other channels. Sorce and Dewitz (2007) also concurred with these scholars in the study that confirmed that the most effective media channel for advertising was magazines compared to Television. In the same way, Pongiannan and Chinnasamy, (2014) postulated that advertisers preferred print media as an advertising channel compared to other platforms available for use. These contrasting results from earlier research studies (where Newspaper was more preferred) are attributed to the continuous change in the market place where Newspaper may be relaying information that is already outdated and thus may not be relevant to the audiences.

In summary, it can be deduced that consumers from the selected commercial banks in Nairobi County, Kenya preferred offline media channels compared to online media channels (save for Newspaper) given that the top two-offline media channels (TV and Radio) were regarded as the most preferred platforms by the majority of the respondents

in this study. From the findings of this study, commercial banks may need to consider offline media channels when communicating with their consumers, particularly on TV and Radio channels.

4.5 Time spent on media channels

This study further sought to establish the time spent per media channel in order to measure the liking aspect of attitude by the respondents from the three selected commercial banks. In this case, the respondents were provided with statements regarding the time spent on media channels in order of a five-point scale ranging from 1 to 5; where **1** = Strongly Disagree; **2** = Disagree; **3** = Neutral; **4** = Agree; **5**= Strongly Agree. The sub-constructs under time spent on media channels included: Facebook, YouTube, Google Ads, TV, Radio and Newspaper. Each online and offline media channel was rated in relation to the time spent by respondents. For analysis purpose, the study computed the descriptive measures of the mean (to measure central tendency), standard deviation (to measure the dispersion) and co-efficient of variation (to the normalized measure of the dispersion of a probability distribution or frequency distribution for comparing the degree of variation from one data series). According to Neuman (2014) a CV $\leq 50\%$ (0.5) is statistically acceptable for internal consistency on data variability. Table 13 presents the results of the time spent on media channels by Equity Bank respondents.

Table 13: Time spent on media channels by Equity Bank respondents

Item description	N	Mean score	SD	CV (%)
Online				
I spend most of my time on Facebook	67	3.36	1.055	31.40
I spend most of my time browsing on Google	72	3.45	1.190	34.49
I spend most of my time on YouTube	76	3.55	1.221	34.39
Average score	72	3.45	1.155	34.43
Offline				
I spend most of my time watching TV	81	3.58	0.802	22.24
I spend most of my time reading Newspaper	50	2.70	1.657	61.37
I spend most of my time listening to Radio	55	3.02	1.343	44.47
Average score	62	3.10	1.267	42.69
Overall score	67	3.275	1.211	38.56

Note: High mean and low Coefficient of Variance (CV) values is the best score.

According to Table 13, Equity Bank had an overall mean score of 3.275 and an average CV of 38.56%. The attribute of time spent watching TV had the highest mean score (mean=3.58, SD=0.802, CV=22.24%). The lowest score was reported on time spent on reading newspapers (mean=2.70, SD=1.657, CV=61.37%). This analysis showed that the CV ranged between 61.37% (highest) and 22.24 % (lowest); Newspaper and Facebook were rated relatively poor as far as time spent on media channels was concerned for offline and online respectively. This implies that consumers in Equity Bank prefer spending time watching TV and YouTube as well as listening to Radio.

Table 14: Time spent on media channels by KCB Bank respondents

Item description	N	Means score	SD	CV
Online				
I spend most of my time on Facebook	66	3.37	0.995	29.52
I spend most of my time browsing on Google Ads	77	3.61	1.103	30.55
I spend most of my time on YouTube	77	3.59	1.187	33.06
Average score	73	3.523	1.095	31.04
Offline				
I spend most of my time watching TV	47	2.79	1.332	47.74
I spend most of my time reading Newspapers	55	2.80	1.667	59.53
I spend most of my time listening to Radio	77	3.59	1.187	33.06
Average score	59	3.06	1.395	46.78
Overall score	66	3.292	1.245	34.86

Note: High mean and low Coefficient of Variance (CV) values is the best score.

Table 14 presents the KCB data, which yielded an overall mean score of 3.292 with CV ranging between 59.53 % (highest) and 29.52% (lowest). The results revealed that under online media, Google Ads had the highest mean score (mean=3.61, SD=1.103, CV=30.55%). Similarly, YouTube and Facebook had relatively high mean scores (mean=3.59, SD=1.187, CV=33.06%) and (mean=3.37, SD=0.995, CV=29.52%) respectively. In contrast time spent on offline media channels such as watching TV and reading Newspaper recorded the lowest scores; (mean=2.79, SD=1.332,CV=47.74%) and (mean=2.80, SD=1.667, CV=59.53%) respectively though time spent on listening to Radio by KCB respondents was slightly higher (mean=3.59, SD=1.187, CV=33.06%). Therefore, based on these findings, we can deduce that KCB consumers tend to use online advertisement media channels like Google Ads, YouTube and Facebook more, though to some extent they also spend time listening to Radio.

Table 15: Time spent on media channels by Co-operative Bank respondents

Item description	N	Mean score	SD	CV
Online				
I spend most of my time on Facebook	77	3.52	1.035	29.40
I spend most of my time browsing on Google	82	3.65	0.944	25.86
I spend most of my time on YouTube	86	3.74	1.059	28.31
Average score	82	3.64	1.013	27.86
Offline				
I spend most of my time watching TV	99	3.76	0.839	22.31
I spend most of my time reading Newspapers	55	3.11	1.218	39.16
I spend most of my time listening to Radio	41	2.45	1.635	66.73
Average score	65	3.11	1.231	42.73
Overall score	73	3.375	1.122	35.23

Note: High mean and low Coefficient of Variance (CV) values is the best score.

Co-operative bank data in Table 15 shows an overall mean score of 3.375 and an average CV at 35.23%. The attribute of time spent on watching TV had the highest mean score (mean=3.76, SD=0.839, CV=22.31%). The lowest score was recorded in time spent on listening to Radio (mean=2.45, SD=1.635, CV=66.73%). The CV range between

66.73% (highest) and 22.31% (lowest) was recorded; all in offline media. Likewise, time spent on reading Newspapers and listening to Radio were rated relatively poor. Online media ratings were almost the same, with YouTube leading the pack. In conclusion, Co-operative Bank consumers according to these results prefer spending time watching TV and YouTube, meaning they prefer visual channels.

Generally, the results on time spend on media channel indicate that consumers in Equity Bank spend more time watching Television and YouTube media channels; the ones in Kenya Commercial Bank of Kenya spend their time more on Google Ad, YouTube and Listening to Radio whereas Co-operative Bank consumers spend more time watching Television and YouTube and also listening to Radio. The liking sub construct of consumer attitude is displayed here in visual channels of Television and YouTube. These findings concur with a study done by Snelson (2011), where he mentioned that consumers like interacting with moving images found on Television and YouTube. He affirmed that the launch of YouTube in 2005 made consumers to have an additional channel that can provide moving image interaction. This also concurs with a study done by the European Trade Association for Marketers of Advertising (EGTA) in 2018 where they confirmed that in 2018, Television remained the most used visual channel more than YouTube in European countries. The study revealed that this was true especially when the consumption time between the two channels was compared; where 71% of total video time was spent in Television compared to 6.4% spent on YouTube across all age groups. According to Trendera, 2017, he argued that there was a gradual change in video time spent in which American teenagers spend 34% of their total video time watching YouTube.

As much as these results indicate the liking by consumers for moving visual channels of Television and YouTube, there is also a need to check the simultaneous viewing. A study

done by O'Barr (2010) indicated that there was multiple use of channels by consumers and he gave an example of consumers who watch TV and YouTube channels simultaneously. This increased multiple use of channels has affected advertising and thus marketers are required to constantly keep in touch with consumers to continuously monitor consumer behaviour in media usage in order to align advertising channel to use for shaping consumers' attitude favourably.

Similar research work done by eMarketer (2020) in the United Kingdom (UK) showed that the growth in time spent with digital media platforms had reduced and that it may stagnate in the years to come. It argued that the growth that remains will be fuelled by an increase in time spent with smartphones and other devices including connected Television and Radio. The study confirmed that adults in the UK used their smartphones (excluding voice calls) for 2:16 per day, on average in 2019. It confirmed that Smartphones will continue to gain an increasing share of time spent with total media, surpassing 25% by 2021.

4.6 Attention on advertisements done through media channels.

This study also sought to establish the attention that consumers had on advertisements done through media channels in order to measure the likelihood of the banks reaching them with their adverts based on the channel used. The respondents were provided with statements regarding whether their bank would likely reach them if they advertised through the various selected media channels in the study. This used five-point scale ranging from 1 to 5; where **1** = Strongly Disagree; **2** = Disagree; **3** = Neutral; **4** = Agree; **5** = Strongly Agree. The sub-constructs under attention to the advertisement done through the media channel included Facebook, Google Ads, YouTube, TV, Radio and Newspaper. Each online and offline media channel was rated in relation to whether they would likely be reached by their specific bank if they advertised through the channel.

The study computed descriptive measures for analysis purposes such as mean (to measure central tendency), standard deviation (to measure the dispersion) and coefficient of variation (to a normalized measure of dispersion of a probability distribution or frequency distribution for comparing the degree of variation from one data series). Note that according to Neuman (2014) a CV $\leq 50\%$ (0.5) is statistically acceptable for internal consistency on data variability. Table 16 presents results of attention on advertisements done through media channels by Equity Bank respondents.

Table 16: Attention to advertisements done through media channels by Equity Bank respondents

Item description	N	Mean score	SD	CV
Online				
My bank would likely reach me if they use Facebook in their advertisements	62	3.16	1.258	39.81
My bank would likely reach me if they use Google Ads in their advertisements	32	2.41	1.295	53.73
My bank would likely reach me if they use YouTube in their advertisements	78	3.40	0.983	28.91
Average score	57.33	2.99	1.179	40.82
Offline				
My bank would likely reach me if they use TV in their advertisements	74	3.59	1.239	34.51
My bank would likely reach me if they use Newspaper in their advertisements	39	2.84	1.142	40.21
My bank would likely reach me if they use Radio in their advertisements	65	3.33	1.191	35.77
Average score	58	3.25	1.191	36.83
Overall score	58	3.122	1.185	38.82

Note: High mean and low Coefficient of Variance (CV) values is the best score.

The results in Table 16 depicts the mean score for the six statements used with regard to attention to advertisement done through online and offline media channels by Equity Bank respondents. It shows that Equity had an overall mean score of 3.122 with CV at 38.82%. The statement that my bank would likely reach me if they use TV in their advertisements had the highest score (mean=3.59, SD =1.239, CV=34.51%). The statement that my bank would likely reach me if they use Newspaper in their

advertisements had the lowest score (mean=2.84, SD =1.142, CV=40.21%) in offline channels. The results also reveal that the respondents were of the view that the bank would likely reach them if they use Google Ads in their advertisements with this attribute recording the lowest score among all channels with an agreement scale (mean=2.41, SD=1.295, CV=53.73%). Facebook and YouTube were rated equally high with mean scores above 3 each, hence consumers could still be reached, if Equity Bank used YouTube and Facebook online media platforms in their advertising.

Table 17: Attention on advertisements done through media channels by KCB Bank respondents

Item description	N	Mean score	SD	CV
Online				
My bank would likely reach me if they use Facebook in their advertisements	63	3.13	1.257	40.16
My bank would likely reach me if they use Google Ads in their advertisements	30	2.48	1.328	53.55
My bank would likely reach me if they use YouTube in their advertisements	56	3.16	1.056	33.42
Average score	50	2.92	1.214	42.38
Offline				
My bank would likely reach me if they use TV in their advertisements	68	3.51	1.304	37.15
My bank would likely reach me if they use Newspaper in their advertisements	33	2.62	1.204	45.95
My bank would likely reach me if they use Radio in their advertisements	58	3.32	1.216	36.63
Average score	53	3.15	1.241	39.91
Overall score	51	3.037	1.228	41.14

Note: High mean and low Coefficient of Variance (CV) values is the best score.

Table 17 presents the mean score for the six statements used with respect of attention on advertisement done through online and offline media channels by KCB with an overall mean score of 3.037 with CV at 41.14 %. The statement that my bank would likely reach me if they use TV in their advertisements had the highest score (mean=3.51, SD =1.304, CV=37.15%). The statement that my bank would likely reach me if they use Google Ads in their advertisements had the lowest score (mean=2.48, SD =1.328, CV=53.55%). The

results also revealed that the respondents were of the view that the bank would likely reach them if they used Newspaper in their advertisements with this attribute recording the lowest score among the offline channels though on the high agreement scale (mean=2.62, SD=1.204, CV=45.95%). Notably, besides the statements rating of highest and lowest, the others, which included: Radio, YouTube and Facebook were rated equally high with a mean score of above 3. This suggests that these mediums could be used by KCB for advertising to its consumers.

Table 18: Attention on advertisement done through media channels by Co-operative Bank of Kenya respondents

Item description	N	Means score	SD	CV
Online				
My bank would likely reach me if they use Facebook in their advertisements	75	3.52	1.229	34.91
My bank would likely reach me if they use Google Ads in their advertisements	28	2.27	1.326	58.41
My bank would likely reach me if they use YouTube in their advertisements	89	3.56	0.978	27.47
Average score	64	3.12	1.178	40.26
Offline				
My bank would likely reach me if they use TV in their advertisements	80	3.69	1.078	29.21
My bank would likely reach me if they use Newspaper in their advertisements	35	2.82	0.943	33.44
My bank would likely reach me if they use Radio in their advertisements	74	3.64	1.078	29.62
Average score	63	3.38	1.033	30.76
Overall score	64	3.25	1.105	35.51

Note: High mean and low Coefficient of Variance (CV) values is the best score.

The results in Table 18 presents the mean score for the six statements used in respect to attention on advertisements done through online and offline media channels by Co-operative Bank which had an overall mean score of 3.25 with CV at 35.51%. The results also indicated the statement that my bank would likely reach me if they use TV in their advertisements had the highest score (mean=3.69, SD =1.078, CV=29.21%). The statement that my bank would likely reach me if they use Google Ads in their advertisements had the lowest score (mean=2.27, SD =1.326, CV=58.41%). The results

also revealed that the respondents were of the view that the bank would likely reach them if they use Newspaper in their advertisements with this attribute recording the lowest score among offline channels though on the high agreement scale (mean=2.82, SD=0.943, CV=33.44%). Notable however is that besides the statements rated highest and lowest, the others, which included: YouTube, Facebook and Radio were rated equally high with a mean score above 3. This suggests that the Co-operative Bank of Kenya could still use these mediums to advertise through in order to reach its consumers.

Generally, results for this indicate that advertising through Television, YouTube and Facebook would enable the consumers notice the bank communication. The lowest attention would be received if the bank advertised through Newspaper. This concurs with a study done by Hilde et al. (2018), who reported that most consumers got exposed to advertising on Facebook. However in his study, he found out that advertisements were evaluated negatively mostly on YouTube followed closely by Facebook compared to other social media channels. He posited that the online media platforms may have many differences; however the most outstanding one was the negative emotions related to the platforms. He indicated that 30% of the stated moments, consumers reported that they were confronted with a product, brand or company message. The findings further indicated that nearly 30% of respondents were irritated or felt confused by the advertising on YouTube, and over 20% had similar feelings with advertisements on Facebook. This negative rating of advertisements in these channels could be attributed to the level of attention that is required for moving images in the platforms and an interruption to the movement is considered to be offensive. These negative emotions associated with advertising through online platforms of YouTube and Facebook could eventually affect the attention that consumers will place on advertisements done through these channels. Consumers therefore may eventually obtain gadgets that can totally block advertisements

in their personal online channels, therefore impacting the communication industry as a whole.

4.7 Understanding advertisements done through media channels

In this study, the respondents were further required to rate statements concerning understanding advertisements done through Media channels by their respective commercial banks. The statements were anchored on a five-point scale ranging from 1 to 5 where **1** = Strongly Disagree; **2** = Disagree; **3** = Neutral; **4** = Agree; **5**= Strongly Agree. The sub-constructs under these statements were: Facebook, Google Ads, YouTube, TV, Radio and Newspaper. Each online and offline media channels was rated in relation to consumer understanding of adverts done through the channel. The study computed descriptive measures for analysis purposes such as mean (to measure central tendency), standard deviation (to measure the dispersion) and coefficient of variation (to a normalized measure of a dispersion of a probability distribution or frequency distribution for comparing the degree of variation from one data series). Note that according to Neuman (2014) a $CV \leq 50\%$ (0.5) is statistically acceptable for internal consistency of data variability. Table 19 presents results of understanding advertisements done through media channels by Equity Bank respondents.

Table 19: Understanding advertisements done through media channels by Equity Bank respondents

Item description	N	Means score	SD	CV
Online				
I would likely understand what my bank is informing me, if they used Facebook as their channel of advertising	71	3.32	1.136	34.22
I would likely understand what my bank is informing me, if they used Google Ads as their channel of advertising	63	3.38	1.136	33.61
I would likely understand what my bank is informing me, if they used YouTube as their channel of advertising	65	3.42	1.252	36.61
Average score	66	3.37	1.175	34.81
Offline				
I would likely understand what my bank is informing me, if they used TV as their channel of advertising	71	3.47	0.783	22.56
I would likely understand what my bank is informing me, if they used Newspaper as their channel of advertising	32	2.60	1.270	48.85
I would likely understand what my bank is informing me, if they used Radio as their channel of advertising	39	2.96	1.045	35.30
Average score	47	3.01	1.033	35.57
Overall score	57	3.191	1.104	35.19

Note: High mean and low Coefficient of Variance (CV) values is the best score.

Table 19 presents Equity Bank data with regard to understanding advertisements done through media channels. A slightly lower overall mean score of 3.191 and CV at 35.19% was recorded compared to that of time spent on media channel statement. This average score of 3.191 and the average CV of 35.19% shows that the respondents agree that the media channel used influences their attitude. The statement that I would likely understand what my bank is informing me, if they used TV as their channel of advertising had the highest mean score (mean=3.47, SD=0.783,CV=22.56%). The lowest score was noted on the statement that I would likely understand what my bank is informing me, if they used Newspaper as their channel of advertising (mean=2.60, SD=1.270, CV=48.85%). This implies that advertisement done by the Equity bank through TV was

better understood by respondents and perceived to be the best source to access bank advertisement information. Advertising through online media channels was perceived to be understood by Equity Bank consumers and therefore the bank could use them as they all showed mean scores above 3 for Facebook, Google Ads and YouTube.

Table 20: Understanding advertisements done through media channels by KCB respondents

Item description	N	Mean score	SD	CV
Offline				
I would likely understand what my bank is informing me, if they used Facebook as their channel of advertising	30	2.37	1.362	57.48
I would likely understand what my bank is informing me, if they used Google Ads as their channel of advertising	56	3.48	0.996	28.62
I would likely understand what my bank is informing me, if they used YouTube as their channel of advertising	64	3.59	0.846	23.57
Average score	50	3.15	1.068	36.56
Online				
I would likely understand what my bank is informing me, if they used TV as their channel of advertising	64	3.75	1.094	29.17
I would likely understand what my bank is informing me, if they used Newspaper as their channel of advertising	41	2.82	0.984	34.89
I would likely understand what my bank is informing me, if they used Radio as their channel of advertising	68	3.53	0.980	27.76
Average score	57.67	3.37	1.019	30.61
Overall score	54	3.257	1.0437	33.58

Note: High mean and low Coefficient of Variance (CV) values is the best score.

Table 20 presents KCB data with respect to consumer understanding of advertisements done through media channels. An overall mean score of 3.257 and CV at 33.58% was registered. This means that, KCB respondents agree that the media channel used influences their attitude and therefore could understand the adverts done by KCB through these channels. The statement that I would likely understand what my bank is informing me if they used TV as their channel of advertising had the highest mean score

(mean=3.75, SD=1.094,CV=29.17%). The lowest score was noted on the statement that I would likely understand what my bank is informing me, if they used Facebook as their channel of advertising (mean=2.37, SD=1.362, CV=57.48%). This implies that TV is most perceived by KCB consumers to be the best channel that they can understand advertisements from their bank. YouTube, Radio and Google Ads in that order were also perceived to be media channels through which consumers can easily understand the bank adverts given that they all scored mean scores above 3. KCB therefore could use the said channels to reach out to their consumers.

Table 21: Understanding advertisements done through media channel by Co-operative Bank respondents

Item description	N	Means score	SD	CV
Online				
I would likely understand what my bank is informing me, if they used Facebook as their channel of advertising	32	2.30	1.162	50.52
I would likely understand what my bank is informing me, if they used Google Ads as their channel of advertising	63	3.42	0.796	23.75
I would likely understand what my bank is informing me, if they used YouTube as their channel of advertising	82	3.50	0.946	27.03
Average score	59	3.07	0.968	33.77
Offline				
I would likely understand what my bank is informing me, if they used TV as their channel of advertising	80	3.75	1.194	31.84
I would likely understand what my bank is informing me, if they used Newspaper as their channel of advertising	34	2.90	0.784	27.03
I would likely understand what my bank is informing me, if they used Radio as their channel of advertising	79	3.43	0.880	25.66
Average score	64	3.36	0.953	28.18
Overall score	62	3.215	0.961	30.98

Note: High mean and low Coefficient of Variance (CV) values is the best score.

Results in Table 21 show Co-operative Bank of Kenya respondents' data on understanding advertisements done through media channels with an overall mean score of 3.215 and CV of 30.98%. This suggests that the respondents of Co-op Bank agree that

the media channel used influences their attitude. Again, the statement that I would likely understand what my bank is informing me, if they used TV as their channel of advertising had the highest mean score (mean=3.75, SD=1.194, CV=31.84%). Likewise, to Co-operative Bank of Kenya the lowest score was noted on the statement that I would likely understand what my bank is informing me, if they used Facebook as their channel of advertising (mean=2.30, SD=1.162, CV=50.52%). Like Equity bank and KCB, Co-operative Bank of Kenya, consumers also perceived TV as the best media channel to understand bank adverts and therefore bank information. YouTube, Radio and Google Ads followed in that order and therefore meaning Co-operative Bank of Kenya could choose these channels to advertise through in order to influence their consumers' attitude.

Overall, the understanding aspect of the advertisements done through various media channels indicate a slightly different trend where in addition to Television and YouTube scoring high, Radio also scored the best medium that can drive understanding of advertisements by consumers of Kenya Commercial Bank and Co-operative Bank of Kenya. Google ad also emerged as the best channel to use for shaping understanding of the advert. Radio could have done well because of the elaborative aspect of the channel that is usually carried very well by the presenters who are sometimes opinion leaders in a community. Google ad featured in the responses of all respondents of the banks as a channel that can shape understanding of the ad. This could be attributed to other support channels where if one wanted more details of the communication, they would click it and be taken to the respective bank websites for additional details.

The study concurs with the research by Lagrosen (2005) who posited that corporate websites boosted the understanding of the Google Ad messages. He explained that the corporate websites allowed content to be continuously renewed regularly based on the

advertising campaign and thus would encourage repeat visitors. He confirmed that advertising through Newspaper was based on time and therefore its messages expired immediately. Radio also featured as the platform that could be used to shape the understanding of the advertisements done by the bank. A study done by Bronner et al. (2006), postulated that Radio continued to be a significant and powerful communication channel as it was in the past centuries notwithstanding the development of more fashionable media like online channels of Facebook, Google Ad and YouTube among others. This may explain the high score of understanding advertisements done through Radio across all the respondents in all the banks in this study. According to Kramer et al. (2015), new technologies, may sometimes add things on, but may not substitute and therefore some platforms like Radio for example reinvented itself in the context of changes in the communication landscape. He argued that Radio achieved relevance despite the changing environment through direct engagement with listeners and introduction of reward winning programmes that keep audiences active and therefore able to shape understanding of the advertisements done through it by organisations.

4.8 Influence of advertising through media channels on consumers' attitude

The current study evaluated the influence of advertising through media channels on consumers' attitude (awareness, liking and action) and compared online and offline media channels used by the selected commercial banks (Equity Bank, KCB and Co-operative Bank of Kenya) in Nairobi County. Research respondents were asked to indicate the extent to which one agreed or disagreed with statements regarding their attitude as a result of their respective banks advertising through online or offline channels on a scale of 1 to 5; where **1** = Strongly Disagree; **2** = Disagree; **3** = Neutral; **4** = Agree; **5** = Strongly Agree. The results of which are discussed below.

4.8.1 Advertising through online media on consumers' attitude (awareness)

The study sought to find out if consumers of the selected commercial banks were aware that their banks were advertising through various online media channels. The findings of which are discussed in the sub-sections below for each of the selected commercial banks.

Table 22: Advertising through online media by Equity Bank on consumers' attitude (awareness)

Item description	N	Mean score	SD	CV
I am aware that my bank advertises through Facebook	76	3.43	1.092	31.84
I am aware that my bank advertises through Google Ads	69	3.52	1.079	30.65
I am aware that my bank advertises through YouTube	64	3.42	1.259	36.81
Average score	70	3.457	1.143	33.1

Note: High mean and low Coefficient of Variance (CV) values is the best score.

The results in Table 22 suggest that Equity Bank respondents, on average, are aware of advertisements done through online channels, with an overall mean score of 3.457 and an average CV of 33.1%. The highest CV registered was 36.81% (YouTube) while the lowest was 30.65% (Google Ads). The statement I am aware that my bank advertises through Google Ads had the highest mean score (mean=3.52, SD=1.079, CV=30.65%). The statement that I am aware that my bank advertises through Facebook had a relatively high mean score (mean=3.42, SD=1.259, CV=36.81%); with the statement, I am aware that my bank advertises through YouTube having the lowest mean score (mean=3.42, SD=1.259, CV=36.81%). This implies that Equity Bank consumers are aware that the bank advertises in Google Ads, Facebook and YouTube in that order.

Table 23: Advertising through online media by KCB on consumers' attitude (awareness)

Item description	N	Means score	SD	CV
I am aware that my bank advertises through Facebook	79	3.55	1.034	29.13
I am aware that my bank advertises through Google Ads	70	3.51	1.035	29.49
I am aware that my bank advertises through YouTube	65	3.43	1.234	35.98
Average score	71	3.50	1.101	31.53

Note: High mean and low Coefficient of Variance (CV) values is the best score.

The results in Table 23 suggest that KCB respondents on average are aware of advertisements done through online channels, with an overall mean score of 3.50 and an average CV of 31.53%. The highest CV registered was 35.98% (YouTube) while the lowest was 29.13% (Google Ads). The statement that I am aware that my bank advertises through Facebook had the highest mean score (mean=3.55, SD=1.034, CV=29.13%). The statement that I am aware that my bank advertises through Google Ads had a relatively high mean score (mean=3.51, SD=1.035, CV=29.49%) with the statement that I am aware that my bank advertises through YouTube having the lowest mean score (mean=3.43, SD=1.234, CV=35.98%). Findings also implied that as much as KCB consumers prefer online media channels; their consumers perceive high awareness on advertisements done through Facebook and Google Ads. It also suggests that in order to gain higher awareness, KCB could consider using Facebook and Google Ads, respectively, for its bank communication.

Table 24: Advertising through online media by Co-operative Bank of Kenya on consumers' attitude (awareness)

Item description	N	Means score	SD	CV
I am aware that my bank advertises through Facebook	68	3.70	1.024	27.68
I am aware that my bank advertises through Google Ads	80	3.66	1.029	28.11
I am aware that my bank advertises through YouTube	82	3.84	1.090	28.39
Average score	77	3.73	1.048	28.10

Note: High mean and low Coefficient of Variance (CV) values is the best score.

Table 24 shows that the Co-operative Bank of Kenya respondents on average indicated to be aware that their bank advertises through online media channels with an overall mean score of 3.73 and an average CV of 28.10 %. The highest CV registered was 28.39% (YouTube) while the lowest was 27.68% (Facebook). The statement that I am aware that my bank advertises through YouTube had the highest mean score (mean=3.84, SD=1.090, CV=28.39%). The statement that I am aware that my bank advertises through Facebook had a relatively high mean score (mean=3.70, SD=1.024, CV=27.68%) with the statement that I am aware that my bank advertises through Google Ads having the lowest mean score (mean=3.66, SD=1.029, CV=28.11%). These findings imply that advertising through YouTube and Facebook receives high awareness among the Co-operative Bank of Kenya consumers; Google Ads also receive high awareness. This could mean that high awareness levels could be achieved through online channels.

Overall, the study shows that consumers were strongly aware of advertisements done by the bank through Facebook and Google Ads. This study concurs with the findings of Priyanka (2012) that advertising through online channels like Facebook strongly influences awareness but moderately influences action sub constructs of attitude.

4.8.2 Advertising through offline media on consumers' attitude (awareness)

The study further sought to find out if consumers of the selected commercial banks were aware that their banks were advertising through various offline media channels. The findings are discussed in the sub-sections below for each selected commercial banks:

Table 25: Advertising through offline media by Equity Bank on consumers' attitude (awareness)

Item description	N	Mean score	SD	CV
I am aware that my bank advertises through TV	68	3.35	1.105	32.99
I am aware that my bank advertises through Radio	54	3.08	1.154	37.47
I am aware that my bank advertises through Newspaper	23	2.48	1.094	44.11
Average score	48	2.97	1.118	38.19

Note: High mean and low Coefficient of Variance (CV) values is the best score.

The results in Table 25 for Equity Bank suggest that the respondents, on average indicated high awareness of advertisements of their bank done through offline media channels with an overall mean score of 2.97 and an average CV of 38.19%. The highest CV registered was 44.11% (Newspaper) while the lowest was 32.99% (TV). The statement I am aware that my bank advertises through TV had the highest mean score (mean=3.35, SD=1.105, CV=32.99%) with the statement I am aware that my bank advertises through Radio having relatively lower mean score (mean=3.08, SD=1.154, CV=37.47%). On the other hand, the statement I am aware that my bank advertises through Newspaper had the lowest mean score (mean=2.48, SD=1.094, CV=44.11%). This implies that as much as customers are aware that their banks advertise through offline media channels, they generally perceive TV as the best media channel to influence their awareness level. It also suggests that advertising bank services and products through TV can be quite effective in influencing consumers' attitude (awareness) among Equity Bank consumers.

Table 26: Advertising through online media by KCB on consumers' attitude (awareness)

Item description	N	Mean score	SD	CV
I am aware that my bank advertises through TV	75	3.45	1.209	35.04
I am aware that my bank advertises through Radio	46	3.06	1.099	35.92
I am aware that my bank advertises through Newspaper	38	2.69	1.290	47.96
Average score	53	3.07	1.199	39.64

Note: High mean and low Coefficient of Variance (CV) values is the best score.

Table 26 for KCB respondents indicated that, on average, consumers are aware that their bank runs adverts through offline media channels with an overall mean score of 3.07 and an average CV of 39.64%. The highest CV registered was 47.96% (Newspaper) while the lowest was 35.04% (TV). The statement I am aware that my bank advertises through TV had the highest mean score (mean=3.45, SD=1.209, CV=35.04%) with the statement I am aware that my bank advertises through Radio having relatively lower mean score (mean=3.06, SD=1.099, CV=35.92%). On the other hand, the statement I am aware that my bank advertises through Newspaper had the lowest mean score (mean=2.69, SD=1.290, CV=47.96%). This, therefore implies that consumers perceive advertising through TV as the most effective media channel to influence consumer awareness among offline channels. It also suggests that advertising bank services and products through TV would be effective in influencing consumer awareness among KCB Bank consumers.

Table 27: Advertising through offline media by Co-operative Bank of Kenya on consumers' attitude (awareness)

Item description	N	Mean score	SD	CV
I am aware that my bank advertises through TV	80	3.45	1.196	34.67
I am aware that my bank advertises through Radio	27	2.56	1.025	40.04
I am aware that my bank advertises through Newspaper	49	3.07	0.990	32.25
Average score	52	3.03	1.07	35.65

Note: High mean and low Coefficient of Variance (CV) values is the best score.

The results in Table 27 indicate that the respondents from the Co-operative Bank of Kenya were aware that their bank advertises through offline media channels with an overall mean score of 3.03 and an average CV of 35.65%. The highest CV registered was 40.04% (Radio) while the lowest was 32.25% (Newspapers). The statement I am aware that my bank advertises through TV had the highest mean score (mean=3.45, SD=1.196, CV=34.67%) with the statement I am aware that my bank advertises through Radio having lowest mean score (mean=2.56, SD=1.025, CV=40.04%). On the other hand, the statement I am aware that my bank advertises through Newspaper had a relatively lower mean score (mean=3.07, SD=0.990, CV=32.25%). This also implies that consumers perceive TV as the best offline media channel to influence consumer awareness of the products and services by the Co-operative Bank of Kenya.

In summary, the results reveal that consumers were more aware of advertisements done through Television and least aware of advertisements done through Newspaper. This concurs with a study done by O'Barr, (2010), that Television was a crucial advertising channel in the second half of the 20th Century and that it had the power to shape the way of life and attitudes of consumers. These results contradict those from a related study conducted by Nugzar (2011) on the influence of Television advertisements on consumers' purchase decisions. Nugzar's research revealed that the majority of TV audiences voiced their negative disposal on TV advertisements. It further posited that the number of Television viewers was reducing compared to other media channels.

4.8.3 Advertising through online media on consumers' attitude (liking)

The study also sought to find out if consumers of the selected commercial banks liked advertisements done by their banks through various online media channels. The respondents were required to state the extent to which they agreed with statements

provided by inserting a number that reflects their rating of each media channel using a Likert type of scale ranging from 1 to 5 where **1** = Strongly Disagree; **2** = Disagree; **3** = Neutral; **4** = Agree; **5**= Strongly Agree. The relevant results of the study are depicted below.

Table 28: Advertising through online media by Equity Bank on consumers' attitude (liking)

Item description	N	Mean score	SD	CV
I like when my bank advertises through Facebook	57	3.16	1.068	33.80
I like when my bank advertises through Google Ads	58	3.44	1.272	36.98
I like when my bank advertises through YouTube	59	3.45	1.121	32.49
Average score	58	3.35	1.154	34.42

Note: High mean and low Coefficient of Variance (CV) values is the best score.

The results in Table 28 shows that respondents from Equity Bank liked advertisements done through online media channels with the average mean score relatively high (mean=3.35, SD=1.154, CV=34.42%). The highest CV registered was 36.98% (Google Ads) while the lowest was 32.492% (YouTube). The study showed that the Equity Bank respondents liked it when the bank advertises through YouTube having registered the highest score (mean=3.45, SD=1.121, CV=32.49%). Google Ads had a relatively lower mean score though it still depicted a high agreement score (mean=3.44, SD=1.272, CV=36.98%). The statement that respondents usually like when my bank advertises through Facebook recorded the lowest score (mean=3.16, SD=1.068, CV=33.80%). From the findings, it can be deduced that the respondents from Equity Bank had a relatively high affection for YouTube advertisements. It can hence be argued that in order for Equity Bank to influence consumers' liking of their online advertisements, they need to use more of YouTube as a channel of choice among online mediums.

Table 29: Advertising through online media by KCB on consumers' attitude (liking)

Item description	N	Means score	SD	CV
I like when my bank advertises through Facebook	66	3.38	1.017	30.09
I like when my bank advertises through Google Ads	60	3.53	1.031	29.21
I like when my bank advertises through YouTube	61	3.56	1.243	35.62
Average score	62	3.49	1.097	31.64

Note: The Best score is a mean score that is high and a CV that is low

According to results in Table 29, KCB respondents liked advertisements done by their bank through online media channels, showing an average mean score that was relatively high (mean=3.49, SD=1.097, CV=31.64%). The study also revealed that the KCB respondents always like when their bank advertisements are done through YouTube, having registered the highest score (mean=3.56, SD=1.243, CV=35.62%). The highest CV registered was 35.62% (YouTube) while the lowest was 29.21% (Google Ads). The statement that respondents usually like when my bank advertises through Facebook recorded the lowest mean score (mean=3.38, SD=1.017, CV=30.09%). Likewise, Google Ads had a relatively lower mean score though it still depicted a high agreement score (mean=3.53, SD=1.031, CV=29.21%). From the findings, it can be deduced that the respondents had a relatively high affection for YouTube advertisements followed by Google Ads and Facebook respectively. It can therefore be argued that in order for KCB to influence consumers' liking of their online advertisements, they need to use more of YouTube as a channel of choice among online mediums for their bank advertisements.

Table 30: Advertising through online media by Co-operative Bank of Kenya on consumers' attitude (liking)

Item description	N	Mean score	SD	CV
I like when my bank advertises through Facebook	73	3.50	0.988	28.23
I like when my bank advertises through Google Ads	70	3.57	0.986	27.62
I like when my bank advertises through YouTube	76	3.80	1.087	28.61
Average score	73	3.62	1.020	28.15

Note: High mean and low Coefficient of Variance (CV) values is the best score.

Table 30 shows Co-operative bank of Kenya results with regard to the liking of online media channels, the average mean score was relatively high (mean=3.62, SD=1.020, CV=28.15%). Similarly, the results of this analysis established that the Co-operative Bank respondents always like when bank advertisements are done through YouTube, having registered the highest score (mean=3.80, SD=1.087, CV=28.61%). The statement that respondents usually like when my bank advertises through Facebook recorded the lowest score (mean=3.50, SD=0.988, CV=28.23%). The highest CV registered was 28.61% (YouTube) while the lowest was 27.62% (Google Ads). Google Ads had a relatively lower mean score though it still depicted a high agreement score (mean=3.57, SD=0.986, CV=27.62%). From the findings, it was also deduced that the respondents had a relatively high affection for YouTube advertisements, given that it scored highly compared to other online channels.

In summary, advertising through YouTube scores was the best in this study, deducing that consumers banking in the selected commercial banks liked advertisements done through YouTube. Facebook scores were equally good. This concurs with a study done by Mwenda (2013) and Morrison (2014) that the fast growth of the internet in Kenya has enabled millions of consumers to access online media channels like Facebook and YouTube and therefore liked viewing advertisements through these channels. According to Darban and Li (2012), Social network platforms such as Facebook grew by 22%

between October 2011, and November 2011 and YouTube grew 67% percent between the same time frame and therefore are the new age medium of online advertising, reaching millions of people at a go.

4.8.4 Offline media advertisements on consumer attitude (liking)

The study also evaluated if consumers of the selected banks liked advertisements done by their banks through various offline channels. The respondents were required to state the extent to which they agreed with statements provided by inserting a number that reflected their rating of each media channel using a Likert type of scale ranging from 1 to 5 where **1** = Strongly Disagree; **2** = Disagree; **3** = Neutral; **4** = Agree; **5**= Strongly Agree. The relevant results of the study are depicted below.

Table 31: Offline media advertisements by Equity Bank on consumer attitude (liking)

Item description	N	Mean score	SD	CV
I like when my bank advertises through TV	66	3.31	1.135	34.29
I like when my bank advertises through Radio	65	3.01	1.283	42.62
I like when my bank advertises through Newspaper	33	2.46	1.248	50.73
Average score	55	2.93	1.222	42.55

Note: High mean and low Coefficient of Variance (CV) values is the best score.

Table 31 shows Equity bank data with respect to respondents liking their bank advertisements done through various offline media channels. The results indicated an overall average mean score that was relatively high (mean=2.93, SD=1.222, CV=42.55%). The highest CV registered was 50.73% (Newspaper) while the lowest was 34.29% (TV). The results also established that the respondents always liked it when the bank advertises through TV having registered the highest score (mean=3.31, SD=1.135, CV=34.29%). The statement that respondents usually like when bank advertises through Radio recorded a relatively lower score (mean=3.01, SD=1.283, CV=42.62%).

Newspaper had the lowest mean though it still depicted a high agreement score (mean=2.46, SD=1.248, CV=50.73%). From the findings, it can be deduced that the respondents have a relatively high affection for TV advertising media channel.

Table 32: Offline media advertisements by KCB on consumer attitude (liking)

Item description	N	Mean score	SD	CV
I like when my bank advertises through TV	54	3.23	1.140	35.29
I like when my bank advertises through Radio	38	2.56	1.333	52.07
I like when my bank advertises through Newspaper	46	2.87	1.238	43.14
Average score	46	2.89	1.237	43.5

Note: High mean and low Coefficient of Variance (CV) values is the best score.

Table 32 presents KCB data with regard to the liking of offline media channels, the average mean score was relatively low (mean=2.89, SD=1.237, CV= 43.5%). The highest CV registered was 52.07% (Radio) while the lowest was 35.29% (TV). The study also established that the respondents always like when my bank advertises through TV having registered the highest score (mean=3.23, SD=1.140, CV=35.29%). The statement that respondents usually like when my bank advertises through Newspaper recorded a relatively lower score (mean=2.87, SD=1.238, CV=43.14%). Radio had the lowest mean score though it still depicted a high agreement score (mean=2.56, SD=1.333, CV=52.07%). From the findings, it can be deduced that KCB respondents have a relatively high affection for TV advertisement media channel compared to other offline channels.

Table 33: Offline media advertisements by Co-operative Bank on consumer attitude (liking)

Item description	N	Means score	SD	CV
I like when my bank advertises through TV	80	3.48	1.050	30.17
I like when my bank advertises through Radio	25	2.34	1.167	48.87
I like when my bank advertises through Newspaper	47	2.94	1.162	39.52
Average score	51	2.92	1.126	39.52

Note: High mean and low Coefficient of Variance (CV) values is the best score.

Likewise, this study sought to find out the Co-operative Bank of Kenya consumers liking towards offline advertisements. The results in Table 33 reported an average mean score that was relatively high (mean=2.92, SD=1.126, CV= 39.52%). The highest CV registered was 48.87% while the lowest was 30.17%. The study also established that the respondents always like when their bank advertises through TV having registered the highest score (mean=3.48, SD=1.050, CV=30.17%). The statement that respondents usually like when their bank advertises through Newspaper recorded a relatively lower score (mean=2.94, SD=1.162, CV=39.52%). Radio had the lowest mean though it still depicted a high agreement score (mean=2.34, SD=1.167, CV=48.87%). From the findings, it can be deduced that the respondents of the Co-operative Bank of Kenya have a relatively high affection for TV advertisement media channel compared to other offline channels.

Overall, advertising through Television had the best scores across the respondents of all the banks; whereas Newspapers scores were not good across the board. The findings concur with a study done by Snelson (2011) that consumers prefer interacting with moving images rather than motionless images. This therefore confirms the findings of this study in which Television had the best scores compared to the other two offline channels of Radio and Newspaper.

4.8.5 Online media advertisements on consumer attitude (action)

This study further sought to evaluate the influence of advertising through online media channels on consumer action. In this case, a set of three items similar to that employed for the liking of advertising media channels were used. The results are presented in the tables below.

Table 34: Online media advertisements by Equity Bank on consumer attitude (action)

Item description	N	Mean score	SD	CV
I am likely to act, if I receive my banks' advertisements through Facebook	74	3.28	1.108	33.78
I am likely to act, if I receive my banks' advertisements through Google Ads	61	3.37	1.011	30.00
I am likely to act, if I receive my banks' advertisements through YouTube	68	3.55	1.107	31.18
Average score	68	3.40	1.075	31.65

Note: High mean and low Coefficient of Variance (CV) values is the best score.

According to Table 34 Equity bank respondents scored a relatively high average score (mean=3.40, SD=1.075, CV=31.65%), meaning they were likely to act if they received advertisements through the various online channels. The highest CV recorded was 33.78% (Facebook) while the lowest was 30.0% (Google Ads). The results also showed that advertisements done through YouTube were effective in influencing consumers' attitude, in this case, having recorded the highest mean score (mean=3.55, SD=1.107, CV=31.18%) compared to other online channels. However, the statement that I am likely to act, if I receive banks' advertisements through Google Ads had a relatively low mean score though it still depicted a high agreement score (mean=3.37, SD=1.011, CV=30.00%). The results also demonstrated that the statement that I am likely to act, if I receive my banks' advertisements through Facebook had a relatively low mean though it still depicted a high agreement score (mean=3.28, SD=1.108, CV=33.78%). This can

therefore shows that advertising through YouTube influences consumers' actions among Equity Bank consumers compared to other online channels.

Table 35: Online media advertisements by KCB on consumer attitude (action)

Item description	N	Mean score	SD	CV
I am likely to act, if I receive my banks' advertisements through Facebook	72	3.32	1.108	33.37
I am likely to act, if I receive my banks' advertisements through Google Ads	62	3.40	0.983	28.91
I am likely to act, if I receive my banks' advertisements through YouTube	62	3.51	1.190	33.90
Average score	65	3.41	1.094	32.06

Note: High mean and low Coefficient of Variance (CV) values is the best score.

The results in Table 35 indicate that KCB Bank respondents could likely act if they received bank adverts through online media channels with the analysis showing an overall relatively high average score (mean=3.41, SD=1.094, CV=32.06%). The highest CV recorded was 33.90% (YouTube) while the lowest was 28.91% (Google Ads). The results also showed that advertisements done through YouTube are likely to influence consumer action tendencies having recorded the highest mean score (mean=3.51, SD=1.190, CV=33.90%). However, the statement that I am likely to act, if I receive banks' advertisements through Google Ads had a relatively low mean though it still depicted a high agreement score (mean=3.40, SD=0.983, CV=28.91%). The results also demonstrated that the statement that I am likely to act if I receive my banks' advertisements through Facebook had a relatively low mean score (mean=3.32, SD=1.108, CV=33.37%). This affirmed that advertisements through YouTube by KCB Bank would likely influence consumer action tendencies towards their products and services.

Table 36: Online media advertisements by Co-operative Bank of Kenya on consumer attitude (action)

Item description	N	Mean score	SD	CV
I am likely to act, if I receive my banks' advertisements through Facebook	75	3.38	1.130	33.43
I am likely to act, if I receive my banks' advertisements through Google Ads	69	3.55	0.921	25.94
I am likely to act, if I receive my banks' advertisements through YouTube	78	3.73	1.099	29.46
Average score	74	3.553	1.050	29.61

Note: High mean and low Coefficient of Variance (CV) values is the best score.

Table 36 presents the Co-operative Bank of Kenya data, showing that advertisements done through online channels were likely to influence consumer attitude (action) with a high overall average score (mean=3.553, SD=1.050, CV=29.61%). The highest CV recorded was 33.43% (Facebook) while the lowest was 25.94% (Google Ads). The results also showed that advertisements done through YouTube were likely to influence consumer attitude more compared to other online channels (Facebook and Google Ads) having recorded the highest mean score (mean=3.73, SD=1.099, CV=29.46%). However, the statement that I am likely to act, if I receive my banks' advertisements through Google Ads had a relatively low mean though it still depicted a high agreement score (mean=3.55, SD=0.921, CV=25.94%). The results further demonstrated the statement that I am likely to act if I receive my banks' advertisements through Facebook had a relatively low mean though it still demonstrated a high agreement score (mean=3.38, SD=1.130, CV=33.43%). This shows that the Co-operative Bank of Kenya can choose YouTube as the online media channel since it scored highly in influencing consumer action to their advertisements.

In summary, YouTube emerged as the most influencer in the action sub-construct of attitude across all the respondents from all the commercial banks in this study. The results concur with a study done by Stelzner, 2013 which surveyed the social media channel that

marketers preferred to use for advertising. It found out that 69% of marketers were planning to increase the use of YouTube as an advertising channel, the highest increase compared to intention to use other channels. This could be as a result of belief that YouTube was effective in influencing the action sub construct of consumers' attitude.

4.8.6 Offline media advertisement on consumer attitude (action)

The study further sought to evaluate the influence of advertising through offline media channels on consumer action. In this case, a set of three items similar to that employed for online advertising media channels was used. The results are presented in the Tables below.

Table 37: Offline advertisement by Equity Bank on consumer attitude (action)

Item description	N	Mean score	SD	CV
I like when my bank advertises through TV	70	3.31	1.010	30.51
I like when my bank advertises through Radio	30	2.52	1.170	46.43
I like when my bank advertises through Newspaper	49	3.02	1.200	39.74
Average score	50	2.95	1.127	38.89

Note: High mean and low Coefficient of Variance (CV) values is the best score.

The results in Table 37 indicate that Equity Bank respondents were on average likely to act if their bank advertised through offline media channels with an overall action average medium score (mean=2.95, SD=1.127, CV=38.89%). The highest CV recorded was 46.43% (Radio) while the lowest was 30.51% (TV). The highest mean scores (mean=3.31, SD=1.010, CV=30.51%) were recorded on TV, showing that advertising through this channel had the highest influence on consumer attitude, in this case, action. However, the statement that they are likely to act when the bank advertises through Newspaper had a lower mean score (mean=3.02, SD=1.200, CV=39.74%) but the lowest was recorder on Radio channel (mean=2.52, SD=1.170, CV=46.43%). TV therefore

would be the best offline channel for Equity Bank to influence consumer action when advertising.

Table 38: Offline advertisement by KCB on consumer attitude (action)

Item description	N	Mean score	SD	CV
I like when my bank advertises through TV	75	3.12	1.148	36.79
I like when my bank advertises through Radio	30	2.63	1.255	47.72
I like when my bank advertises through Newspaper	39	2.84	1.078	37.96
Average score	48	2.86	1.160	40.82

Note: High mean and low Coefficient of Variance (CV) values is the best score.

According to KCB data in Table 38, advertising through offline media channels had a relatively lower average score (mean=2.86, SD=1.160, CV=43.09%) compared to Equity and Co-op Bank, meaning that consumers of KCB were not likely to act if their bank used offline channels. The highest CV recorded was 47.72% (Radio), while the lowest was 36.79% (TV). The results also showed that despite offline channels not scoring high for KCB consumers, they would still likely to act if their bank chooses TV among other offline channels to advertise having recorded the highest mean score (mean=3.12, SD=1.148, CV=36.79%). However, the statement that they would likely act if their bank advertises through Radio had the lowest mean score though it still depicted a high agreement score (mean=2.63, SD=1.255, CV=47.72%). Newspaper recorded a moderately low score (mean=2.84, SD=1.078, CV=37.96%). The results showed that KCB consumers would be influenced by advertisements done through TV to act on their products and services followed by Newspaper and Radio in that order; therefore, KCB would need to choose TV as a medium of choice for advertising through offline platforms.

Table 39: Offline advertisement by Co-operative Bank of Kenya on consumers' attitude (action)

Item description	N	Mean score	SD	CV
I like when my bank advertises through TV	80	3.41	1.010	29.62
I like when my bank advertises through Radio	41	2.27	1.090	41.30
I like when my bank advertises through Newspaper	23	2.84	1.173	48.02
Average score	48	2.84	1.391	43.09

Note: High mean and low Coefficient of Variance (CV) values is the best score.

According to Table 39, the Co-operative Bank of Kenya respondents showed a low overall average score (mean=2.84, SD=1.391, CV=43.09%) when it comes to their action tendencies as influenced by advertisement done through offline channels. The highest CV recorded was 48.02% (Newspaper) while the lowest was 29.62% (TV). The results also showed that when the bank advertises through TV the respondents were likely to act having recorded the highest mean score (mean=3.41, SD=1.010, CV=29.62%). However, the statement that they would likely act when the bank advertises through Newspaper had a lower mean score (mean=2.84, SD=1.173, CV=48.02%). Radio recorded the lowest mean score (mean=2.27, SD=1.090, CV=41.30%). The results showed that Co-operative Bank of Kenya consumers would be influenced by advertisements done through TV to act on their products and services followed by Radio and Newspaper in that order; therefore, Co-operative Bank of Kenya would need to choose TV as a medium of choice for advertising offline if it wants its consumers to act.

Generally, Television emerged as the best platform among offline channels selected for this study in influencing action sub construct of attitude among consumers of Equity Bank, Kenya Commercial Bank and Co-operative Bank of Kenya. Newspaper had the lowest score across the board. The findings concur with a study done by Snelson (2011) that consumers prefer interacting with moving images and therefore develop a positive consumer attitude as a result and therefore likely to act on the advert. The findings

however contradict the study done by Nayak and Shah (2015), which postulated that the most effective channel of advertising was newspaper since in India, it reached almost every household and that newspaper circulation in India was at 330 million daily. The circulation rate however may not be an indicative of the influence it has on consumers' attitude.

4.8.7 Summary of the results on the influence of advertising through media on consumers' attitude

This study summarised descriptive statistics results for advertising through online and offline media channels on consumer attitude (awareness, liking and action) in Table 40

Table 40: Summary of descriptive Statistics

Variable	Item description	N	Mean score	SD	CV
	Online Media Channel				
	I am aware that my bank advertises through Facebook	48	2.97	1.118	38.19
	I am aware that my bank advertises through Google Ads	53	3.07	1.199	39.64
	I am aware that my bank advertises through YouTube	52	3.03	1.07	35.65
	Average score	61	3.023	1.129	38.16
	Offline Media Channel				
	I am aware that my bank advertises through TV	70	3.457	1.143	33.1
	I am aware that my bank advertises through Radio	71	3.50	1.101	31.53
	I am aware that my bank advertises through Newspaper	77	3.70	1.048	28.10
	Average score	73	3.552	1.097	30.91
	Online Media channel				
	I like when my bank advertises through Facebook	55	2.93	1.222	42.55
	I like when my bank advertises through Google Ads	46	2.89	1.237	43.50
	I like when my bank advertises through YouTube	51	2.92	1.126	39.52
	Average score	51	2.913	1.195	41.86
	Offline Media Channel				
	I like when my bank advertises through TV	58	3.35	1.154	34.42
	I like when my bank advertises through Radio	62	3.49	1.097	31.64
Consumer attitude (awareness)					
Consumer attitude (liking)					

	I like when my bank advertises through Newspaper	73	3.62	1.020	28.15
	Average score	64	3.491	1.090	31.40
	Online Media Channel				
Consumer attitude (action)	I am likely to act, if I receive my banks advertisements through Facebook	50	2.95	1.127	38.20
	I am likely to act, if I receive my banks advertisements through Google Ads	48	2.86	1.160	40.56
	I am likely to act, if I receive my banks advertisements through YouTube	48	2.84	1.141	40.18
	Average score	49	2.881	1.143	39.65
	Offline Media Channel				
	I am likely to act, if I receive my banks advertisements through TV	58	3.40	1.075	31.62
	I am likely to act, if I receive my banks advertisements through Radio	65	3.41	1.094	32.08
	I am likely to act, if I receive my banks advertisements through Newspaper	74	3.553	1.050	29.55
	Average score	66	3.454	1.073	31.08
	Overall mean score	61	3.219	1.121	35.64

Note: High mean and low Coefficient of Variance (CV) values is the best score.

The results for descriptive statistics in Table 40 revealed that the overall mean scores for the three variables (consumer awareness, liking and action) were above average (mean=3.219, SD=1.121, CV=35.64%). The findings further revealed that advertising through offline channels by banks had the highest average mean score and therefore influenced consumers' attitude (Awareness, Liking and Action) more compared to online. Consumer awareness of offline media channels had the highest score (mean=3.552, SD=1.097, CV=30.9%) followed by consumer liking for offline media channels (mean=3.491, SD=1.090, CV=31.40%). On the other hand, consumer action tendencies for offline media channels also had a relatively higher average score (mean=3.454, SD=1.073, CV=31.11%). Online media channels had the lowest average mean scores; where it showed that advertising through online channels would relatively influence consumer awareness with a high mean score (mean=3.023, SD=1.129, CV=38.16%) compared to consumer liking (mean=2.913, SD=1.195, CV=41.86%) and consumer action which recorded the lowest average score (mean=2.881, SD=1.143,

CV=31.08%). This implies that despite high consumer awareness that could be achieved when banks advertise through online media channels, they would likely have a moderately low liking (affection) and a low action tendency as a result of advertisements done through online media channels. In conclusion, this summary shows that advertising through offline media channels tends to influence consumer awareness (cognition), consumer liking (affection) and consumer action (Behaviour) towards bank products and services more compared to using online channels.

4.9 Hypotheses testing

This study tested the seven research hypotheses according to specific objectives of assessing the influence of advertising through media channels on consumer attitude; and to compare the use of online and offline media channels as used by commercial banks in Nairobi, County, Kenya. The inferential statistics were conducted in order to accept or reject the null hypotheses earlier outlined. This was done through simple and multiple regression analysis at a 95% confidence level. In addition, individual mean scores were computed for the independent, moderating and dependent variables and the results used in regression models that involved tests for moderation effects. The results of the regression analysis were then used to test the research hypotheses. In the analysis, standardized beta coefficients from the regression model were adopted to estimations and comparison of the relative impacts on variables (Kwan & Chan, 2011).

4.9.1 Correlation analysis results

The current study determined the relationship between advertising through media on consumer attitude (awareness, liking and action) as used by the selected commercial banks in Nairobi County, Kenya using Pearson Product Moment to calculate correlation

coefficient between variables. Studies done by Njuguna (2014) and Mwenda (2013) used a similar method and gained credible results.

4.9.2 The influence of advertising through Facebook on consumers' attitude

The first objective of this research was to examine the influence of advertising through Facebook on consumer's attitude among selected commercial banks in Nairobi County, Kenya. In this case the magnitude of the relationship between advertising through Facebook and consumers' attitude was evaluated based on the hypothesis: *H₀₁: Advertising through Facebook has no statistically significant influence on consumers' attitude among selected commercial banks in Nairobi County, Kenya.* The respondents were asked to indicate the extent to which they agreed with statements of awareness, liking or acting based on their banks carrying out advertisements on Facebook as a media channel. These statements were then evaluated based on indicators of awareness, liking and action as a result of bank advertisements done through Facebook. Correlation analysis was carried out to determine the relationship between advertising through Facebook and Customer attitude (Awareness, Liking and Action). Table 42 presents the results of the evaluation of the relationship.

Table 42: Correlation analysis between advertising through Facebook and consumers' attitude (awareness, liking and action)

		Consumer awareness of Facebook advertisement	Consumer liking of Facebook advertisement	Consumer action on Facebook advertisement
Consumer awareness of Facebook advertisement	Pearson Correlation	1		
	Sig. (2-tailed)	0.000		
	N	384		
Consumer liking of Facebook advertisement	Pearson Correlation	0.512	1	
	Sig. (2-tailed)	0.000	0.000	
	N	384	384	
Consumer action on Facebook advertisement	Pearson Correlation	0.591	0.491	1
	Sig. (2-tailed)	0.000	0.000	0.000
	N	384	384	384

Note: $r > 0.7$ strong correlation; $r < 0.6$ moderate correlation; $r < 0.5$ low correlation.

- a) Correlation is significant at the 0.01 level (2-tailed).
- b) Correlation is significant at the 0.05 level (2-tailed).

According to Table 42 there was a moderate, positive and statistically significant ($r=0.512$, $p\text{-value}=0.000$) relationship between consumer awareness of bank advertisements on Facebook and consumers' attitude (liking). Similarly, the relationship between action tendencies to advertisements carried on Facebook and consumer attitude (awareness) was moderate, positive and statistically significant ($r=0.591$, $p\text{-value}=0.000$). There was a weak, positive and statistically significant ($r=0.491$, $p\text{-value}=0.000$) relationship between consumer liking of bank advertisements on Facebook and consumer attitude (action). This implies that despite consumers being aware that the bank advertises on Facebook and liking the adverts, their action towards the advertisements was found to be weak, though positive and significant. This means that advertisements carried through Facebook, will strongly influence consumer awareness, moderately influence liking but weakly influence consumer action in that order.

Commercial banks need to understand their objectives well enough before choosing Facebook as a medium for their advertisements. Table 43 summarises the regression analysis.

Table 43: Regression results of advertising through Facebook and consumers' attitude

1) The Goodness –of- fit					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	
1 (Facebook)	.719	.517	.0014	.692	

2) Overall significance						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	34.789	7	4.9699	1.4085	.0658 ^b
	Residual	349.333	377	0.9266		
	Total	384.122	384			

3) Individual Significance						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.185	.132		24.157	.000
	Facebook	.155	.122	.432	1.132	.011

Note: Significant at $p < 0.05$ (95% CI); High F-value and t-value are considered significant

a) Dependent Variable: Consumers' Attitude

b) Predictor: Facebook

The results in Table 43 (a) reveal that advertising through Facebook by the selected banks had significantly low statistical variation ($R^2=0.517$; 51.7%) with high standard error of estimate (SEE= 0.692) in consumer attitude. The standardized regression coefficient was used as an evaluate unit of measurement of the predictor and outcome variables. This

allowed the researcher to compare the relative effect of predictors measured on different scales.

The equation of regression that approximates advertising through Facebook on consumers' attitude was specified as follows:

$$Y = 0.363 + 0.327X_1 + \varepsilon$$

Where α the constant (intercept) is, Y is the consumer attitude, X_1 is the advertisement through Facebook and ε is the error term.

The calculation endorses that the Beta coefficient for advertising through Facebook is positive and statistically significant to influence consumer attitude.

Comparison of the joint effect of advertisement through Facebook on consumers' attitude (Awareness, Liking and Action) by F-statistics, according to Table 43 (b), shows less significance (F=1.4085; P=0.0658). Thus, a small F-value and a large p-value means Facebook had a less significant impact on consumer attitude. According to the hypothesis test via Student's t-test (Table 43 (c) the standardized regression coefficient ($\beta=0.432$) value of Facebook indicated a significantly low t-test value (t=1.132; p=0.011). A low t-value indicates that the test statistics result is equal to the null hypothesis. Thus, if the absolute value of the t-value decreases as the difference between the sample test data of the correspondents using Facebook then the null hypothesis is supported. Therefore, analysis supports the hypothesis *“Advertising through Facebook has no statistically significant influence on consumers' attitude among selected commercial banks in Nairobi County, Kenya”*.

4.9.3 The influence of advertising through Google Ads on consumers' attitude

The second objective of this study was to establish the influence of advertising through Google Ads on consumers' attitude among selected commercial banks in Nairobi County, Kenya. The following hypothesis was formulated: H₀₂: *Advertising through Google Ads has no statistically significant influence on consumers' attitude among selected commercial banks in Nairobi County, Kenya.* The respondents were asked to indicate the extent to which they agreed with statements of awareness, liking or acting based on their banks carrying out advertisements in Google Ads as a media channel. These statements were then evaluated based on indicators of awareness, liking and action as a result of bank adverts on Google Ads. Correlation analysis was computed to determine the relationship between advertising through Google Ads and Consumers' attitude (Awareness, Liking and Action). Table 44 presents the results of the relationship.

Table 44: Correlation analysis between advertising through Google Ads and consumers' attitude (awareness, liking and action)

		Consumer awareness of Google Ads	Consumer liking of Google Ads	Consumer action on Google Ads
Consumer awareness of Google Ads	Pearson Correlation	1		
	Sig. (2-tailed)	0.000		
	N	384		
Consumer liking of Google Ads	Pearson Correlation	0.432	1	
	Sig. (2-tailed)	0.000	0.000	
	N	384	384	
Consumer action on Google Ads	Pearson Correlation	0.461	0.483	1
	Sig. (2-tailed)	0.000	0.000	0.000
	N	384	384	384

Note: $r > 0.7$: strong correlation; $r < 0.6$: moderate correlation; $r < 0.5$: low correlation

- a) Correlation is significant at the 0.01 level (2-tailed)
- b) Correlation is significant at the 0.05 level (2-tailed).

The results in Table 44 indicate that there was a weak, positive and statistically significant ($r=0.432$, $p\text{-value}=0.000$) relationship between awareness of Google Ads advertisement and consumer attitude (liking). Similarly, there was a weak, positive and statistically significant ($r= 0.461$, $p\text{-value}=0.000$) relationship between consumer liking of advertisements done through Google Ads and consumers' attitude (action). The relationship between advertisements that were liked in Google Ads and consumers' action tendencies was also weak, positive and statistically significant ($r = 0.483$, $p\text{-value} = 0.000$). Like Facebook, the results of Google Ads showed that despite consumers knowing and liking adverts carried in Google Ads, their action tendencies towards them was weak. Since all marketers' aim is to eventually drive action, then it implies that advertising through Google Ads has no statistical significance to influence consumers' attitude. Table 45 presents the results of the regression analysis

Table 45: Regression results of advertising through Google Ads and consumers' attitude

1) The Goodness –of- fit					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	
1 (Google Ads)	.886	.785	.0021	.611	

2) Overall significance						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	27.998	3	9.3327	0.3215	.03441 ^b
	Residual	356.013	381	0.9344		
	Total	384.011	384			

3) Individual Significance						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.185	.132		24.157	.000
	Google Ads	.193	.176	.511	2.113	.012

Note: Significant at $p < 0.05$ (95% CI); High F-value and t-value are considered significant

a) Dependent Variable: Customers' Attitude

b) Predictor: Google Ads

The results in Table 45 (a) revealed that unlike Facebook, advertising through Google Ads by the selected banks had a significantly higher statistical variation ($R^2=0.785$; 78.5 %) though with a high standard error of estimate (SEE= 0.611) in consumer attitude. The standardized regression coefficient was used as an evaluate unit of measurement of the predictor and outcome variables. This allowed the researcher to compare the relative effect of predictors measured on different scales. The equation of regression that approximates the influence of advertising through Google Ads on consumers' attitude was specified as follows:

$$Y = 0.279 + 0.314X_1 + \varepsilon$$

Where α is the constant (intercept), Y is the consumer attitude, X_1 is the advertisement through Google Ads and ε is the error term.

The calculation endorses that the Beta coefficient for advertising through Google Ads is positive and quite statistically significant to influence consumers' attitude

The F statistic for comparison of the joint effect of advertisement through Google Ads on consumers' attitude (Awareness, Liking and Action) according to Table 45 (b) shows less significance (F=0.3215; P=0.03441). Thus, a small F-value and a large p-value mean Google Ads had a less significant impact on consumer attitude. The study further tested the hypothesis via Student's t-test according to Table 45 (c) the standardized regression coefficient ($\beta=0.511$) value of Google Ads indicated a significantly low t-test value (t=2.113; p=0.012). A low t-value indicates that the test statistics results is equal to the null hypothesis. Thus, if the absolute value of the t-value decreases as the difference between the sample test data of the correspondents using Google Ads, then the null hypothesis is supported. Therefore, low t-value supports the hypothesis "*Advertising through Google Ads has no statistical significant influence on consumers' attitude among selected commercial banks in Nairobi County, Kenya*".

4.9.4 The influence of advertising through YouTube on consumers' attitude

The third objective of this study was to examine the influence of advertising through YouTube on consumers' attitude among selected commercial banks in Nairobi County, Kenya. The following hypothesis was formulated: H_03 : *Advertising through YouTube has no statistically significant influence on consumers' attitude among selected commercial banks in Nairobi County, Kenya*. The respondents were asked to indicate the extent to which they agreed with statements of awareness, liking or acting based on their banks carrying out advertisements on YouTube as a media channel. These statements

were then evaluated based on indicators of awareness, liking and action as a result of bank adverts on YouTube. Correlation analysis was computed to determine the relationship between advertising through YouTube and consumers' attitude (Awareness, Liking and Action). Table 46 presents the results of the relationship.

Table 46: Correlation analysis between advertising through YouTube and consumers' attitude (awareness, liking and action)

		Consumer awareness of YouTube advertisement	Consumer liking of YouTube advertisement	Consumer action on YouTube advertisement
Consumer awareness of YouTube advertisement	Pearson Correlation	1		
	Sig. (2-tailed)	0.000		
	N	384		
Consumer liking of YouTube advertisement	Pearson Correlation	0.592	1	
	Sig. (2-tailed)	0.000	0.000	
	N	384	384	
Consumer action on YouTube advertisement	Pearson Correlation	0.399	0.567	1
	Sig. (2-tailed)	0.000	0.000	0.000
	N	384	384	384

Note: $r > 0.7$: strong correlation; $r < 0.6$: moderate correlation; $r < 0.5$: low correlation

- a) Correlation is significant at the 0.01 level (2-tailed).
- b) Correlation is significant at the 0.05 level (2-tailed).

Table 46 indicates a moderate and positive ($r = .592$, $p\text{-value} = .000$) relationship between awareness of advertisements done through YouTube and consumers' attitude (liking). Again, there was a weak and positive ($r = 0.399$, $p\text{-value} = .000$) relationship between consumers' awareness of advertisements done through YouTube and consumers' attitude (action). The relationship between consumers' liking of advertisements done through YouTube and consumers' action tendencies towards the adverts was moderate and positive ($r = 0.567$, $p\text{-value} = .000$). This could be interpreted that though consumers were

aware of advertisements on YouTube, they had less liking and moderate action tendencies towards them. This further implies that advertising through YouTube by commercial banks significantly influences consumer action, liking and awareness, in that order, towards their services and products. Table 47 presents the results of the regression analysis.

Table 47: Regression results of advertising through YouTube and consumers' attitude

1) The Goodness –of- fit					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	
1 (YouTube)	.982	.964	.0111	.402	

2) Overall significance						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	41.563	11	3.7785	2.9112	.03156 ^b
	Residual	342.691	373	0.9187		
	Total	384.254	384			

3) Individual Significance						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.185	.132		24.157	.000
	YouTube	.116	.143	.421	2.298	.002

Note: Significant at $p < 0.05$ (95% CI); High F-value and t-value are considered significant

a) Dependent Variable: Customers' Attitude

b) Predictor: YouTube

According to the results in Table 47 (a) advertising through YouTube by the selected banks had significantly high statistical variation ($R^2=0.964$; 96.4 %) with a standard error of estimate of 0.402 on consumers' attitude. The standardized regression coefficient was used as evaluate unit of measurement of the predictor and outcome variables. This

allowed the researcher to compare the relative effect of predictors measured on different scales. The equation of regression that approximates advertising through YouTube on consumers' attitude was specified as follows:

$$Y = 0.523 + 0.367X_1 + \varepsilon$$

Where α the constant is (intercept), Y is the consumer attitude, X_1 is the advertisement through YouTube and ε is the error term.

The calculation endorses that the Beta coefficient for advertising through YouTube is positive and quite statistically significant to influence consumers' attitude.

Comparison of the joint effect of advertisement through YouTube on consumers' attitude (Awareness, Liking, Action) by F-statistics according to Table 47 (b) shows high significance (F=2.9112; P=0.03156). Thus, a large F-value and a small p-value means YouTube had a high significant impact on consumers' attitude. The study further tested the hypothesis via Student's t-test to determine if to support or reject the hypothesis. According to Table 47 (c) the standardized regression coefficient ($\beta=0.511$) value of YouTube indicated a significantly high t-test value (t=2.298; p=0.002). A high t-value indicates that the test statistics results are greater than the null hypothesis. From the analysis, if the t-value increases with difference between the sample test data of the correspondents using YouTube, then the null hypothesis is rejected. Accordingly, the hypothesis "*Advertising through YouTube has no statistically significant influence on consumers' attitude among selected commercial banks in Nairobi County, Kenya*" is rejected.

4.9.5 The influence of advertising through television on consumers' attitude

The fourth objective of this study was to determine the influence of advertising through Television on consumers' attitude among selected commercial banks in Nairobi County, Kenya. The following hypothesis was formulated: *Ho4: Advertising through Television*

has no statistically significant influence on consumers' attitude among selected commercial banks in Nairobi County, Kenya. The respondents were asked to indicate the extent to which they agreed with statements of awareness, liking or acting based on their banks carrying out advertisements on Television as a media channel. These statements were then evaluated based on indicators of awareness, liking and action as a result of bank adverts on TV. Correlation analysis was computed to determine the relationship between advertising through TV and Consumers' attitude (Awareness, Liking and Action). Table 48 presents the results of analysis for the relationship

Table 48: Correlation analysis between advertising through TV and consumer attitude (awareness, liking and action)

		Consumer awareness of TV advertisement	Consumer liking of TV advertisement	Consumer action on TV advertisement
Consumer awareness of TV advertisement	Pearson Correlation	1		
	Sig. (2-tailed)	0.000		
	N	384		
Consumer liking of TV advertisement	Pearson Correlation	0.881	1	
	Sig. (2-tailed)	0.000	0.000	
	N	384	384	
Consumer action of TV advertisement	Pearson Correlation	0.756	0.722	1
	Sig. (2-tailed)	0.000	0.000	0.000
	N	384	384	384

Note: $r > 0.7$ strong correlation; $r < 0.6$ moderate correlation; $r < 0.5$ low correlation

- a) Correlation is significant at the 0.01 level (2-tailed).
- b) Correlation is significant at the 0.05 level (2-tailed).

Table 48 indicates that there was a strong, positive and statistically significant ($r=0.881$, $p\text{-value}=0.000$) relationship between consumers' awareness of advertisement on TV media channel and consumers' liking. Likewise, the relationship between consumers' awareness of advertisement on TV media channel and consumers' action tendencies was strong, positive and statistically significant ($r=0.756$, $p\text{-value}=0.000$). The relationship between consumer liking the adverts carried out on TV and action tendencies towards

the adverts was also positive, significant and strong ($r=0.722$, $p\text{-value}=0.000$). This implies that advertising through TV by commercial banks significantly influences awareness, liking and action, in that order, towards their services and products.

Table 49 presents the results of the regression analysis

Table 49: Regression results of advertising through TV and consumer attitude

1) The Goodness –of- fit						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1 (Television)	.978	.956	.012	.017		
2) Overall significance						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	46.132	15	3.076	4.8765	.0188 ^b
	Residual	338.039	369	0.9161		
	Total	384.171	384			
3) Individual Significance						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.185	.132		24.157	.000
	TV	.613	.792	.689	6.334	.011

Note: Significant at $p < 0.05$ (95% CI); High F-value and t-value are considered significant

a) Dependent Variable: Customer Attitudes

b) Predictor: Television

Unlike online media channels, the results in Table 49 (a) revealed that advertising through TV by the selected banks had significantly high statistical variation ($R^2=0.956$; 95.6%) with a low standard error of estimate ($SEE= 0.017$) in consumers' attitude. The standardized regression coefficient was used as an evaluate unit of measurement of the predictor and outcome variables. This allowed the researcher to compare the relative effect of predictors measured on different scales. The equation of regression that

approximates the advertising through Television on consumers' attitude was specified as follows:

$$Y = 0.571 + 0.664X_1 + \varepsilon$$

Where α the constant (intercept) is, Y is the consumers' attitude, X_1 is the advertisement through Television and ε is the error term.

The calculation endorses that the Beta coefficient for advertising through Television is positive and quite statistically significant to influence consumers' attitude.

The F statistical analysis for comparison of the joint effect of advertisement through TV on consumers' attitude (Awareness, Liking and Action), according to Table 49 (b), shows high significance (F=4.8765; P=0.0188). Thus, a large F-value and a small p-value means TV had a higher significant impact on consumers' attitude. The study further tested the hypothesis via Student's t-test to determine if to support or reject the hypothesis. According to Table 49 (c) the standardized regression co-efficient ($\beta=0.689$) value of TV indicated a significantly high t-test value (t=6.334; p=0.011). A high t-value indicates that the test statistics results are greater than the null hypothesis. Thus, if the absolute value of the t-value increases as the difference between the sample test data of the correspondents using TV then the null hypothesis is rejected. Therefore, from this analysis the high t-value rejects the hypothesis "*Advertising through TV has no statistically significant influence on consumers' attitude among selected commercial banks in Nairobi County, Kenya*". The findings concur with those of other scholars (Sadhasivam & Priya, 2015; Sorce & Dewitz, 2007), that advertising through TV would have a positive effect on consumers' attitude.

4.9.6 The influence of advertising through radio on consumer attitude

The fifth objective of this study was to establish the influence of advertising through Radio on consumers' attitude among selected commercial banks in Nairobi County,

Kenya. The following hypothesis was formulated: *Ho5: Advertising through Radio has no statistically significant influence on consumers' attitude by selected commercial banks in Nairobi County, Kenya.* The respondents were asked to indicate the extent to which they agreed with statements of awareness, liking or acting based on their banks carrying out advertisements through Radio as a media channel. These statements were then evaluated based on indicators of awareness, liking and action as a result of bank adverts on Radio. Correlation analysis was computed to determine the relationship between advertising through Radio and Consumers' attitude (Awareness, Liking and Action). Table 50 presents the results of the relationship.

Table 50: Correlation analysis between advertising through radio and consumer attitude (awareness, liking and action)

		Consumer awareness of Radio advertisement	Consumer liking of Radio advertisement	Consumer action of Radio advertisement
Consumer awareness of Radio advertisement	Pearson Correlation	1		
	Sig. (2-tailed)	0.000		
	N	384		
Consumer liking of Radio advertisement	Pearson Correlation	0.753	1	
	Sig. (2-tailed)	0.000	0.000	
	N	384	384	
Consumer action on Radio advertisement	Pearson Correlation	0.789	0.776	1
	Sig. (2-tailed)	0.000	0.000	0.000
	N	384	384	384

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

b) Correlation is significant at the 0.05 level (2-tailed).

The results in Table 50 indicate that there was a strong, positive and statistically significant ($r=0.753$, $p\text{-value}=0.000$) relationship between awareness of adverts on Radio and consumers' attitude (liking). Similarly, there was a strong, positive and statistically significant ($r=0.789$, $p\text{-value}=0.000$) relationship between consumers' awareness of adverts on Radio and consumers' attitude (action). The relationship was equally strong, positive and statistically significant between advertising through radio on consumers'

liking ($r=0.776$, $p\text{-value}=.000$). It can therefore be argued that consumers were aware of advertisements done through Radio, liked and acted upon them. It further implies that the majority of consumers from the three selected banks were positively influenced by advertisements done through radio and therefore could likely consume products and services of the said banks as a result of adverts on Radio. Table 51 presents the results of the regression analysis

Table 51: Regression results of advertising through radio and consumers' attitude

1) Goodness –of- fit						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1 (Radio)	.897	.805	.034	.012		
2) Overall significance						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	44.191	12	3.6826	3.2586	.02804 ^b
	Residual	339.923	372	0.9138		
	Total	384.114	384			
3) Individual Significance						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.185	.132		24.157	.000
	Radio	.921	.543	.435	2.123	.023

Note: Significant at $p<0.05$ (95% CI); High F-value and t-value are considered significant

a) Dependent Variable: Consumers' Attitude

b) Predictor: Radio

Unlike advertising through online media channels, advertising through Radio by the selected commercial banks according to Table 50 (a) had significantly high statistical variation ($R^2=0.805$; 80.5%) with a low standard error of estimate (SEE= 0.012) in consumers' attitude. The standardized regression coefficient was used as an evaluate unit

of measurement of the predictor and outcome variables. This allowed the researcher to compare the relative effect of predictors measured on different scales. The equation of regression that approximates advertising through Radio on consumers' attitude was specified as follows:

$$Y = 0.371 + 0.304X_1 + \varepsilon$$

Where α is the constant (intercept), Y is the consumer attitude, X_1 is the advertisement through Radio and ε is the error term.

The calculation endorses that the Beta coefficient for advertising through Radio is positive and quite statistically significant to influence consumers' attitude.

Comparison of the joint effect of advertisement through Radio on consumers' attitude (Awareness, Liking and Action) by F-statistics according to Table 50 (b) shows high significance (F=3.2586; P=0.02804). Thus, a large F-value and a small p-value means Radio had a higher significant impact on consumers' attitude. The study further tested the hypothesis via Student's t-test to determine if to support or reject the hypothesis. According to Table 4.43(c) the standardized regression co-efficient ($\beta=0.435$) value of Radio indicated a significantly high t-test value (t=2.123; p=0.023). A high t-value indicates that the test statistics results are greater than the null hypothesis. Thus, if the absolute value of the t-value increases as the difference between the sample data of the correspondents using Radio then the null hypothesis is rejected. Therefore, from this analysis the high t-value rejects the hypothesis *“Advertising through Radio has no statistically significant influence on consumers' attitude among selected commercial banks in Nairobi County, Kenya”*

4.9.7 The influence of advertising through newspaper on consumers' attitude

The sixth objective of this study was to establish the influence of advertising through Newspaper on consumers' attitude among selected commercial banks in Nairobi County, Kenya. The following hypothesis was formulated: *Ho6: Advertising through Newspaper has no statistically significant influence on consumers' attitude among selected commercial banks in Nairobi County, Kenya.* The respondents were asked to indicate the extent to which they agreed with statements of awareness, liking or acting based on their banks carrying out advertisements through Newspaper as a media channel. These statements were then evaluated based on indicators of awareness, liking and action as a result of bank adverts on Newspaper. Correlation analysis was computed to determine the relationship between advertising through Newspaper and Consumers' attitude (Awareness, Liking and Action). Table 52 presents the results of the relationship.

Table 52: Correlation analysis between advertising through newspaper and consumer attitude (awareness, liking and action)

		Consumer awareness of Newspaper advertisement	Consumer liking of Newspaper advertisement	Consumer action of Newspaper advertisement
Consumer awareness of Newspaper advertisement	Pearson Correlation	1		
	Sig. (2-tailed)	0.000		
	N	384		
Consumer liking of Newspaper advertisement	Pearson Correlation	0.887	1	
	Sig. (2-tailed)	0.000	0.000	
	N	384	384	
Consumer action on of Newspaper advertisement	Pearson Correlation	0.471	0.531	1
	Sig. (2-tailed)	0.000	0.000	0.000
	N	384	384	384

Note: Statistical interpretation: $r > 0.7$: strong correlation; $r < 0.6$: moderate correlation; $r < 0.5$: low correlation

- a) Correlation is significant at the 0.01 level (2-tailed).
- b) Correlation is significant at the 0.05 level (2-tailed).

The results in Table 52 indicate that the relationship between consumers' awareness of Newspaper advertising media and consumer attitude (liking) was strong, positive and statistically significant ($r=0.887$, $p\text{-value}=0.000$). However, the relationship between advertising through Newspaper and consumers' awareness and action tendency was weak and positive ($r=0.471$, $p\text{-value}=0.000$). The relationship between advertising through Newspaper and consumers' liking and action tendencies was moderate and positive ($r=0.531$, $p\text{-value}=0.000$). Thus, it can be argued that advertising through Newspaper influences consumers' awareness, liking but it is weak in influencing consumers' action.

Table 53 presents the results of the regression analysis.

Table 53: Regression results of advertising through newspaper and consumers' attitude

1) The Goodness –of- fit					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	
1 (Newspaper)	.729	.531	.022	.092	

2) Overall significance						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	38.283	8	4.7854	1.6718	.05501 ^b
	Residual	345.738	376	0.9196		
	Total	384.021	384			

3) Individual Significance						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.185	.132		24.157	.000
	Newspaper	.734	.513	.451	1.002	.031

Note: Significant at $p < 0.05$ (95% CI); High F-value and t-value are considered significant

a) Dependent Variable: Customers' Attitudes

b) Predictor: Newspaper

Unlike TV and Radio, advertising by the selected banks through Newspaper, according to Table 53 (a), had significantly low statistical variation ($R^2=0.531$; 53.1%) with a low standard error of estimate (SEE= 0.092) in consumer attitude. The standardized regression coefficient was used as evaluate unit of measurement of the predictor and outcome variables. This allowed the researcher to compare the relative effect of predictors measured on different scales. The equation of regression that approximates advertising through Newspaper on consumers' attitude was specified as follows:

$$Y = 0.271 + 0.249X_1 + \epsilon$$

Where α is the constant (intercept), Y is the consumer attitude, X_1 is the advertisement through Newspaper and ε is the error term.

The calculation endorses that the Beta coefficient for advertising through Newspaper is positive and quite statistically significant to influence consumers' attitude. The study applied the F-statistic to compare the joint effect of advertisement through Newspaper on consumers' attitude (Awareness, Liking and Action) as depicted in Table 53 (b) showing low significance (F=1.6718; P=0.05501). Thus, a small F value and a large p-value mean Newspaper had a less significant impact on consumers' attitude. The study further tested the hypothesis via Student's t-test to determine if to support or reject the hypothesis. According to Table 53 (c) the standardized regression co-efficient ($\beta=0.451$) value of Newspaper indicated a significantly low t-test value (t=1.002; p=0.031). A low t-value indicates that the test statistics results are equal to the null hypothesis. Thus, if the absolute value of the t-value decreases as the difference between the sample test data of the correspondents using Newspaper then the null hypothesis is supported. Therefore, from this analysis the low t-value supports the hypothesis *"Advertising through Newspaper has no statistically significant influence on consumers' attitude among selected commercial banks in Nairobi County, Kenya"*.

4.9.8 The overall influence of advertising through media channels on consumers' attitude

The study sought to establish the overall influence of online and offline media channels on consumers' attitude in order to inform the differences. Table 54 presents the results for correlation analysis of online media channels and consumers' attitude (awareness, liking and action).

Table 54: Correlation analysis between advertising through online media channels and consumers' attitude

		Consumer awareness	Consumer liking	Consumer action	Facebook	Google Ads	YouTube
Consumer awareness	Pearson Correlation	1					
	Sig. (2-tailed)	0.000					
	N	384					
Consumer liking	Pearson Correlation	0.423*	1				
	Sig. (2-tailed)	0.000	0.000				
	N	384	384				
Consumer action	Pearson Correlation	0.671*	0.578*	1			
	Sig. (2-tailed)	0.000	0.000	0.000			
	N	384	384	384			
Facebook	Pearson Correlation	0.599*	0.575	0.568*	1		
	Sig. (2-tailed)	0.000	0.000	0.000	0.00		
	N	384	384	384	384		
Google Ads	Pearson Correlation	0.411	0.471	0.598	0.776	1	
	Sig. (2-tailed)	0.000	0.000	0.000	0.00	0.00	
	N	384	384	384	384	384	
YouTube	Pearson Correlation	0.767*	0.574	0.501	0.474	0.565	1
	Sig. (2-tailed)	0.000	0.000	0.000	0.00	0.00	0.00
	N	384	384	384	384	384	384

Note: Statistical interpretation: $r > 0.7$: strong correlation; $r < 0.6$: moderate correlation; $r < 0.5$: low correlation

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

* Correlation is significant at the 0.05 level (2-tailed).

The results in Table 54 indicate that the influence of advertising through Facebook on consumers' attitude (awareness) is moderate and positive ($r=0.599$, $p\text{-value}= 0.000$). Similarly, the influence of advertising through Facebook on consumers' attitude (liking) was found to be moderate and positive ($r=0.575$, $p\text{-value} =.000$). The influence of advertising through Facebook on consumers' attitude (action) was found to be moderate and positive ($r=0.568$, $p\text{-value} =.000$). The finding further indicated that the influence of advertising through YouTube on consumers' attitude (awareness) was strong and

positive ($r=0.776$, $p\text{-value}= 0.000$). Similarly, the influence of advertising through YouTube on consumers' attitude (liking) was moderate and positive ($r=0.574$, $p\text{-value} =.000$). The influence of advertising through YouTube on consumers' attitude (action) was moderate and positive ($r=0.501$, $p\text{-value} =.000$). The results also indicate that the influence of advertising through Google Ads on consumers' attitude (awareness) was found to be weak and positive ($r=0.411$, $p\text{-value}= 0.000$). Likewise, the influence of advertising through Google Ads on consumers' attitude (liking) was weak and positive and statistically significant ($r=0.471$, $p\text{-value} =.000$). In addition, the influence between Google Ads and consumer attitude (action) was moderate and positive ($r=0.598$, $p\text{-value} =.000$). Table 55 presents the results of linear regression analysis

Table 55: Regression results of advertising through online media channels and consumers' attitude

1) Goodness -of-fit									
Model	R	R Square		Std. Error of the Estimate	R Square Change	Change Statistics			Sig. F Change
		R	Adjusted R Square			F Change	df1	df2	
1 (Facebook)	.719	.517	.0014	.692	.183	8.331	10	373	.028
2 (YouTube)	.982	.964	.0111	.402	.195	6.832	13	370	.014
3 (Google Ads)	.886	.785	.0021	.611	.101	1.416	11	372	.034

2) Overall significance						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	45.511	8	5.689	1.406	.0064 ^b
	Residual	338.601	376	0.901		
	Total	384.112	384			

3) Individual significance									
Model	B	Unstandardized Coefficients		Standardized Coefficients		95.0% Confidence Interval for B		VIF	
		Std. Error		Beta	t	Sig.	Lower Bound		Upper Bound
(Constant)	3.185	.132			24.157	.000	1.214	2.261	
Facebook	.193	.176	.511	2.113	.012	.272	.125	1.341	
YouTube	.116	.143	.421	2.298	.002	.159	.040	1.122	
Google Ads	.155	.122	.432	1.132	.011	.144	.031	1.011	

Note: Significant at $p < 0.05$ (95% CI); High F-value and t-value are considered significant

a) Dependent Variable: Customer Attitudes

b) Predictor: Online media channel (Facebook, YouTube, Google Ads)

From the results (Table 55 a) YouTube had a high significance in influencing consumers' attitude compared to other channels with a statistically variation of 96.4 % ($R^2=.964$) in consumers' attitude compared to Google Ads and Facebook which had a statistical variation of 78.5% ($R^2=.785$) and 51.7% ($R^2=.517$) respectively. The standardized regression coefficient was used as an evaluate unit of measurement of the predictor and outcome variables. This allowed the researcher to compare the relative effect of predictors measured on different scales. The equation of regression that

approximates advertising through online media channel on consumers' attitude was specified as follows:

$$Y = 0.471 + 0.514X_1 + \varepsilon$$

Where α is the constant (intercept), Y is the consumer attitude, X_1 is the advertisement through online media channel and ε is the error term.

The calculation endorses that the Beta coefficient for advertising through online media channels is positive and quite statistically significant to influence consumers' attitude.

The study compared statistical models (Facebook, YouTube and Google Ads) on fitted data set to identify the online media channels that influence the consumer attitude. Overall, the model revealed that there was statistically no significant relationship between advertising through online media channels and consumers' attitude ($F=1.406$, $p\text{-value}=0.00064$). The Beta coefficients for all the online advertising media channels were positive, statistically less significant. Individual significance however, revealed that YouTube significantly ($p=0.002$) highly influenced the consumer attitude compared to other online channels under the study.

The study further evaluated the overall influence of offline media channels on consumers' attitude. Table 56 presents the results for correlation analysis of consumer attitude (awareness, liking and action) and offline media channels results.

Table 56: Correlation analysis between advertising through offline media channels and consumers' attitude

		Consumer awareness	Consumer liking	Consumer action	TV	Radio	Newspaper
Consumer awareness	Pearson Correlation	1					
	Sig. (2-tailed)	0.00					
	N	384					
Consumer liking	Pearson Correlation	0.789*	1				
	Sig. (2-tailed)	0.000	0.000				
	N	384	384				
Consumer action	Pearson Correlation	0.834*	0.518*	1			
	Sig. (2-tailed)	0.000	0.000	0.000			
	N	384	384	384			
TV	Pearson Correlation	0.799*	0.898	0.718*	1		
	Sig. (2-tailed)	0.000	0.000	0.000	0.000		
	N	384	384	384	384		
Radio	Pearson Correlation	0.659*	0.681	0.778*	0.672	1	
	Sig. (2-tailed)	0.000	0.000	0.000	0.000	0.000	
	N	384	384	384	384	384	
Newspaper	Pearson Correlation	0.611*	0.593	0.678*	0.534	0.672	1
	Sig. (2-tailed)	0.000	0.000	0.000	0.000	0.000	0.000
	N	384	384	384	384	384	384

Note: Statistical interpretation: $r > 0.7$: strong correlation; $r < 0.6$: moderate correlation; $r < 0.5$: low correlation

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

* Correlation is significant at the 0.05 level (2-tailed).

This study also sought to establish the relationship between advertising through offline media channel and consumer attitude. The results in Table 56 indicate that the relationship between consumer attitude (awareness) and advertising through TV was strong, positive and statistically significant ($r=0.799$, p -value= 0.000). Similarly, the relationship between consumer attitude (liking) and advertising through TV was stronger, positive and statistically significant ($r=0.898$, p -value =.000). On the other hand, the relationship between advertising through TV and consumer attitude (action) was strong, positive and statistically significant ($r=0.718$, p -value =.000). The findings further indicated that the relationship between advertising through Radio and consumer attitude (awareness) was moderate, positive and statistically significant ($r=0.659$, p -value= 0.000).

The relationship between advertising through Radio and consumer attitude (liking) was strong, positive and statistically significant ($r=0.681$, $p\text{-value} = .000$). The influence of advertising through radio on consumer attitude (action) was moderate strong, positive and statistically significant ($r=0.778$, $p\text{-value} = .000$). The results also indicate that the relationship between advertising through Newspaper and consumer attitude (awareness) was moderate, positive and statistically insignificant ($r=0.611$, $p\text{-value} = 0.000$). Likewise, the relationship between advertising through newspaper and consumer attitude (liking) was moderate, positive and statistically significant ($r=0.593$, $p\text{-value} = .000$). The relationship between advertising through newspaper and consumer attitude (action) was moderate, positive and statistically significant ($r=0.678$, $p\text{-value} = .000$). This implies that advertising through TV and Radio plays a strong influence on consumer attitude in the selected banks in Nairobi County, whereas Newspaper plays a low influence. Table 57 presents the results for the linear regression analysis.

Table 57: Regression Results of advertising through offline media channels and consumer attitude

1) Goodness -of-fit									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	Change Statistics			Sig. F Change
						F Change	df1	df2	
1 (TV)	.978	.956	.012	.017	.198	9.541	10	373	.003
2 (Radio)	.897	.805	.034	.012	.216	7.914	13	370	.011
3 (Newspaper)	.729	.531	.022	.092	.111	1.681	9	374	.010

2) Overall significance						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	48.243	10	4.8243	2.072	.002 ^b
	Residual	335.857	372	.9028		
	Total	384.10	382			

3) Individual significance									
Model	B	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		VIF
		Std. Error	Beta				Lower Bound	Upper Bound	
(Constant)	3.185	.132			24.157	.000	1.534	2.465	
TV	.613	.792	.689		6.334	.011	.368	.118	1.331
Radio	.921	.543	.435		2.123	.023	.178	.043	1.129
Newspaper	.734	.513	.451		1.002	.031	.164	.061	1.015

Note: Significant at $p < 0.05$ (95% CI); High F-value and t-value are considered significant

a) Dependent Variable: Consumer Attitude

b) Predictor: Offline media channel

According to Goodness of -fit analysis (Table 57 a) TV significantly influenced consumer attitude with a statistical variation of 95.6 % in consumer attitude ($R^2=.95.6$) compared to Radio and Newspaper which had a statistical variation of 80.5 % ($R^2=.805$) and 53.1% ($R^2=.531$) respectively. The standardized regression coefficient was used as an evaluate unit of measurement of the predictor and outcome variables. This allowed the researcher to compare the relative effect of predictors measured on different scales. The equation of regression that approximates advertising through offline media on consumers' attitude was specified as follows:

$$Y = 0.493 + 0.514X_1 + \varepsilon$$

Where α is the constant (intercept), Y is the consumer attitude, X_1 is the advertisement through offline media channel and ε is the error term.

The calculation endorses that the Beta coefficient for advertising through offline media channels is positive and quite statistically significant to influence consumers' attitude.

The study further compared statistical models (Radio, TV and Newspaper) on fitted data set to identify the offline media channel that highly influenced consumers' attitude. The overall model (Table 57 b) revealed that there was a statistically significant relationship between advertising through offline media channels and consumers' attitude ($F=2.072$, $p\text{-value}=.002$). From the analysis large F-value indicates a significant test. The Beta coefficient for all the offline advertising media channels was positive and statistically significant. Individual significance (Table 57c) revealed that TV had greater significant influence ($t=6.334$; $p=0.011$) on consumers' attitude. Offline media channels in this study were found to be the most influential platforms compared to online channels and were thus preferred by a majority of the respondents from selected commercial banks, therefore giving a clear indication of their effectiveness in influencing consumers' attitude.

4.9.9 Influence of the moderating effect of age on advertising through online and offline media channels on consumers' attitude.

The seventh objective of this study sought to assess the differences in moderating effect of age on advertising through online and advertising through offline media channels on consumers' attitude by selected commercial banks in Nairobi County, Kenya. The hypothesis, H_07 : *There are no statistically significant differences of moderating effect of age on advertising through online and advertising through offline media channels on consumers' attitude among selected commercial banks in Nairobi County, Kenya.* This analysis tested the effect of moderating variable (Age) on the independent variables (online and offline media channels) as well as the dependent variable (consumers attitude

sub constructs of awareness, liking and action). Advertising media channel and age measures were first centred and a single item indicator representing the product of the two measures was then calculated to create an interaction term. Table 58 presents the regression results of the moderating effect of age.

Table 58: Regression results of the moderating effect of age

1) Goodness of fit									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R2 Change	Change F	df1	df2	Sig. F Change
1 (Online media channel)	.772	.596	.174	.950	.0312	1.292	10	374	.00018
2 (Offline media channel)	.886	.785	.261	.755	.0616	3.018	12	372	.00010

2) Overall significance						
Model		Sum of Squares	df	Mean Square	F	Sig.
1 (Online media channel)	Regression	37.195	9	4.133	2.178	.0042 ^b
	Residual	346.96	375	0.925		
	Total	384.155	384			
2 (Offline media channel)	Regression	35.295	11	3.209	3.428	.0027 ^b
	Residual	348.717	373	0.935		
	Total	384.012	384			

3) Individual significance						
Model		Unstandardized Coefficients		Standardized Coefficients		Sig.
		B	Std. Error	Beta	t	
1	(Constant)	12.765	8.177		1.561	.012101
	Online media channel	.235	.176	.120	1.334	.000022
	Respondent age	.101	.073	.122	1.380	.000014
	Product of online media channel and age	.024	.013	.015	1.441	.000011
2	(Constant)	2.318	6	.386	.795	.022101
	Offline media channel	.235	.166	.115	1.531	.000014
	Respondents age	.123	.044	.111	2.991	.000019
	Product of Offline Media channel and age	.0289	0.007	0.013	1.721	.000010

Note: Significant at $p < 0.05$ (95% CI)

Dependent Variable: Consumers' attitude

1. Predictors: (Constant), Age* media channel
2. Predictors: (Constant), Age* media channel

Table 58 shows that online media channels and age explained 59.6 % of the variation in consumers' attitude ($R^2 = .596$). This indicated that the R^2 change increased by 0.031% when the interaction variable (online media channel x age) was added and that there was a statistically significant change ($\alpha = .05$; $p\text{-value} = .00018$). This analysis indicates that there is a significant relationship between online media channel, age and the interaction ($F = 2.178$, $p\text{ value} = .0042$).

On the other hand, offline media channels and age explained 78.5% of the variation in consumer attitude ($R^2 = .785$). The results on changed statistics reveal that the R^2 change increased by 0.0616% when the interaction variable (offline media channel x age) was added and that there was a statistically significant change ($\alpha = .05$; $p\text{-value} = 0.00010$). The results show a statistically significant relationship between offline media channel and age with the interaction ($F = 3.428$; $p\text{ value} = 0.0027$). The results in model 1 Table 58 (c) show statistically significant regression co-efficient for advertisement on online media channel ($t = 1.334$, $p\text{-value} = .000022$) indicating that there was a dependency of age and consumer attitude towards access to bank advertisement. On the other hand, there was a statistically significant relationship between age and advertisements done through offline channels on consumer attitude ($t = 1.531$, $p\text{-value} = .000014$). Similarly, a statistically linear relationship of consumers' attitude towards media channel on the multiplicative term of online media channel and age was detected ($t = 1.441$, $p = .000011$). Whereas

multiplicative term of the offline media channel and consumer characteristics was detected ($t=1.721$, $p=.000010$). Similarly, a statistically linear relationship of consumers age on the relationship between bank advertisement on the multiplicative term of the media channel and consumer's attitude was detected ($\beta=.209$, $p=.020$). This implies that change in consumer age positively and significantly affects the media channel and consumers' attitude relationship as the direction of the relationship is positive.

From the current research findings, the multiple regression equation used to estimate the moderating effect of consumers' age on media channels and consumers' attitude is stated as follows:

$$Y = 0.833 + 0.297X_1 + 0.331Z + 0.209XZ + \varepsilon$$

where α is the constant (intercept), Y is the consumer attitude, X_1 is the advertisement media channel and ε is the error term Z is the consumer age, XZ is the product of media channel and consumers age.

This implies that age positively and significantly affect the use of offline media channel and consumers' attitude relationship. From the analysis, it was established that the Beta coefficients for advertisement media channel, age and product of advertisement media channel had a statistically significant influence of age as moderating result on consumers' attitude showing differences in the multiplicative effect on media channel type, thus rejecting the hypothesis "*There are no statistically significant differences of moderating effect of age on the relationship between advertising through online and offline media channels on consumers' attitude among selected commercial banks in Nairobi County Kenya*".

4.9.10. Summary results of hypotheses testing.

Table 59 outlines in summary the outcome of hypothesised relationships and the overall decision of the hypotheses tests undertaken in this study.

Table 59: Summary results of hypotheses testing

Test Hypothesis	Test Statistics	Decision
H ₀₁ : Advertising through Facebook has no statistically significant influence on Consumers' attitude in selected commercial banks in Nairobi County, Kenya.	R ² =0.517 F-value=1.4085 P-value =0.0658 t-value = 1.132	Accept H ₀₁
H ₀₂ : Advertising through Google Ads has no statistically significant influence on Consumers' attitude in selected commercial banks in Nairobi County, Kenya.	R ² =0.785 F-value=0.3215 P-value =0.03441 t-value = 2.113	Accept H ₀₂
H ₀₃ : Advertising through YouTube has no statistically significant influence on Consumers' attitude in selected commercial banks in Nairobi County, Kenya.	R ² = 0.964 F-value= 2.9112 P-value = 0.03156 t-value = 2.298	Reject H ₀₃
H ₀₄ : Advertising through TV has no statistically significant influence on Consumers' attitude in selected commercial banks in Nairobi County, Kenya.	R ² = 0.956 F-value= 4.8763 P-value = 0.0188 t-value =6.334	Reject H ₀₄
H ₀₅ : Advertising through Radio has no statistically significant influence on Consumers' attitude in selected commercial banks in Nairobi County, Kenya.	R ² = 0.805 F-value= 3.2586 P-value =0.02804 t-value =2.123	Reject H ₀₅
H ₀₆ : Advertising through Newspaper has no statistically significant influence on Consumers' attitude in selected commercial banks in Nairobi County, Kenya.	R ² =0.531 F-value = 1.6718 P-value = 0.05501 t-value = 1.002	Accept H ₀₆
H ₀₇ : There are no statistically significant differences of moderating effect of age on the relationship between advertising through online and offline media channels on consumers' attitude in selected commercial banks in Nairobi County, Kenya.	Online Media R ² =0.772 F-value=2.178 P-value = 0.042 t-value = 1.380 Product t-value=1.441	Reject H ₀₇
	Offline Media R ² =0.886 F-value=3.428 P-value =0.027 t-value =2.991 Product t-value= 1.721	Reject H ₀₇

In summary; advertising through Facebook by selected commercial banks in Nairobi County, Kenya, is not statistically significant on consumers' attitude, which implies that consumers' attitude is not affected by advertising through Facebook. Advertising through Google Ads by selected commercial banks in Nairobi County, Kenya, is not statistically significant on consumers' attitude, implying that consumers' attitude is not affected by advertising through Google Ads. Advertising through YouTube by selected commercial

banks in Nairobi County, Kenya, is statistically significant on consumers' attitude, which indicates that consumers' attitude is influenced by advertising through YouTube. Advertising through TV by selected commercial banks in Nairobi County, Kenya, is statistically significant on consumers' attitude, implying that consumers' attitude is affected by advertising through TV. Advertising through Radio by selected commercial banks in Nairobi County, Kenya, is statistically significant on consumers' attitude, showing that consumers' attitude is positively influenced by advertising through Radio. Advertising through Newspaper by selected commercial banks in Nairobi County, Kenya, is not statistically significant on consumers' attitude, which implies that consumers' attitude is not affected by advertising through Newspaper. Lastly, there exists no statistical significant differences of moderating effect of age on advertising through online and offline media channels on consumers' attitude as used by selected commercial banks in Nairobi County, Kenya.

4.10 Discussion

This section discusses the findings of the results in a larger perspective and will discuss them in sub-sections of: Influence of advertising through online media channels on consumers' attitude; Influence of advertising through offline media channels on consumers' attitude and finally moderating effect of age on online and offline media channels on consumers' attitude. These discussions are based on the original conceptual framework, to test empirical relationships among the variables in relation to the hypotheses.

4.10.1 Relationship between advertising through online media channels and consumers' attitude

One of the main aims of this study was to establish the influence of advertising through online media channels (Facebook, Google Ads and YouTube) on the attitude of consumers from selected commercial banks in Nairobi County. Overall, the results

revealed that there was no statistically significant influence of advertisements done through online channels on consumers' attitude. Consumer liking (affection) of advertisements in online media channels (Facebook, YouTube and Google Ads) was relatively low compared to offline media channels. Similarly, the influence of advertisements done through Facebook and YouTube on consumer attitude (action) was slightly low compared to those done through Google Ads. This study therefore concludes that online media channels are strong for influencing consumer awareness but low in influencing liking and action. (See Table 59). These results could be attributed to inadequate internet accessibility, high cost of internet bundles and poor network connectivity from some internet providers unlike the offline media channels (TV and Radio), which could be cheap (save for newspaper) and easy to access in Nairobi County.

4.10.2 Relationship between advertising through offline media channel and consumers' attitude

This study further sought to broadly establish the influence of advertising through offline media channels (TV, Radio and Newspaper) on the attitude of consumers from selected commercial banks in Nairobi County. The results revealed that the influence of advertising through offline media channels was strong, positive and statistically significant on consumer awareness for TV and Radio. In contrast, there was a weak influence of advertising through Newspaper on consumer awareness. Overall, the high influence achieved through these two offline channels of TV and Radio could be attributed to the ease of understanding information, affordability and accessibility of the channels. In addition, most of the advertisements on TV and Radio were often easy to understand and attractive as the three selected banks often use celebrities in their advertisement, therefore enhancing consumer cognition of the advertised products and services. The consumers' liking of the media channels used by the selected commercial

banks was also assessed and according to the results, there was strong relationship between use of offline channels particularly TV and Radio on consumer liking .In the current study, it was observed that there was insignificance relationship between advertising through Newspaper on consumer liking. This indicated that majority of the consumers had high affection for watching TV and listening to Radio; on the other hand consumers tend to have low affection on reading Newspapers probably due to cost of buying newspaper.

The study further sought to establish the relationship between advertising through offline channels on consumer action tendencies and the results revealed that there was strong relationship between the consumer action tendencies on bank advertisement done through TV and Radio unlike reading Newspaper which recorded low relationship. This findings demonstrate that consumers have high tendencies to access bank advertisement through TV and Radio, and this could be attributed to affordability, accessibility and ease of understanding advertisement contents in these channels which are done in simple and elaborate manner (see Table 59). Generally, these findings demonstrate that the most effective offline media channel that can influence consumers' actions; and can be considered by marketers in the three selected commercial banks are TV and Radio. A similar study by Chen (2010) notes that the rational or cognitive factor of advertising in the media channels is the perceived media channels which tend to be evaluated based on the technological advancement, prestige, workmanship, economic status and service offered (Sharma, 2011)

4.10.3 Relationship between advertising through media channel, consumers' age and consumers' attitude

The study further established that there was a positive and statistically significant relationship between consumers' age on both online and offline advertising channels and

consumers' attitude. Age was found to influence consumers' attitude specifically awareness, liking and action by 68%. Correlation analysis revealed that there is a strong and significant relationship between advertising through offline media, consumers' age and consumers' attitude. It can therefore be argued that bank consumers falling in the age cohort of 30 years to 49 years and those above 50 years prefer to use offline media channels compared to younger individual below 29 years. In conclusion, this study affirms that there is a moderating effect of age on the relationship between advertising through media channels and consumer attitude.

The results revealed that there is a strong, positive and statistically significant moderating effect of age on the relationship between advertising through offline media channel and consumer attitude. The findings further indicated that offline media channels and age combined constituted a 68 % variation in influencing consumer attitude; but the introduction of the moderating effect of age increased variation by 13.1 % to 81.1 %. It can therefore be argued that the change in consumers' age positively and significantly affects the influence of offline media channels on consumers' attitude. In addition, this implies that as the consumers' age increases, they are likely to increase their preference to access bank advertisements through offline media channels in view of their growth in age and social status. This therefore, means that age contributes to the highest moderating influence.

The study further sought to establish the moderating effect of age on the relationship between advertising through online media channels and consumers' attitude. The results revealed a positive and statistically significant moderating effect of age on the relationship between advertising through online media channel and consumers' attitude. In addition, combined online media channels and age constituted a 57 % variation in consumers' attitude; but the introduction of the moderating effect of age increased

variation by 16.1 % to 73.1 %. This implies that the change in consumers' age positively, significantly and slightly affects the influence of the relationship between advertising through online media channels on consumers' attitude. This analysis therefore supports the argument that as the consumers' age decreases, they are likely to increase their preference to access bank advertisements through online media channels in view of their youthful age and social environments.

In summary, the findings demonstrated that the consumers' age, moderate the relationship between advertising through media channels (online and offline) as used by the selected commercial banks in Nairobi County on consumers' attitude. The study revealed that the majority of the commercial bank's consumers were between the ages of 30-49 years and therefore their responses could be relied upon to exigent conclusions. The study further sought to establish the highest level of education attained by the bank consumers. The results revealed that the majority had a relatively high level of qualification as they held a university first degree, college diploma certificates, secondary certificate, and postgraduate degrees, with just a few having up to primary schooling. This implied that the respondents had the relevant knowledge on media channels used for advertisements by the selected commercial banks in Nairobi County and, therefore, their responses could be relied upon to make study conclusions. In addition, there was a statistically significant ($P < 0.05$) relationship between media channels and consumers' attitude, with the moderating effect of consumers' age on the relationship also confirmed to be significant.

4.11 Summary of the chapter

This chapter presented the results of the research variables and how the hypotheses tests were calculated in order to realise the objectives. The results were measured based on

the 0.05 significance level between the key variables of the study, which were advertising through media, consumers' attitude and age of the consumer.

The discussions and analysis of the results were consistent with the theoretical and empirical studies discussed in chapter two. This was done in consideration of the philosophy adopted, which was positivistic in nature and therefore was able to explain the relationship between the variables under this study. The results comprised of validating, testing reliability and piloting of the data collection instruments, descriptive statistics and inferential statistics and finally, testing of the formulated hypotheses for the study.

CHAPTER FIVE

CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter revisits the major findings of the study, the discussions and conclusions realised. The chapter further highlights the limitations of the study and outlines the proposed areas for future study. The first objective was to determine the influence of advertising through Facebook on consumers' attitude by selected commercial banks in Nairobi County, Kenya. The second objective was to determine the influence of advertising through Google Ads on consumers' attitude by selected commercial banks in Nairobi County, Kenya. The third objective was to establish the influence of advertising through YouTube on consumers' attitude by selected commercial banks in Nairobi County, Kenya. The focus of the fourth objective was to determine the influence of advertising through TV on consumers' attitude by selected commercial banks in Nairobi County, Kenya. The fifth objective was to determine the influence of advertising through Radio on consumers' attitude by selected commercial banks in Nairobi County, Kenya. The sixth objective was to establish the influence of advertising through Newspaper on consumers' attitude by selected commercial banks in Nairobi County, Kenya. Finally, the seventh objective was to determine the differences of moderating effect of age on advertising through online and offline media channels on consumers' attitude by selected commercial banks in Nairobi County, Kenya on consumers' attitude.

5.2 Summary of the findings

The aim of the study was to examine the influence of advertising through media on consumers' attitude and to compare the online channels (Facebook, Google Ads and YouTube) and offline channels (Radio, Television and Newspaper) used by selected commercial banks in Nairobi County, Kenya. The study had a target population of

5,597,715 consumers banking in selected commercial banks (Equity Bank, Kenya Commercial Bank and Co-operative Bank) in Nairobi County, Kenya. The research design was a descriptive cross-sectional survey that used a quantitative data collection method.

This research sampled 384 consumers from the three selected commercial banks in Nairobi County. General information from respondents revealed that majority of the respondents holding accounts with the three selected commercial banks were aged between 30-49 years and could therefore be relied upon to make comprehensive conclusions about the study. The study also sought to establish the gender and the highest level of education attained by the respondents. The results indicated that the majority of the respondents were male, with a more than 50% response rate in each bank. On the level of education, the majority of the respondents were degree holders (>40%), followed by the diploma and secondary school certificate holders (>25%), whereas the minority respondents were primary school certificate holders (<5%). This implies that most of the account holders from the selected commercial banks in Nairobi County, Kenya were aged 30-49 years, male and degree holders.

On the advertising media channel construct, the findings revealed that an overwhelming majority of the respondents from Equity and Co-operative banks 70 (55.47%) and 52 (40.63%), respectively, mentioned they used offline media channels to access bank advertisements. This was in contrast with the Kenya Commercial Bank consumers where majority 78 (60.94%) of the respondents mentioned that they used online media channels to access bank advertisements. In order of preference, the results indicated that TV, Radio, Google Ads, YouTube, Facebook and Newspaper were ranked as 1st, 2nd, 3rd, 4th, 5th and 6th position, respectively. This implied that consumers highly preferred watching

TV as a media channel compared to other media platforms. This means that offline channels are still critical to consumers in the banking industry. It can also be deduced that advertising through TV, Radio and YouTube could have a high and strong influence on consumers' attitude. The findings contradict other studies (Nayak, 2015; Devi 2012 & Sorce, 2007) that showed Newspaper as the most preferred media channel to advertise through by marketers with the belief that consumers like them.

The current research also sought to find out and compare the overall effect of advertising through online and offline media channels on consumers' attitude. The results showed that the mean scores for offline media on awareness (3.552), liking (3.491) and action (3.454) were higher compared to online mean scores at awareness (3.023), liking (2.913) and action (2.881). This means that advertising through offline media channels will tend to be more effective compared to online mediums having scored higher mean scores in all sub-constructs of consumers' attitude of awareness, liking and action. In comparison of specific media channels; online platforms of Facebook and Google ads were found to strongly influence awareness and moderately influence liking and action sub constructs of consumer's attitude. This was different for YouTube which strongly influenced action. Offline media channels of Television and Radio were found to strongly influence all the sub constructs of consumers' attitude whereas Newspaper was found to be moderate in influencing awareness and liking but weak on action sub construct of consumer's attitude.

5.3 Conclusion

This study affirms the assertion that advertising through online media channels and offline media channels influences consumers' attitude among the selected commercial banks in Nairobi County, with different significance levels registered per channel. The first objective was to examine the influence of advertising through Facebook on

consumers' attitude by selected commercial banks in Nairobi County. The results revealed that though consumers were aware of the advertisements done through Facebook, this channel had a statistically low significant influence on consumers' attitude, showing low liking and action and a very strong influence on awareness sub constructs of attitude. Linear regression analysis indicated a low Beta coefficient for Facebook therefore not statistically significant to influence consumers' attitude. The hypothesis that the advertising through Facebook has no statistically significant influence on consumers' attitude among selected commercial banks in Nairobi County, Kenya is therefore supported.

The second objective sought to determine the influence of advertising through Google Ads on consumers' attitude among selected commercial banks in Nairobi County. Again, results showed that though respondents were aware of advertising through Google Ads, the channel had a statistically low significant influence on consumers' attitude; recording low liking and low action sub construct of consumer's attitude. Linear regression analysis indicated a low Beta coefficient for Google Ads therefore not statistically significant to influence consumers' attitude. The hypothesis that advertising through Google Ads has no statistically significant influence on consumers' attitude among selected commercial banks in Nairobi County has no statistically significant influence on consumers' attitude is therefore supported.

The third objective set to determine the influence of advertising through YouTube on consumers' attitude among selected commercial banks in Nairobi County, Kenya. Results revealed that advertising through YouTube was statistically significant on consumers' attitude with all indicators scoring highly on consumer awareness, however, moderate on consumer liking and consumer action. Linear regression analysis indicated

a relatively moderate Beta coefficient for YouTube therefore statistically significant to influence consumer attitude. The hypothesis that advertising through YouTube has no statistically significant influence on consumers' attitude among selected commercial banks in Nairobi County, Kenya is therefore not supported.

The fourth objective sought to determine the influence of advertising through TV on consumers' attitude among selected commercial banks in Nairobi County. Results revealed that advertising through TV was statistically significant in influencing consumers' attitude with all indicators scoring highly on consumer awareness, consumer liking and consumer action. Linear regression analysis indicated a relatively high Beta coefficient for TV therefore statistically significant to influence consumers' attitude. The hypothesis that advertising through TV has no statistically significant influence on consumers' attitude among selected commercial banks in Nairobi County, Kenya is therefore not supported.

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

The sixth objective sought to determine the influence of advertising through Newspaper on consumers' attitude by selected commercial banks in Nairobi County, Kenya. Again, results showed that though respondents were aware of advertising through Newspaper, it had a statistically moderate significant influence on consumers' attitude recording moderate liking and low action sub constructs of consumer's attitude. Linear regression analysis indicated relatively low Beta coefficient for Newspaper, therefore statistically low significance to influence consumer attitude. The hypothesis that advertising through Newspaper has no statistically significant influence on consumers' attitude among selected commercial banks in Nairobi County, Kenya is therefore supported.

The seventh objective was to determine the differences of moderating effect of age on the relationship between advertising through online and advertising through offline media channels on consumers' attitude among selected commercial banks in Nairobi County, Kenya. The results revealed that the moderating effect of age on the relationship between advertising through media channels and consumer attitude was positive and had a statistically significant index that were different for online and offline mediums. The hypothesis that there are no statistically significant differences of moderating effect of age on the relationship between advertising through online and offline media channels on consumers' attitude among selected commercial banks in Nairobi County, Kenya is therefore not supported. Consumers' age had a moderating effect on the relationship between advertising through online and offline media channel on consumers' attitude.

5.4 Recommendations of the research findings

The current study established the influence of advertising through media on consumers' attitude then compared the attitude of online and offline channels as used by selected commercial banks in Nairobi County. In addition, the moderating role of age was also

explored. The theoretical, policy and practitioners' implications of the study results are presented in the sub-sections below.

5.4.1 Theoretical recommendations

The findings of this study found a number of issues that have implications for Consumers' attitude theory and Marketing theory. According to Solomon (2016) the Tri-Component attitude model contains three major components: Awareness (Cognitive or Knowledge), Liking (Affective of Feelings) and Action (Conative or Behaviour). The first implication of this theory is that consumers' attitude cannot be influenced as a whole and thus each indicator of attitude in this study was influenced separately, at different significance levels. This means that each component of attitude may be studied separately. In this study, it was found out that one can achieve significant levels of influence across the board for all the three major components of attitude; awareness, liking and action, if advertising is done through selected offline media channels (Television and Radio; save for Newspaper). However, advertising through online media channels will enable one to only influence awareness and liking but not action, save for YouTube.

According to Ramzan (2019), the era of the digital revolution is characterised by consumers who are bombarded with hundreds of advertising messages. This brings the need for managers to design a media mix strategy which will break through the chaos and create the necessary impact. When a medium is selected for showcasing advertising, it should be carefully chosen to ensure the achievement of the advertiser's goals. Numerous studies have been conducted on the assessment of the effect of advertisements on consumer behaviour. However, few research have exploited or investigated the influence of advertising through media channels on consumers' attitude such as the

influence of type of advertisement media channel on consumer awareness, liking and action this proved a fundamental basis and novel contribution of this research.

Furthermore, this research work has also suggested that advertising through offline channels and advertising through online channels have different impact on consumers' attitude sub-constructs, thus the need to understand one's communication objective in order to guide on media choice. Trivedi (2007) postulates that brand managers should allocate huge budgets to media advertisements, however the allocation of these budget to various media channels may be guided by this research findings based on the advertising goal.

Study conducted recently revealed that estimated 1.14 million advertisements are made on different Television channels (Patanjali, 2016) this was asserted by study that emphasized importance of selection of appropriate media channel for advertisement as justified by the current study (Laghate, 2017). Additionally, the study will help build on the consumer attitude theory on the fact that the results for the attitude construct will be determined by the moderating effect of the age of the consumer. Age was found to have a strong, positive and significant moderating influence between advertising through media channel and consumers' attitude. This implies that the higher the age the higher the possibility of the consumer to interact with the media. There was no skewness detected to the younger consumers.

This research work has implications on marketing theory having reiterated the need to develop one's objectives well in advance when one is intending to carry out any communication work. The communication objective chosen will help in the choice of media type to use. This will avoid following the hype of the day where there is a belief

that online channels can influence consumer attitude as a whole. In this study, online media channels are good for pushing product awareness and brand equity building but not uptake of the products and services being communicated. Also the study found out that advertising through each channel will have different strengths in influencing consumers' attitude. The study also found out that offline media channels should not be ignored by marketers but should be used as a strategy to influence consumers' attitude.

The study has also enriched the body of knowledge, which despite the existence of numerous studies on the number of online consumers, the study on influence on consumer attitude was lacking. The conceptual framework developed in this study can therefore be expanded to test other channels in media for example billboards, streetlight pole displays, LinkedIn, Pinterest and Instagram, among others.

5.4.2 Policy recommendations

The findings of this study present significant implication for marketing communication industry. In addition, the study provides fundamental statistics on preference of online versus offline channels by consumers which is useful in guiding communication strategies for advertising goods and services. The policy guide for this study demonstrate that advertising through online media channels will enable the marketer to achieve consumer awareness and consumer liking of the brand/advertisement but not good in driving action for the said product and service being advertised. On the other hand, findings also indicate that advertising through offline media channels will enable the advertiser of the respective company to achieve consumer action for its brand, products or services, particularly through the use of TV and Radio though low action tendencies were reported on advertisement through Newspaper. The policy guide here provides an online and offline perspective on the choice of advertising media channels and the need to align the communication objectives in the choice of the media channel.

Moreover, at national level, the research finding will provide a guide to policy makers on the need to conduct further research to find the impact of the advertisement media channels on various aspects of consumer behaviour in various industries other than banking. It will guide the need to do research and not rely only on high sign offs in a platform. For example in this case, high numbers in online media do not mean action for the advertised products and services but support awareness and liking. Kenya Audiences Research Foundation (KARF), which is mandated by the advertising industry, both media owners and advertisers, to guide the industry through research findings, should go further in trying to find out what numbers mean to the audiences in terms of consumer attitude. Currently, the research studies are focused on the number of consumers in online/offline channels and growth levels of the channels over time.

This study presents significant findings that will aid in the development of marketing policy to guide the choice of communication channels based on marketing objectives for not only the banking industry, but also corporate advertising. The current practice where institutions are blindly pushing marketers to advertise through online channels without understanding communication objectives is wrong and the study guides that online channels drive mainly awareness and liking but not action; whereas offline channels drive action more than awareness and liking. Altering consumers' attitude favourably is a key strategy consideration for most marketers and a raft of attitude change strategies that can be classified into various categories exist (Schiffman & Kanuk, 2014).

5.4.3 Practitioners' recommendations

The study problem for this research was based on the statistics that 90% of Kenyans living in Nairobi County, were on online channels and only 10% could not access online channels, according to the CAK report of 2016/2017. These statistics were found to be blindly guiding the allocation of marketing resources in the selected commercial banks

to online channels with disregard to offline channels. The motivation for this study was based on empirical review by the researcher that marketing resources like marketing budgets, human resources and online ad agencies had significantly increased for online media channels of Facebook, YouTube and Google Ads with a reduction on those of offline media channels of TV, Radio and Newspaper. However, as mentioned in the statement of the problem, the shift in the allocation of resources from offline channels to online channels in advertising was happening without scientific research guiding the process, therefore creating a gap. This study therefore fills the gap by assessing the influence of advertising through media channels on consumers' attitude; a comparison of online and offline channels as used by selected commercial banks in Nairobi County, Kenya. The study recommends that marketers in the advertising institutions should not blindly allocate their resources to buying online channels as a result of the increasing popularity, but to first understand their marketing communication objectives and align their resources accordingly. Where a company is driving consumer awareness and consumer liking, then the use of online channels was recommended, but where one wants to influence consumer action, then offline channels are advisable. The comparison of advertising through either online or offline channels can be achieved when the respective marketers understand their objective for carrying out communication. The study therefore guides that objectives of the advert should determine the channels to use since online media channels were found to be good for awareness and liking whereas offline mediums were found to be good for action-oriented objectives.

The results of the moderating effect of age have several implications for the marketers. Batra et al. (2003) advocates that a market can be segmented on the basis of varying degrees of attitudes, whether positive, neutral or negative, held by different age groups of consumers and advertising media. This makes it necessary for the marketers to

understand what attitudes are most important in the age cohort of the consumers, so as to determine the media choice. Marketers therefore need to keep track of the age cohorts of their target audiences even as they choose the mediums to use in implementing their communication strategies.

5.5 Suggestions for further research

Though this study present promising findings related or further research need to be conducted in the future with consideration of different models and additional parameters such as analysis of mediating effect of age or gender on advertising media channels with regards to consumers' attitude in order to enhance understanding of how the two variables relate. The inclusion of additional factors could enhance the robustness of the study model as well as the generalizability and validity of the results. Given that insights about the study variables were obtained at a particular point in time, that may not necessarily be applicable to other times, therefore there are opportunities for longitudinal and broader studies in this area of research.

Future study to be conducted in other counties in the country to understand how advertising through either online or offline channels affect consumers' attitude. Furthermore, it could be good to replicate this study outside Kenya to other countries and indeed the world. This is particularly important because decisions by marketers are also influenced by research done by media companies all over the world. The study could also be expanded to cover other commercial banks not selected in this study and thus could provide more insights into the conceptual framework.

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

research techniques combined with qualitative methods would enrich the research design and findings significantly.

5.6 Summary of the chapter

Chapter five of this research work has discussed the summary of the findings of the study. It has presented key conclusions of the research, including recommendations touching on theoretical, policy and practitioners' implications. The chapter has also provided recommendations for future studies.

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APPENDICES

Appendix I: Letter of Introduction

Nancy Jerono Kipchillat
P.O. Box 47707 -00100
Nairobi
Tel.0722 855 301
Email: nancychillat@gmail.com

To All Respondents,

RE: Letter of Introduction

I am a Postgraduate student at Kabarak University, pursuing a Doctor of Philosophy in Business Administration (Marketing). My topic of study is on “**Influence of advertising through media on Consumers’ attitude: A comparison of online and offline media channels used by selected commercial banks in Nairobi County, Kenya.**”

The research is intended to generate information that is to be used in understanding the influence that advertising through various media channels has had on consumers’ attitude, and to compare moderating effect of age on advertising through media channel on consumers’ attitude. The study is intended to enrich academic knowledge in this area and offer practical solutions to developing relevant policies regarding resource allocation by marketers in the advertising and communication industry.

You have been selected to be part of the study sample by virtue of being a consumer of this bank. Kindly take a few minutes to answer the questions on this questionnaire to the best of your knowledge. The information and data you will provide will be treated with confidence and shall only be used for statistical purposes in this academic research.

Thank you in advance

Yours sincerely,

Nancy Jerono Kipchillat

PhD Student, Kabarak University.

Appendix II: Questionnaire

Bank:.....Branch:.....

Key:

This is a study on the ‘Influence of advertising through media on consumers’ attitude: A comparison of online and offline media channels used by selected commercial banks in Nairobi County, Kenya’. This questionnaire has three sections; Section A requires general information, Section B requires details on advertising through media channels and, Section C requires details on consumers’ attitude.

Kindly follow instructions indicated per section to answer the questions.

A: General information (Kindly tick in the appropriate bracket)

1) Indicate your gender:

Male () Female ()

2) Indicate your age bracket

Below 29 Yrs. () 30 – 49 Yrs. () 50 Yrs. & Above ()

3) Indicate your level of education

Post Graduate () Degree () Diploma ()

Secondary () Primary () Other () Specify

B: Advertising through media

4). Indicate the media channel that you prefer using

Online Channel () Offline Channel () Other () Specify

5). Indicate if you use any of the following online channels (You can tick more than one where applicable)

Facebook () Google () YouTube ()

Other () Specify

6). Indicate if you use any of the following offline channels (You can tick more than one where applicable)

TV () Radio () Newspaper ()

Other () Specify

7. Please indicate the extent to which you agree or disagree with the following statements regarding advertising media channel on a scale of 1 to 5; where **1** = Strongly Disagree; **2** = Disagree; **3** = Neutral; **4** = Agree; **5** = Strongly Agree.

(Kindly tick in the appropriate box)

7 (a)	Time Spend on Media channel	1	2	3	4	5
i	I spend most of my time on Facebook					
ii	I spend most of my time browsing on Google					
iii	I spend most of my time on YouTube					
iv	I spend most of my time watching TV					
v	I spend most of my time reading Newspapers					
vi	I spend most of my time listening to Radio					
(b)	Attention on advertisement done through Media channel					
i	My bank would likely reach me if they use Facebook in their advertisements					
ii	My bank would likely reach me if they use Google Ads in their advertisements					
iii	My bank would likely reach me if they use YouTube in their advertisements					
iv	My bank would likely reach me if they use TV in their advertisements					
v	My bank would likely reach me if they use Newspaper in their advertisements					
vi	My bank would likely reach me if they use Radio in their advertisements					
(c)	Understanding advertisements done through Media channel					
i	I would likely understand what my bank is informing me, if they used Facebook as their channel of advertising					
ii	I would likely understand what my bank is informing me, if they used Google Ads as their channel of advertising					

iii	I would likely understand what my bank is informing me, if they used YouTube as their channel of advertising					
iv	I would likely understand what my bank is informing me, if they used TV as their channel of advertising					
v	I would likely understand what my bank is informing me, if they used Newspaper as their channel of advertising					
vi	I would likely understand what my bank is informing me, if they used Radio as their channel of advertising					

C: Consumers' attitude

8). Please indicate the extent to which you agree or disagree with the following statements regarding your attitude as a result of your bank advertising through online or offline channels to reach you on a scale of 1 to 5; where **1** = Strongly Disagree; **2** = Disagree; **3** = Neutral; **4** = Agree; **5** = Strongly Agree.

(Kindly tick in the appropriate box)

	Statement					
8 (a)	Online on Consumer Attitude (Awareness)	1	2	3	4	5
i	I am aware that my bank advertises through Facebook					
ii	I am aware that my bank advertises through Google Ads					
iii	I am aware that my bank advertises through TV					
(b)	Offline on Consumer Attitude (Awareness)					
i	I am aware that my bank advertises through TV					
ii	I am aware that my bank advertises through Radio					
iii	I am aware that my bank advertises through Newspaper					
(c)	Online on Consumer Attitude (Liking)					
i	I like when my bank advertises through Facebook					

ii	I like when my bank advertises through Google Ads					
iii	I like when my bank advertises through TV					
(d)	Offline on Consumer Attitude (Liking)					
i	I like when my bank advertises through TV					
ii	I like when my bank advertises through Radio					
iii	I like when my bank advertises through Newspaper					
(e)	Online on Consumer Attitude (Action)					
i	I am likely to act, if I receive my banks' advertisements through Facebook					
ii	I am likely to act, if I receive my banks' advertisements through Google Ads					
iii	I am likely to act, if I receive my banks' advertisements through TV					
(f)	Offline on Consumer Attitude (Action)					
i	I am likely to act, if I receive my banks' advertisements through TV					
ii	I am likely to act, if I receive my banks' advertisements through Radio					
iii	I am likely to act, if I receive my banks' advertisements through Newspaper					

Thank you for your time and contribution. God bless you!

Appendix III: Bank branches used for the study in Nairobi County

	Sub County	Equity Branch	KCB Branch	Co-op Bank Branch
1	Dagoretti North	Kawangware	Kawangware	Kawangware
2	Dagoretti South	Dagoretti Corner	Prestige Ngong Rd	Dagoretti Corner
3	Embakasi Central	Kayole	Kayole	Kayole
4	Embakasi East	Utawala	-	-
5	Embakasi North	-	-	Dandora
6	Embakasi South	Kenya Pipeline Donholm	Jogoo Road	Embakasi 1 Embakasi 2
7	Embakasi West	Kariobangi	Kariobangi	Kariobangi
8	Kamukunji	Eastleigh	Eastleigh Gikomba	Eastleigh Gikomba
9	Kasarani	Ruai	Kasarani	-
10	Kibra	Kibera	Kibera	Kibera
11	Langata	Karen	Karen	Karen
12	Makadara	Buruburu	Industrial Area Buruburu	Industrial Area Buruburu
13	Mathare	-	-	-
14	Roysambu	Githurai	Kahawa West	Zimmerman
15	Ruaraka	-	Thika Road Mall	Thika Road Mall
16	Starehe	Fourways	Kimathi Street Moi Avenue River Road	Kimathi
17	Westlands	Westlands	Sarit Center Parklands	Westlands

Appendix IV: Equity Bank branches in Nairobi County

No.	Branch Name	No.	Branch Name
1	Buru Buru	31	Knut House
2	Community	32	Lavington
3	Donholm	33	Mama Ngina
4	Dagoretti Corner	34	Mayfair
5	Eastleigh	35	Mlolongo
6	Embakasi	36	Moi Avenue
7	Enterprise Road	37	Mombasa Road
8	Equity Centre	38	Nairobi West
9	Fourways	39	Ngara
10	Garden City Mall	40	Parliament Road
11	Gigiri	41	Ruai
12	Gikomba	42	Tea Room
13	Githurai	43	Utawala
14	Harambee	44	Wangige
15	JKIA	45	Westlands
16	Kahawa House	46	Kawangware
17	Kangemi	47	Kenyatta Market
18	Karen	48	Tom Mboya
19	Kariobangi	49	ICDC Embakasi
20	Kasarani	50	JKIA Terminal 4
21	Kayole		
22	Kenyatta Avenue Supreme		
23	Kibera		
24	Kilimani		

25	Kenya Pipeline		
26	Kenyatta Avenue		
27	Kenyatta University		
28	Fourways Corporate		
29	Equity Center Corporate		
30	Kiserian		

Source: Equity Bank Website, 2018

Appendix V: Kenya Commercial Bank branches in Nairobi County

No.	Branch Name	No.	Branch Name
1	Biashara Street	31	Industrial Area
2	Capital Hill	32	JKUAT
3	Gateway House Mombasa Road	33	Jogoo Road
4	Gigiri Square	34	Kariobangi
5	Hurlingham	35	Kasarani
6	JKIA	36	Kayole
7	Karen	37	Kimathi Street
8	Kawangware	38	Mashariki
9	Kibera	39	Moi Avenue
10	Kilimani	40	Ngara
11	KICC	41	River Road
12	Kilimani Platinum Branch	42	Thika Road Mall
13	Kipande House	43	Tom Mboya St.
14	Lavington	44	Two Rivers
15	Mlimani	45	Utawala
16	Nextgen	46	Kiserian
17	Parklands	47	Kitengela
18	Prestige Plaza Ngong Road	48	Ongata Rongai
19	Riverside Advantage	49	Kikuyu
20	Sarit Center	50	Limuru
21	Syokimau	51	Salama Mortgage Center
22	UN Gigiri	52	Sarit Mortgage Center
23	University Way	53	Upper Hill Platinum
24	Village Market	54	Garden Mortgage Center

25	Westgate Advantage	55	Haille Sellasie Mortgage Centre
26	Buru Buru	56	Nairobi High Court
27	Eastleigh	57	Kencom Advantage
28	Garden City	58	KCB Towers
29	Gikomba	59	KCB Yaya Center
30	Githunguri	60	KCB Custody Services
		61	KCB Koinange Street
		62	KCB Mortgage Ufundi Hse

Source: KCB Website, 2018

Appendix VI: Co-operative Bank of Kenya branches in Nairobi County

No.	Branch Name	No.	Branch Name
1	AghaKhan Walk	31	Mlolongo
2	Athi River	32	Moi Avenue
3	Buruburu	33	Money Transfer Centre
4	Dagoretti	34	Nacico
5	Dandora	35	JKIA
6	Donholm	36	Mombasa Road
7	Eastleigh	37	NBC Ngong Road
8	Embakasi 1	38	Ngong
9	Embakasi 2	39	Ongata Rongai
10	Enterprise Road	40	Parliament Road
11	Gigiri Mall	41	Ridgeways Mall
12	Githurai	42	River Road
13	Githurai Kimbo	43	Ruaka
14	Gikomba 1	44	Stima Plaza
15	Gikomba 2	45	T-Mall / Langata Road
16	Greenhouse Mall	46	Thika Road Mall
17	Karen	47	Tom Mboya
18	Kangemi	48	Two Rivers Mall
19	Kariobangi	49	Ukulima
20	Kawangware	50	Umoja
21	Kawangware 46	51	University Way
22	Kayole	52	Upper Hill
23	Kibera Ayany	53	Wakulima
24	Kilimani	54	Westlands

25	Kikuyu	55	Zimmerman
26	Kimathi Street		
27	Kiserian		
28	Kitengela		
29	Lavington Mall		
30	Maasai Mall		

Source: Co-operative Bank of Kenya Website, 2018

Appendix VII: Letter to NACOSTI from Kabarak University

KABARAK



UNIVERSITY

Private Bag - 20157
KABARAK, KENYA
<http://www.kabarak.ac.ke/information/postgraduate-studies/>

Tel: 0753 268 999
E-mail: director@postgraduate@kabarak.ac.ke

BOARD OF POSTGRADUATE STUDIES

8th April, 2019

The Director General
National Commission for Science, Technology & Innovation (NACOSTI)
P.O. Box 30623 – 00100
NAIROBI

Dear Sir/Madam,

RE: KIPCHILLAI NANCY J - REG. NO. GDR/M/1200/19/15

The above named is a Doctor of Philosophy student at Kabarak University in the School of Business & Economics. She is carrying out research entitled "Influence of Advertising through Media on Consumer's Attitude: A Comparison of Online and Offline Channels used by Selected Commercial Banks in Kenya in Nairobi County, Kenya". She has defended her proposal and has been authorized to proceed with field research.

The information obtained in the course of this research will be used for academic purposes only and will be treated with utmost confidentiality.

Please provide her with a research permit to enable her to undertake her research.

Thank you.

Yours faithfully,


Dr. Betty Tikoko
DIRECTOR - (POSTGRADUATE STUDIES)



Kabarak University Moral Code

As members of Kabarak University fulfil, we purpose at all times and in all places, to set apart in one's heart, Jesus as Lord. (1 Peter 3:15)



Appendix VIII: Research authorization from NACOSTI



NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY AND INNOVATION

Telephone: 1254-20-3213471
7941349,3310571,3219470
Fax: 1254-20-318245,318749
Email: dg@nacosti.go.ke
Website: www.nacosti.go.ke
When replying please quote

NACOSTI, Upper Kabete
Off Waiyaki Way
P.O. Box 30623-00100
NAIROBI-KENYA

Ref. No. **NACOSTI/P/19/90932/29702**

Int: **6th May 2019**

Nancy Jerono Kipehillat
Kabarak University
Private Bag - 20157
KABARAK.

RE: RESEARCH AUTHORIZATION

Following your application for authority to carry out research on *“Influence of advertising through media on consumers attitude: A comparison of online and offline channels used by selected Commercial Banks in Nairobi County, Kenya.”* I am pleased to inform you that you have been authorized to undertake research in **Nairobi County** for the period ending **3rd May, 2020.**

You are advised to report to **the County Commissioner and the County Director of Education, Nairobi County** before embarking on the research project.

Kindly note that, as an applicant who has been licensed under the Science, Technology and Innovation Act, 2013 to conduct research in Kenya, you shall deposit a **copy** of the final research report to the Commission within **one year** of completion. The soft copy of the same should be submitted through the Online Research Information System.

A handwritten signature in black ink, appearing to read 'G. Kalerwa'.

**GODFREY P. KALERWA MSc., MBA, MKIM
FOR: DIRECTOR-GENERAL/CEO**

Copy to:

The County Commissioner
Nairobi County.

The County Director of Education
Nairobi County.

Appendix IX: Research permit from NACOSTI

THIS IS TO CERTIFY THAT
MISS. NANCY JERONO KIPCHILLAT
of KABARAK UNIVERSITY, 47707-100
Nairobi, has been permitted to conduct
research in Nairobi County
on the topic; INFLUENCE OF
ADVERTISING THROUGH MEDIA ON
CONSUMERS ATTITUDE: A COMPARISON
OF ONLINE AND OFFLINE CHANNELS
USED BY SELECTED COMMERCIAL BANKS
IN NAIROBI COUNTY, KENYA;
for the period ending:
3rd May, 2020.

[Signature]
Applicant's
Signature

[Signature]
Director General
National Commission for Science,
Technology & Innovation

Permit No : NACOSTI/P/19/90932/29702
Date Of Issue : 6th May 2019
Fee Received : Ksh 2000




THE SCIENCE, TECHNOLOGY AND INNOVATION ACT, 2013

The Grant of Research Licenses is guided by the Science, Technology and Innovation (Research Licensing) Regulations, 2014.


CONDITIONS

1. The License is valid for the proposed research, location and specified period.
2. The License and any rights thereunder are non-transferable.
3. The Licensee shall inform the County Governor before commencement of the research.
4. Exportation, filming and collection of specimens are subject to further necessary clearances from relevant Government Agencies.
5. The Licensee does not give authority to transfer research materials.
6. NACOSTI may monitor and evaluate the licensed research project.
7. The Licensee shall submit one hard copy and upload a soft copy of their final report within one year of completion of the research.
8. NACOSTI reserves the right to modify the conditions of the License including cancellation without prior notice.

National Commission for Science, Technology and Innovation
 P.O. Box 30623 - 00100, Nairobi, Kenya
 TRL: 020 460 7000, 0713 728787, 0735 444245
 Email: dg@nacosti.go.ke; register@nacosti.go.ke
 Website: www.nacosti.go.ke



REPUBLIC OF KENYA



National Commission for Science, Technology and Innovation

RESEARCH LICENSE

Serial No. A 24519

CONDITIONS: see back page.

Appendix X: Research authorization from Ministry of Education



Republic of Kenya
MINISTRY OF EDUCATION

STATE DEPARTMENT OF EARLY LEARNING & BASIC EDUCATION

Telephone: +254(0)20 271 2610
Telefax: Nairobi, 227 24264
Email: main@kenyaedu.go.ke
info@kenyaedu.go.ke

Website: www.kenyaedu.go.ke

REGIONAL DIRECTOR OF EDUCATION
NAIROBI REGION
STATE OFFICE
P.O. Box 74629 - NAIROBI
KENYA

Ref: **RCE/NRB/GEN/1/VOL. 1**

DATE: **23rd May, 2019**

Nancy Jerono Kipchillat
Kabarak University
Private Bag 20157
KABARAK

RE: RESEARCH AUTHORIZATION

We are in receipt of a letter from the National Commission for Science, Technology and Innovation regarding research authorization in Nairobi County on "**Influence of advertising through media on consumers attitude: A comparison of online and offline channels used by selected Commercial Banks In Nairobi County, Kenya**".

This office has no objection and authority is hereby granted for a period ending **3rd May, 2020** as indicated in the request letter.

Kindly inform the Sub County Director of Education of the Sub County you intend to visit.



JAMES KIMOTHO
FOR: REGIONAL DIRECTOR OF EDUCATION
NAIROBI

c.c

Director General/CEO
National Commission for Science, Technology and Innovation
NAIROBI



Appendix XI: Research acknowledgment from Nairobi County



NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY AND INNOVATION

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Ref. No: **NACOSTI/P/19/90932/29702**

date **6th May 2019**

Nancy Jerono Kipchillat
Kabarak University
Private Bag - 20157
KABARAK.

RE: RESEARCH AUTHORIZATION

Following your application for authority to carry out research on *“Influence of advertising through media on consumers attitude: A comparison of online and offline channels used by selected Commercial Banks in Nairobi County, Kenya.”* I am pleased to inform you that you have been authorized to undertake research in **Nairobi County** for the period ending **3rd May, 2020**.

You are advised to report to **the County Commissioner and the County Director of Education, Nairobi County** before embarking on the research project.

Kindly note that, as an applicant who has been licensed under the Science, Technology and Innovation Act, 2013 to conduct research in Kenya, you shall deposit a **copy** of the final research report to the Commission within **one year** of completion. The soft copy of the same should be submitted through the Online Research Information System.

**GODFREY P. KALERWA MSc., MBA, MKIM
FOR: DIRECTOR-GENERAL/CEO**

Copy to:

The County Commissioner
Nairobi County.

The County Director of Education
Nairobi County.

23/05/2019
**COUNTY COMMISSIONER
NAIROBI COUNTY
P. O. Box 30124-00100, NBI
TEL: 341666**

Appendix XII: Publication 1

Comparative Study of Influence of Advertising through Online and Offline Media

Channels on Consumers' attitude by Selected Commercial Banks in Nairobi

County, Kenya

Kipchillat Nancy, Hillary Busollo and Ronald Chepkilot
Additional contact information

[*International Review of Management and Marketing*](#), 2019, vol. 9, issue 6, 169-178

Abstract: The aim of this study was to compare the influence of advertising through online and offline media channels on consumers' attitude as used by selected commercial banks in Nairobi County, Kenya. Across-sectional study using a stratified sampling technique was used to sample the respondents from selected three commercial banks in Nairobi County, Kenya (Kenya Commercial Bank, Equity Bank, and Co-operative Bank). A sample size of 384 from three selected banks in Nairobi County was used. The data was then collected using a questionnaire, with questions comprising Likert scale type to measure consumers' attitude. The data was then analysed using Statistical Package for the Social Sciences software to determine descriptive and inferential statistics. The results revealed that TV (73.93) was ranked first followed by Google Ads (71.26%) by the consumers from the three selected bank. Offline media channel had highest overall score on consumer awareness (mean = 3.552; CV = 30.91%), liking (mean = 3.491; CV = 31.40%) and action (mean = 3.454; CV = 31.08%) compared to online media channels which had awareness (mean = 3.02; CV = 38.16%), liking (mean = 2.913; CV = 41.86%) and action (mean = 2.881; CV = 39.65%). Correlation analysis indicates that there was a strong and positive correlation between offline channels and consumers' attitude compared to online media channels. In addition, strong, positive and statistically significant relationship between use of TV and consumer awareness ($r = 0.799$, $P = 0.000$), liking ($r = 0.898$, $P = 0.000$) and consumer action tendency ($r = 0.718$, $P = 0.000$). Regression analysis revealed that offline media channels significantly influence ($F = 3.994$; $P = 0.0131$) consumers' attitude compared to online media channels ($F = 2.551$; $P = 0.0341$) when accessing bank advertisement. Age had no significant moderating effect on offline media channels 78.5 % ($R^2 = 0.559$) and consumers' attitude whereas online media channel 55.9 % ($R^2 = 0.559$). In conclusion, this study has demonstrated that advertising through offline media channel by the selected bank significantly influence consumers' attitude and age plays no significant moderating effect on consumer attitude and media channels.

Keywords: [Advertising](#); [Consumers' Attitudes](#); [Online Media](#); [Offline Media](#) Econ journals, vol. 9(6), pages 169-178.

Appendix XIII: Publication 2

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IMPACT OF ADVERTISING THROUGH ONLINE MEDIA CHANNELS OF FACEBOOK, GOOGLE ADS & YOU TUBE ON CONSUMERS' ATTITUDE; A STUDY OF CONSUMERS IN SELECTED PROFITMAKING BANKS IN NAIROBI COUNTY, KENYA

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Abstract: The goal of the research was to assess the impact of advertising over Online Media Channels of Facebook, Google Ads & You Tube on Consumer's Attitude; a study of consumers in selected profitmaking Banks in Nairobi, County, Kenya. The study was done at one point in time where the population was sampled using stratified sampling method followed by a simple random sampling within each stratum. The respondents were consumers of three profit-making banks in Nairobi County, Kenya namely Equity Bank, Kenya Commercial Bank and Co-operative Bank of Kenya. The total population of this study was 5.59 million consumers of the three selected banks in Nairobi County, Kenya; out of which 384 respondents were sampled to participate in the study. The survey was then conducted through a questionnaire that contained Likert scale type of questions to assess the impact of advertising through the online media channels on consumer's attitude. The outcome of the survey was analysed using SPSS software to determine descriptive and inferential data. The order of ranking analysis revealed that among the online channels under the study; Google Ads (71.26) ranked first followed by YouTube (70.97) and lastly Facebook (70.73). Notwithstanding the outcome of ranking, YouTube still came out as a channel that highly influenced Consumer's attitude, scoring high in all aspects of consumer attitude compared to other online channels; consumer awareness (mean=3.07; SD=1.07; CV=34.85%), consumer liking (mean=2.92; SD=1.147; CV=38.68%) and consumer action (mean=2.95; SD=1. CV=34.85%). Correlation analysis revealed that there was strong and statistically significant relationship between the advertisements done through YouTube and consumers' attitude. In addition, YouTube significantly influenced the consumer' attitude with a statistically variation of 96.5 % ($R^2=0.965$). In conclusion, You Tube came out as the online media channel that highly influenced consumer's attitude across all aspects of awareness, liking and action compared to the other two channels under this study of Facebook and Google Ads.

Keywords: Advertising, Consumers' attitude, Facebook, Google Ads, YouTube