Integrated Marketing Communication Tools and Customers' Perception and Attitudes to the Brands of Selected Nigerian Banks

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Abstract: Previous studies have established that Africa has been largely silent on the theoretical and practical conversation on integrated marketing communication (IMC) and its deployment in various industries. As a matter of fact, such studies have noted that this silence is especially noticeable in research on IMC and the banking industry. This study sought to bridge this gap by examining the deployment of IMC tools by four banks in reaching their customers, providing information and ensuring that customers have a positive perception and attitude to the banks and their products and services. Findings of the study show that these banks use IMC media and tools to communicate with their customers, and this deployment is positively influencing how customers see and engage with their banks. The positive correlation between IMC media and tools and customers' perception and attitude to the four banks has extended the conversation on the usefulness and currency of IMC in the banking industry in Nigeria.

Keywords: Integrated Marketing Communication; Strategic Positioning; Customers' Perception and attitudes; Banking Industry

1. Introduction

Changes in the global financial market have their implications on the operations and growth of the sector in each country. To reposition the industry for growth and development, regulating agencies in developing economies usually embark on structural and institutional changes because of the central place of the sector in the economic survival and development of each nation. Therefore, banks need to be on their toes as international reforms orchestrated by globalization and national economic policies are constantly challenging them to reposition for greater success and relevance in a highly competitive market (Olokoyo, 2013). For customers to remember and prioritize their banks over others, love and continue to use their

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services as loyal customers, banks have to strategically position themselves in the market. It has been established that customers are at the heart of positioning: The ability to differentiate a bank among others, centres on the perception and feeling of customers. That is why positioning is seen as a way of communicating the brand image using integrated marketing communication (Kotler, Keller, Brady, Goodman & Hansen, 2009). Integrated marketing communication is described by scholars as ‘one voice’ or ‘coordinated marketing communications’ in which all marketing communication tools adopted ‘work together’. This position on coordination or integration of erstwhile separate tools of direct marketing, public relations, advertising, personal selling, and sales promotion to induce customer loyalty has dominated the global marketing communication environment for decades. Its relevance is in the realization that a combination of marketing communication tools will produce a better result than each tool used singly in marketing communication (Egwuongwu, Adeniran & Egwuonwu, 2017, p.19).

Are there empirical studies and conclusions on the specific influence of strategic positioning on the operation and performance of banks? Gachimu and Njuguna (2017) examined the effect of strategic positioning on the performance of commercial banks in Kenya with a focus on product range strategy, location, market segmentation strategy and technological innovation as a strategy. With a population of the entire 43 licensed commercial banks in the country and generation of primary and secondary data, findings show that the four, identified positioning tools improved competitiveness, although technological innovation as a strategy improved the financial performance of the banks above the remaining three tools. On the role of positioning in retail banking in Sub-Saharan Africa, Blankson, Ketron and Darmoe (2017) found after interview and covert participant observation sessions with bank executive officers, branch managers and marketing managers of three national and three foreign retail banks that these banks ‘service’ as the highest positioning strategy. Also, brand name, value for money, attractiveness and country of origin were also dominant as positioning tools. Therefore, the researchers established that a combination of tools was used by the banks to position them in the competitive market. Egwuongwu, Adeniran and Egwuonwu (2017) investigated the relationship between the adoption of integrated marketing communication (IMC) by telecommunications companies in Nigeria and loyalty of customers to the telecom brands. Analysis of cross-sectional data from twenty local government areas in Lagos State shows a significant positive relationship between IMC deployment and the loyalty of customers to the telecom brands.

2. Problem Statement

The recent study by Adebiyi and Bello (2018) on perception and practice of IMC among selected marketing communication agencies in Nigeria reveal a troubling silence about the theory and practice of IMC in Nigeria and Africa. The scholars noted that apart from South Africa where Niemann-Struweg and Grober (2011) examined the understanding of IMC among marketing communication agencies in the country, a negligible or little has been done to extend the empirical conversation on the practice of IMC in the continent. To back up their claim, they cited studies conducted by Mulwa (2015) in Kenya on Mpesa mobile money, Joseph (2009) in Nigeria on influence of IMC on patronage of beverage products and another by Ayozie, Ayozie and Ayozie (2011) in Nigeria on ethical considerations surrounding the deployment of IMC. This gap in research on the theory and practice of IMC in Nigeria is further accentuated by a dearth of studies on how the deployment of IMC is influencing brand positioning of commercial banks in the country. Therefore, this study investigates whether commercial banks in Ibadan, Oyo State, Nigeria have standard integrated communication tools; if there are, how have these IMC tools influenced customers' perception of and attitudes to the banks' brand positions in the market?

3. Literature Review

3.1. Strategic Brand Positioning

Studies on positioning of products in marketing are important elements of modern marketing management. There is a kind of mutual benefit accruing to both marketers and consumers from positioning as products are easily differentiated from one another, making it possible for marketers to communicate the uniqueness of their products as those that will meet the needs of the consumers. As noted by Manhas (2010), cited by Ntsiful (2016), the customer's mind is the battleground of marketing, not offices, banks' branches and supermarkets; without an effective and strategic brand positioning, a brand loses in the marketplace where competitors scramble for recognition and control (Ntsiful, 2016). However, it is important to differentiate between brand positioning and strategic positioning; Ntsiful (2016, p. 21-22), citing Evans, Moutinho and Vaan Raaij (1996) and Porter (1979), "Strategic (market) positioning is related to the market standing of a firm against its competitors. It is the process in which firms seek to ascertain ways of mobilizing specific resources and assets to build positional advantages in product—markets or service—markets". The scholars further noted that strategic positioning drives the marketing communication program of firms, assisting in attaining balance between what the firms have communicated as messages to the customers and their intended positioning (Blankson & Kalafatis, 2007; Ellson, 2004; Ries & Trout, 1986, cited by Ntsiful, 2016). Where a brand has been properly positioned, customers will not struggle to clearly differentiate the brand from the competitors'. Brand positioning comes from customers as their perception of what a firm's products or services stand for, strategic positioning gives a bigger picture by pointing to how brand positioning should be done (Blankson & Kalafatis, 2007; Ellson, 2004; Ries & Trout, 1986, cited by Ntsiful, 2016).

Whenever an organisation seeks to gain a sustainable competitive edge above its rivals in a market, what the organisation does is to strategically position itself. In the understanding of Porter (1980), cited by Gachimu and Njuguna (2017), three approaches are involved in creating this competitive edge; they are efforts at becoming the best low cost producer in the market, achieving product differentiation and concentrating on a specific market as niche strategy. Positioning has been viewed by Day and Wensley (2008) as skills and resources that an organisation employs in a competitive market to tower above others, and they include location, distribution system, brand equity, operating scale and so on. One point is clear in positioning: the focus is on customers or consumers, a reason that made Day and Wensley (2008) to see customer bonding as the hallmark of strategic positioning. Therefore, attracting, satisfying, and retaining customers are at the core of a good positioning drive. Though the focus of the organisation is performance (market share, profit, brand equity, brand loyalty, etc.), customers must be satisfied and served if a positioning drive will function well. Asikhia (2010) did identify functional and non-functional ways for bank positioning: functional strategy involves using product's new or modified attributes while corporate identity and bank image are utilities under the non-functional strategy. Scholars have listed the advantages of positioning in the banking sector as the ease of creating a different edge of competition above others in the market, the inability of competitors to 'copy a company's offering positioning strategy', and reduction in 'customers' switching habits' (Blankson, Ketron & Darmoe, 2017, p.686).

Marketing communicators consider some attributes while planning a positioning strategy: emphasis is placed on the target market, product or service differentiation and preference above the competitors' products and services, what is the value of this differentiation to the target market and how can we communicate this unique difference to the target customers? (Manhas, 2010, cited by Nsitful, 2016). There is a wasted effort of positioning when the point of value is not firmly communicated to the target to create an advantage over others in the market place. Therefore, good image, trust or reputation built over-time, tangible cues, customer intimacy, advantaged country of origin (where the product is manufactured), core services (what a bank offers as products and services to the customers), price, distance, customer satisfaction, and customer loyalty are the dimensions of positioning that must be communicated to available and potential customers for a successful market positioning. It is important to assert that a focus on advertising (the old order) or single marketing communication element or tool is no longer fashionable and effective, the world of marketing communication has moved since the twentieth century to integration, where all elements are combined to produce an effective and quality marketing communication (Blankson, Ketron & Darmoe, 2017; Nsitful, 2016).

3.2. Integrated Marketing Communication

The popular goal of marketing is to satisfy the needs of the customers profitably; customers have needs and marketers are saddled with the responsibility of producing goods and services capable of meeting these needs and in the process of doing these, marketers also make their profits. Competition to meet the needs of customers makes marketing communication inevitable—each marketer gets the attention and loyalty of customers by communicating that those needs can be met. Caywood, Schultz and Wang (1991), cited in Egwuongwu, Adeniran and Egwuonwu (2017, p.19) define IMC as “a concept of marketing communication planning that recognizes the added value of a comprehensive plan that evaluates the strategic roles of variety of communication disciplines e.g. general advertising, direct marketing, sales promotion and public relations and combined these disciplines to provide clarity, consistency and maximum communication impact”.

The world of marketing communication was once dominated by advertising until public relations, personal selling, direct marketing, publicity and other tools were added. It is important to note that integrated marketing communication (IMC) is a product of the twentieth century (Kitchen & Schultz, 2000). The need for greater efficiency and effectiveness, as noted by Moore and Thorson (1996), led to the conception and popularity of integrated marketing communication as organisations adopt a single communication plan involving all the elements in the mix. The desire to create a synergy by combining elements of the communication mix is borne out of the realization that where one of the elements is low, the strengths of others will stand to prevent a problem. Scholars have also noted that the old order of concentrating on advertising or public relations or direct marketing could not stand the modern-day increasingly fragmented media, and the highly segmented tastes and preferences of customers (Eagle and Kitchen, 2000; Schimp, 2000). Although scholars are still debating the most appropriate definition of IMC, there are two principles of marketing that resonate in literature on the concept. Beard (1997) and Brown (1997) both cited in Joseph (2009, pp.26-27) provide these principles as "Campaign messages designed to speak with one voice and campaign messages attempting to elicit a measurable, behavioural consumer response". These IMC principles signify a detour as agencies and clients involved in marketing communication would no longer design a message for direct marketing, another one for advertising, and another message for public relations. To create a better focus and ensure that customers adequately understand and easily follow the message of a client, marketing communication agencies would rather coordinate and integrate the same message across those marketing communication tools selected for reaching the customers. Kliatchko (2005) cited by Joseph (2009:39) says "IMC is the concept and process of strategically managing audience-focused, channel-centred, and results-driven brand communication programmes over time." This shows that IMC goes beyond a unilateral communication of a product's attributes by involving all possible elements of the mix; it is strategically adopted for a sharp focus on the audience, channel and results; it is predicated on innovative thinking and creative management of skills and knowledge to achieve the objectives set, and it functions as a concept and a process (Joseph, 2009).

To the American Association of Advertising Agencies (AAAA), IMC is not only about the promotional mix identified here, words such as 'impact', 'consistency', 'planning', 'clarity', strategic roles and 'marketing communication mix' are sacrosanct. If it does not touch the consumers, if it does not influence their attitude, perception and loyalty, marketing communication has not succeeded. Apart from that, consistency in message offering across the media/tools is very important if the message will be potent, memorable and impactful. The message must be clear for every customer (target audience) to understand; both the communication agency and the organisation must plan and be strategic in their combination of communication tools and platforms for delivering the message. These positions made scholars to identify some principal features of IMC as marketing communication involving a planned approach, range of target audiences and promotional tools, range of messages and media, clearly defined marketing communication objectives, management of all forms and places of contact, effective management and integration of all promotional activities and people involved, and incorporation of all product and corporate marketing communication efforts (Pickton & Broderick, 2004).

3.3. Theoretical Framework adapted to drive the study

3.3.1. The Learning Theory, Attitude and Persuasion

The scientific study of learning was intensified in the nineteenth century through the works of Charles Darwin, Kant, Descartes, Thorndike, James, Wundt and Skinner, who pioneered the development of the field of structuralism, functionalism, behaviourism and constructivism. However, the conception of learning as a developmental-cognitive process was popularized by Jean Piaget (Bransford, Brown & Cocking, 1999). Piaget observes that knowledge is created rather than received. This is because knowledge is constructed from experiences in relation to stages of development. The mind is central to learning since stimuli in the environment are attended to and processed by the brain; there is a connection of what is already known to a new information coming in the process learning—encoding, storing, processing, categorizing, clustering and retrieving. Note that the social and cultural contexts and other associated factors combine to determine learning (Bransford, Brown & Cocking, 1999). The primary role of cognition in learning is the pathway linking attitude and persuasion. In the words of Crano and Prislin (2006, p. 347), citing Holland et al (2002a) and Petty et al (2004a), "An attitude represents an evaluative integration of cognitions and affects experienced in relation to an object. Attitudes are the evaluative judgments that integrate and summarize these cognitive/affective reactions." In relation to this study, customers are exposed to the persuasive, integrated marketing communication messages of their banks and this exposure leads to learning, which eventually determines attitude (Crano & Prislin, 2006). As IMC messages (persuasive communication) target the minds of the customers, cognition is expected to produce positive attitude formation in relation to the objective of the marketing organization. Persuasion is very important because many organisations/marketers, through their messages are competing for the attention or the mind of the customers; therefore, messages must come with the right persuasive appeal and from a credible source with an effective affective touch capable of engendering the desired attitude (Crano & Prislin, 2006). Since attitude predicts eventual behaviour, one expects that a positive attitude to a marketer's IMC messages after a favourable cognition will lead to a desired behaviour (i.e. purchase of or loyalty to a marketer's products or services), self-interest and assessment have been noted as two variables affecting behaviour. There is a fear that a strong attitude will fail to produce expected behaviour if the principle of self-interest is not safe-guarded. If the interest of the customers is violated and the assessment of impulsive evaluations is negative, the desired behaviour may not be recorded (Crano, et al., 2006).

4. Research Questions

1. What are the IMC strategies adopted by selected Nigerian banks to position themselves in the marketplace?

2. What is the relationship between customers' perception of IMC strategies and their attitudes towards the selected Nigerian banks?

5. Method

Some customers (in Ibadan) and Corporate Communication Managers of the Guaranty Trust Bank, Plc, Stanbic-IBTC Bank Plc, First City Monument Bank Plc and Wema Bank Plc were involved in the study, and the mixed method design was adopted for data collection using questionnaire and FGD (customers), and in-depth interview (for Corporate Communication Managers). Simple random, purposive and available sampling techniques were adopted to select two local government areas and branches of the banks in Ibadan, where customers were picked for the study. Three hundred customers (total of 1200 customers) from each bank were given copies of the questionnaire; four FGD sessions were conducted with other customers of the banks (one session for each bank) and one Corporate Communication Manager each were also interviewed. The instruments were validated through pilot testing, frequency and percentage, ANOVA and Pearson Correlation employed for quantitative data analysis, while theme building was used for qualitative data analysis.

6. Results and Discussion

The analysis of results and discussion of findings are discussed in this section. The first research question was answered by the aggregation of responses from bank customers on the IMC media and tools selected by their banks and those of the corporate communication managers of the banks on the IMC strategies of their banks

Table 1. IMC Media of Selected Nigerian Banks

IMC media	BANKS				Total
	FCMB	GTBANK	STANBIC IBTC	WEMA	
Text messages (SMS)	140 (30.5%)	130 (28.3%)	113 (24.6%)	76 (16.6%)	459 (100%)
E-mail	185 (40.8%)	130 (28.7%)	82 (18.1%)	56 (12.4%)	453 (100%)
Television	8 (4.7%)	60 (35.5%)	51 (30.2%)	50 (29.6%)	169 (100%)
Newspaper/Magazine	18 (7.9%)	65 (28.5%)	84 (36.8%)	61 (26.8%)	228 (100%)
Internet advertisement	0 (0.0%)	52 (38.5%)	51 (37.8%)	32 (23.7%)	135 (100%)
Social media/network sites	2 (0.8%)	129 (54.7%)	59 (25.0%)	46 (19.5%)	236 (100%)
Personal information by agents	65 (14.1%)	124 (27.0%)	165 (35.9%)	106 (23.0%)	460 (100%)
Bank publication	16 (4.8%)	131 (39.5%)	109 (32.8%)	76 (22.9%)	332 (100%)
Handbills	50 (15.5%)	118 (36.5%)	58 (18.0%)	97 (30.0%)	323 (100%)
Total	***484**	**939**	**772**	**600**	**2795**

*The total here exceeds 1071 because multiple responses were allowed

In table 1, the customers provided information on the IMC media the banks use in communicating with them. There are nine of them (text messages-SMS, e-mail, television, newspaper/magazines, internet, social media/network sites, personal information by agents, bank publication and handbills) with personal information by agents (direct marketing) recording the highest percentage, text messaging, e-mail and banks' publication following in that order. On the use of text messages, GTBank ranks highest; e-mail is common with FCMB, STANBIC IBTC Bank uses newspaper/magazine very well, GTBank had the highest percentage for the use of social media to communicate, STANBIC IBTC Bank uses personal information more to communicate with their customers, and GTBank uses bank publications and handbills to communicate more than the other banks. Television is an important media used by GTBANK and STANBIC to reach their customers with 35.5% and 30.2% of respondents confirming this. The banks are active on social media as noted by the customers, so also is their use of handbills. Overall, the banks used different IMC media to raise awareness and draw the attention of their potential and active customers to the banking products.

In addition to the above, banks customers' responses were solicited about the IMC tools of their banks.

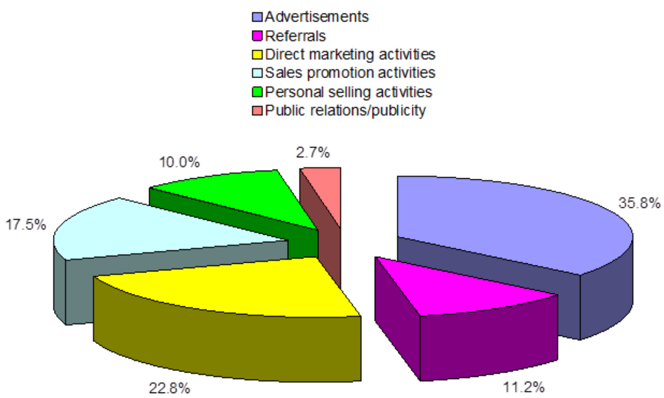

Figure 1. Pie Chart Showing Overall IMC Information

Sources of all the Selected Banks

Information supplied by the selected customers show that advertising and direct marketing are mostly adopted as IMC tools for communicating with customers, while public relations is the lowest. Personal selling and referrals rank above it, and sales promotions is the third after advertising and direct marketing. Customers also established a good link between these IMC sources and their willingness to open and continue to operate their accounts with the banks. Table 1 and figure 1 have clearly showed that the banks use integrated marketing communication tools/media to provide information, persuade customers to open and maintain accounts and influence potential customers.

Similarly, qualitative data from FGD and interview sessions agree with quantitative findings that the banks mostly use personal selling, social media and advertising IMC tools. The customers of FCMB and GTBank provide a representative opinion on this:

I know they are active online; they are on Instagram, they have personnels that come to you, they use direct marketing and then they use sales promotion. Even now they have a sales promotion campaign going on rewards stuff sha. And then, they use advertising. I see their adverts around and stuff. So I think that FCMB uses more IMC and is very active as compared with…, when I'm comparing it with the other bank I'm using. So even now, I tend to tell people to save into my FCMB.

GTBank hardly does TV adverts. Most of its advert is inside the bank. They also own NdaniTV. They are sometimes seen on NTA, but not usually on local television stations. GTBank is prominent on DSTV.

The Corporate Communication Managers also confirmed that their banks no longer use a single promotion or communication tool but modern-day IMC that makes it easier for their banks to reach their customers. This however comes with some challenges such as product type, uniqueness of customers and financial constraints. The Stanbic IBTC Corporate Communication Manager speaks on this:

If we are selling private banking, we know who we are selling it to. These are our customers. We use personal selling. About the product, if the campaign is to win more customers, we go both traditional and digital because we want to speak to those who are not on board, so the strategy to reach those is to go beyond personal selling. If we want people to continue to use our products, we use what sells and we use more direct selling, SMS, emails that will speak specifically to this group who is not already on board into system. So these two key drivers are what influence what tools we use.

The managers mentioned advertising, digital marketing, public relations, sponsorship, sales promotion as well as personal selling as tools mostly combined in IMC planning and implementation. They make efforts to achieve integration and ensure that messages resonate on all media as a voice. To achieve this, all messages come from the Department of Corporate Communication, though with an input from all departments from planning to implementation. The submissions on IMC media and tools for reaching customers agree with the position of Angalia (2017, p.12) that "the IMC approach to marketing communications planning and strategy is being adopted by both large and small companies and has become popular among firms marketing consumer products and services as well as business-to-business marketers". This also finds root in the works of Belch and Belch (2015), Kallier (2017) and Mmutle (2017) on raising proper awareness, providing needed information, combining the right media and tools and deploying them with a synergy in IMC implementation, with an eye on persuading customers to relate better with the banks.

The second objective of this study is to determine the relationship between customers' perception of IMC tools and their (customers) attitudes to the banks that deployed the IMC tools. To do this, Pearson Product Moment Correlation table that answers the question is provided.

Table 2. Pearson Product Moment Correlation's Analysis Showing Relationship between Customers' Perception of IMC Tools and their Attitudes towards the Selected Banks

Parameters	1	2	3	4	5	6
1. How satisfied are you about the volume of information you receive about the bank and its products through its various IMC media?	1					
2. How useful to your need is the information the bank provides through its IMC activities?	0.836**	1				
3. How sufficient do you consider the volume of information the bank provides, about itself and its products, through its IMC activities?	0.193**	0.102**	1			
4. Integration of bank's messages about itself and its products as communicated through its various IMC tools	-0.095**	-0.051	-0.188**	1		
5. IMC media considered by the respondents as waste of resources	-0.139**	-0.160**	-0.006	0.160**	1	
6. Attitude of respondents towards IMC tools of the banks	0.006	0.087**	0.065*	0.236**	0.229**	1
Mean Standard deviation	2.15 1.03	1.88 1.02	1.60 0.77	24.51 2.69	10.03 5.12	26.41 4.25

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

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

The correlation table shows that the necessity of the information provided using IMC had a positive correlation with the attitude of respondents towards IMC tools of the bank ($r=.087$, $p<.01$). The same result obtains when respondents' opinions on the sufficiency of volume of information supplied by these banks is correlated with the attitude of respondents towards IMC tools of the bank. There is a positive relationship between the two variables ($r=.065$, $p<.05$). Also, the banks' IMC messages about themselves and their products had a positive correlation with attitude of respondents towards IMC tools of the bank ($r=.236$, $p<.01$). Finally, IMC media considered by the respondents as waste of resources had positive correlation with the attitude of respondents towards IMC tools of the bank ($r=.229$, $p<.01$). However, there was no significant correlation between satisfaction about volume of information received about the bank and its products and the attitude of respondents towards IMC tools of the bank ($r=.006$, $p>.05$). The positive correlation implies that customers' perception of IMC tools brought about corresponding positive change in their attitudes towards the selected Nigerian banks. These positions reached by the study bridge the gap found by Adebiyi and Bello (2018) who revealed a troubling silence about the theory and practice of IMC in Nigeria and Africa. The scholars noted that apart from South Africa where Niemann-Struweg and Grober (2011) examined the understanding of IMC among marketing communication agencies in the country, a negligible or little has been done to extend the empirical conversation on the practice of IMC in the continent. This study has extended that empirical conversation on IMC and its deployment, especially providing another dimension with its focus on the banking industry.

7. Conclusion

Integrated marketing communication is good because it gives information about products and services and helps customers to show interest in a particular bank. Similarly, it enhances the visibility and popularity of the banks. The banks in this study became notable among their customers because IMC tools were implemented. Digital and social media are mostly used now for promoting products and services, and the banks in this study are using the opportunities provided by social and digital media for reaching their customers.

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