



A Comparative Study of Influence of Advertising through Online and Offline Media Channels on Consumers' Attitude by Selected Commercial Banks in Nairobi County, Kenya

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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. A cross-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 ($F = 3.994$; $P = 0.0131$) consumer attitudes 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 consumer attitudes 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 consumer attitudes and age plays no significant moderating effect on consumer attitude and media channels.

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

JEL Classifications: M3

1. INTRODUCTION

According to world Internet usage and population statistics (2018), there were 7.6 billion people in the world as at 30th June, 2018; 4.2 billion of them were internet users out of which 44% of them were on Social Media channels and the rest on the other online platforms (Schiffman et al., 2014). 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 out of which over 7.2 million were on Facebook. The high number of people online has made many company executives to push for their advertising activities to online rather than offline media platforms in a bid to save costs and still reach out to many people.

Advertising is anchored on the broad concept of Promotion mix in Marketing. The promotion mix forms one of the major four 'Ps'

in Marketing which include product, price, place and promotion according to Kotler and Armstrong (2014). Study have showed that a well-defined product or service that meets customer needs is important for effective marketing but not sufficient for market success (Baldauf et al., 2005; Piercy et al., 2003). They alluded that customers 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 customers of the company's offer and advocate a position in the minds of its audiences. According to Armstrong et al., (2014) says that marketers have at their disposal four major methods of promotion, which are advertising, public relations and publicity, sales promotion and personal selling. In addition, the study revealed that among the four methods advertising is a paid form of communication that uses a media channel of information to sell goods, services, images and ideas to the target audiences.

Consumer attitude is a concept that is broadly anchored in understanding consumer behaviour in marketing. Consumer behaviour is influenced by various factors, which are classified under three aspects – personal factors that are mainly the demographics of the consumer such as age, gender, income level and education level among others. Secondly by psychological factors such as perception and attitude. Thirdly by social factors such as peer groups, family, friends, culture and media (Kotler, 2017). This paper studied one of the three factors in each category, which are age of the consumer, attitude of the consumer and media used in advertising to reach the consumer. This change means marketers now have a wide selection of media channels to choose from for their company adverts in order to reach the target audiences and influence them positively towards their products, services and ideas. The World internet usage and population statistics further reveals that over 7.2 million of Kenyans were on Facebook as at 30th June, 2018 with indications that the same population could access other online channels like YouTube and Google search engines. The research also confirms that the main reason these consumers were on these channels was because of the need to access information and to interact with their loved ones across the country. Existing studies on online media (Hennig et al., 2010) have not shed light on the reliability of the online channels; Approximately 90% of Kenyans reliably access the internet and can therefore seamlessly use the media channels of Facebook, YouTube and Google (CAK, 2016). This the aim of this study was to determine the influence of advertising through online and offline media channels on consumer's attitude by the selected commercial banks in Nairobi County, Kenya.

2. MATERIALS AND METHODS

2.1. Study Area

The study was conducted in Nairobi County, Kenya; located in East Africa and lies along latitude 1°17' South and Longitude 36°49' East Nairobi County. The study area was selected due to its strategic location as a business hub of Kenya and a host to 625 branches out of 1,541 branches of commercial banks in Kenya, translating to 41% of total bank branch network, according to Central Bank Supervision report, 2017. The population of interest for this study comprised all consumers banking in the selected

commercial banks namely; Kenya commercial bank (KCB), Equity Bank and Co-operative Bank (Co-op Bank). The commercial banks in this study were selected based on the market share they controlled in the study area which showed that they held 30% of all bank branches in Nairobi County (CBK, 2017).

2.2. Study Design

The current study used descriptive cross-sectional research design to investigate the influence of advertising through online and offline media channels on consumer attitude. The descriptive research design limits active intervention and this reduces bias a reason for its adoption (Cresswell et al., 2007). Here we applied cross-sectional surveys to permit the study of more variables at a time and that it is more feasible to obtain a variety of responses because each unit has an equal chance of being selected (Nargundkar, 2003; Mugenda, 2008). This design has been used in the past in marketing studies and has successfully yielded credible results (Bashar and Wasiq, 2012; Kodjamanis and Angelopoulos, 2013; Wambugu et al., 2015).

2.3. Sample Size Determination

For sample size determination, a multi-stage sampling procedure was used by applying Cochran formula to calculate the sample size.

$$n = \frac{Z^2 p(1-p)}{e^2}$$

Where n = is the sample size; z = level of confidence; p = estimated proportion of the population that presents the characteristic; e = confidence interval.

2.4. Data Analysis

To analyse the data from sample population a statistical package for the social sciences was used for descriptive analysis, such as percentages, measures of central tendency like mean, median and mode and measures of dispersion like range and standard deviation.

To establish the nature and magnitude of the relationships between the variables and to test the hypothesized relationships inferential statistics was applied. We further applied standard multiple regression analysis to measure the predictability of advertising through online media types being independent variables on consumer attitude as per the formulae below:

$$Y = a + bX$$

Hence a and b is given by the equation

$$a = \frac{(\sum y)(\sum x^2) - (\sum x)(\sum xy)}{n(\sum x^2) - (\sum x)^2}$$

$$b = \frac{n(\sum xy) - (\sum x)(\sum y)}{n(\sum x^2) - (\sum x)^2}$$

Where a = the intercept point of the regression line; b = the slope of the regression line and the y axis. n = Number of values or

elements; X = dependent variable first score; Y = independent variable second score; ΣXY = Sum of the product of dependent and independent variable scores; ΣX = Sum of dependent variable scores ΣY = Sum of independent variable scores; ΣX^2 = Sum of square dependents variable first scores.

3. RESULTS

3.1. Demographics

The study evaluated the respondent demographic characteristics as well as relationship between advertising through online media channel and customers' attitudes. Table 1 summarises the result for demographic distribution of consumer response from the selected banks.

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

holding university first degree, college diploma and secondary certificates respectively. Likewise, 52 (35.4%), 27 (21.1%) and 22 (17.2%) respondent from KCB were holders of university first degree, postgraduate and college diploma certificates respectively. While 45 (35.2%), 25 (19.5%) and 24 (16.3%) of the respondent from Co-operative bank were holders of university first degree, postgraduate and college diploma certificates respectively.

3.2. Order of Preference of the Advertising Channels

To establish preference for specific online media channel the respondents, we computed the online and offline media channels preference orders by the consumer as far as access to bank information from the three selected banks was concerned. The media channels were then ranked in order of preference from the most preferred to the least preferred by consumers. The results in Table 2 revealed that TV had the highest score of 73.93% indicating it was the most preferred media channel by the respondents among the six evaluated media channels. TV was the most preferred advertising channel probably due to visual impact, affordability and ease of access by 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 majority of rural and urban dwellers in Kenya as well as availability of 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 while seeking bank service enquiries online. YouTube was ranked 4th position despite its popularity to some extent which influenced consumer attitude when seeking bank advertisements from selected Commercial Banks in Nairobi County. Besides YouTube popularity, it is among the main source of advertising media channel widely used by the three selected Commercial Banks in Nairobi County, which can also explain its good rating. Though Facebook ranked fifth among the selected media channels, it is among the popular media platforms, widely accessed by majority of the respondents though less effective to access bank

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

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

Source: Research data

Table 2: 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×3) (B)	Index (A/B×100)
TV	124	^K 52×3=156 ^C 47×2=94 ^E 25×1=25	275	372	73.93
Radio	106	^K 42×3=126 ^E 42×2=84 ^C 22×1=22	232	318	72.96
Google Ada	116	^E 45×3=135 ^K 42×2=84 ^C 29×1=29	248	348	71.26
YouTube	124	^C 47×3=141 ^E 46×2=92 ^C 31×1=31	264	372	70.97
Facebook	82	^C 33×3=99 ^E 26×2=52 ^E 23×1=23	174	246	70.73
Newspaper	57	^E 22×1=21 ^C 20×2=40 ^K 15×3=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. Source: Research data (2019)

Table 3: Influence of advertising through online and offline media channel on consumer attitudes

Variable	Item description	n	Mean score	SD	CV
Consumer attitude (awareness)	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 newspaper	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 TV	77	3.70	1.048	28.10
	Average score	73	3.552	1.097	30.91
Consumer attitude (liking)	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 newspaper	58	3.35	1.154	34.42
	I like when my bank advertises through radio	62	3.49	1.097	31.64
	I like when my bank advertises through TV	73	3.62	1.020	28.15
	Average score	64	3.491	1.090	31.40
Consumer attitude (action)	Online media channel				
	I am likely to act, if I receive advertisements through Facebook	50	2.95	1.127	38.20
	I am likely to act, if I receive advertisements through Google Ads	48	2.86	1.160	40.56
	I am likely to act, if I receive 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 advertisements through newspaper	58	3.40	1.075	31.62
	I am likely to act, if I receive advertisements through radio	65	3.41	1.094	32.08
	I am likely to act, if I receive advertisements through TV	74	3.553	1.050	29.55
	Average score	66	3.454	1.073	31.08
Overall mean score		61	3.219	1.121	35.64

High mean score and low CV is the best score. Source: Research data (2019)

advertisement. At the bottom in the preferred media channel ranking was Newspaper probably attributed to cost, accessibility and time spent to read newspaper by the respondents, this rendered it less preferred media channel to access bank advertisement by consumers. Table 1 summarises the results for order of preference for the online and offline media channel used by respondents.

3.3. The Influence of Advertising through Online and Offline Media Channel on Consumer Attitudes

In this study we further evaluated the influence of online and offline media channels on customer attitude (awareness, liking and action) used by the selected banks in Nairobi, County. The results in Table 3 revealed that the overall mean scores for

awareness, attitude 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 consumer attitudes (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 channel also had 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 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 recording 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. Table 3 summarise the results for Influence of advertising through online and offline media channel on consumer attitudes.

3.4. The Relationship between Advertisement through Online Media Channels on Consumer Attitudes

The results in Table 4, indicate that the influence of advertising through Facebook on consumer attitude (awareness) is moderate and positive ($r = 0.599$, $P = 0.000$). Similarly, the influence of

advertising through Facebook on consumer attitude (liking) was found to be moderate and positive ($r = 0.575$, $P = 0.000$). The influence of advertising through Facebook on consumer attitude (action) was found to be moderate and positive ($r = 0.568$, $P = 0.000$). The finding further indicated that the influence of advertising through YouTube on consumer attitude (awareness) was strong and positive ($r = 0.776$, $P = 0.000$). Similarly, influence of advertising through YouTube on consumer attitude (liking) was moderate and positive ($r = 0.574$, $P = 0.000$). The influence of advertising through YouTube on consumer attitude (action) was moderate and positive ($r = 0.501$, $P = 0.000$). The results also indicate that the influence of advertising through Google Ads on consumer attitude (awareness) was found to be weak and positive ($r = 0.411$, $P = 0.000$). Likewise, the influence of advertising through Google Ads on consumer attitude (liking) was weak and positive and statistically significant ($r = 0.471$, $P = 0.000$). In addition, the influence between Google Ads and consumer attitude (action) was moderate and positive ($r = 0.598$, $P = 0.000$). The study further evaluated the overall influence of offline media channels on customer attitude. Table 5 represent the results for correlation analysis of consumer attitude (awareness, liking and action) and offline media channels results. Table 4 summarises the results for relationship between advertising through online media channel and consumer attitude.

3.5. The Relationship between Advertisements through Offline Media Channel on Consumer Attitudes

The results in Table 5 indicate that the relationship between consumer attitude (awareness) and advertising through TV was strong, positive and statistically significant ($r = 0.799$, $P = 0.000$). Similarly, the relationship between consumer attitude (liking) and advertising through TV was stronger, positive and statistically significant ($r = 0.898$, $P = 0.000$). On the other hand, the relationship

Table 4: Relationship between advertising through online media channel and consumer 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

**Correlation is significant at the 0.01 level (2-tailed); *Correlation is significant at the 0.05 level (2-tailed). $r < 0.5$ Weak; $r \leq 0.5-0.6$ Moderated; $r \geq 0.7-0.9$ Strong

Table 5: Relationship between advertising through offline media channels and consumer 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

**Correlation is significant at the 0.01 level (2-tailed); *Correlation is significant at the 0.05 level (2-tailed). $r < 0.5$ Weak; $r \leq 0.5-0.6$ Moderated; $r \geq 0.7-0.9$ strong

between advertising through TV and consumer attitude (action) was strong, positive and statistically significant ($r = 0.718$, $P = 0.000$). The findings further indicated that the relationship between advertising through Radio and consumer attitude (awareness) was moderate, positive and statistically significant ($r = 0.659$, $P = 0.000$). The relationship between advertising through radio and consumer attitude (liking) was strong, positive and statistically significant ($r = 0.681$, $P = 0.000$). Influence of advertising through radio on consumer attitude (action) was moderate strong, positive and statistically significant ($r = 0.778$, $P = 0.000$). The results also indicate that the relationship between advertising through Newspaper and consumer attitude (awareness) was moderate, positive and statistically insignificant ($r = 0.611$, $P = 0.000$). Likewise, the relationship between advertising through newspaper and consumer attitude (liking) was moderate, positive and statistically significant ($r = 0.593$, $P = 0.000$). The relationship between advertising through newspaper and consumer attitude (action) was moderate, positive and statistically significant ($r = 0.678$, $P = 0.000$).

3.6. Influence of Advertising through Online and Offline Media Channels on Consumer Attitudes

According to Goodness of fit analysis (Table 6) offline media channel significantly influence the consumer attitudes with a statistically variation of 98.2 % in customer attitude ($R^2 = 0.982$). Overall model (Table 6) revealed that there was a statistically significant relationship between advertising through offline media channels and consumer's attitude ($F = 3.994$, $P = 0.0131$). The Beta coefficient for all the online advertising media channels were positive, statistically significant. Individual significance (Table 6) revealed that offline media channels had greater significant influence ($P = 0.001$) on consumer attitude towards access to bank advertisement by the selected banks. On the other hand online

media channel significantly influence the consumer attitudes with a statistically lower variation accounted for 62.3 % ($R^2 = 0.623$). Overall model (Table 6) revealed that there was a statistically significant relationship between advertising through online media channels and consumer's attitude ($F = 2.551$, $P = 0.0341$). The Beta coefficient for all the online advertising media channels were positive, statistically significant. Individual significance (Table 4) revealed that online media channels had relatively low significant influence ($P = 0.012$) on consumer attitude towards access to bank advertisement by the selected banks. Again this analysis demonstrated that offline media channel plays a significant influential role on consumer attitudes. Table 6 summarises the regression analysis results.

3.7. Moderating Effect of Age on Advertising through Online and Offline Media Channels on Consumers' Attitude

This analysis tested the effect of moderating variable (age) on independent variable (online and offline media channels) as well as dependent variable (customer 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 were then calculated to create an interaction term. The results in Table 7 indicated that both online and offline media channels and age explained 55.9 % of the variation in consumer attitude ($R^2 = 0.559$). This indicated that the R^2 change increased by 0.031% when the interaction variable (online media channel x age) was added. The change was statistically significant at $\alpha = 0.05$ ($P = 0.001$). The results show a statistically significant relationship between online media channel, age and the interaction ($F = 1.292$, $P = 0.000$). On the other hand, offline media channel and age explained 78.5% of the variation in consumer attitude towards media channel ($R^2 = 0.78.5$). The result on changed

Table 6: Regression analysis of advertising through online and offline media channels and consumer attitude

(a) Goodness -of-fit										
Model	R	R ²	Adjusted R ²	Std. error of the estimate	Change statistics					
					R ² change	F change	df1	df2	Sig. F change	
1 (online)	0.789 ^a	0.623	0.000	0.992	0.198	9.541	9	374	0.021	
2 (offline)	0.982 ^a	0.964	0.000	0.972	0.216	7.914	10	372	0.001	

(b) Overall significance					
Model	Sum of squares	df	Mean square	F	Sig.
1 (online)					
Regression	39.195	10	3.9195	2.551	0.0341 ^b
Residual	347.757	372	0.9350		
Total	386.952	382			
2 (offline)					
Regression	30.295	11	2.754	3.994	0.0131 ^b
Residual	355.717	370	0.9614		
Total	386.012	381			

(c) Individual significance								
Model	Unstandardized coefficients		Standardized coefficients	t	Sig.	95.0% confidence interval for B		VIF
	B	Standard error	Beta			Lower bound	Upper bound	
Constant	3.185	0.132		24.157	0.000	1.534	2.465	
1 Online	0.093	0.911	0.664	1.003	0.012	0.368	0.118	1.032
2 Offline	0.793	0.792	0.619	1.003	0.001	0.178	0.043	1.009

^aDependent variable: Consumer attitudes. ^bPredictor: Media channels

statistics, reveal that the R² change increased by 0.0616%. When the interaction variable (offline media channel x age) was added there was statistically significant at $\alpha = 0.05$ ($P = 0.001$). The results show a statistically significant relationship between offline media channel and age with the interaction ($F = 3.018$, $P = 0.000$). The results in model 1 Table 4 show statistically significant regression coefficient for advertisement on offline media channel ($\beta = 0.101$, $P = 0.018$) indicating that there was dependency of 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 ($\beta = 0.123$, $P = 0.000$). Similarly, a statistically linear relationship of consumer attitude towards media channel on the multiplicative term of online media channel and age was detected ($\beta = 0.024$, $P = 0.000$). Whereas multiplicative term of offline media channel and consumer characteristics was detected ($\beta = 0.0289$, $P = 0.000$). This implies that age positively and significantly affect the use of offline media channel and consumer attitude towards access to bank advertisement relationship. From the analysis it was established that the Beta coefficients for advertisement media channel, age and product of advertisement media channel were positive and therefore statistically significant to influence consumer attitude towards the media channel used by the selected banks. Table 7 summarises the regression results of the moderating effect of age.

4. DISCUSSION

The results revealed that majority of the respondents holding accounts with the three selected commercial banks were between 30 and 49 years old therefore could 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 indicate that majority of

the respondents were male with more than 50% response rate in each bank. On level of education, majority of the respondents were degree holders (>40%) followed by the diploma and secondary certificate holders (>25%) whereas the minority respondents were the primary certificate holders (<5%). This implies that most of the account holders from the selected Commercial Banks were male and also that most of the respondents were degree holders giving assertion that they are the likely target population for advertising by selected banks through the media channels selected and therefore consumer attitude shaping. On the advertising media channel construct the findings revealed that an overwhelming majority of the respondents from Equity and Co-operative bank 71 (55.47%) and 52 (40.63%) respectively mentioned they used offline media channel to access bank advertisements. This was in contrast with KCB 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, YouTube, Google Ads and Facebook were ranked as 1st, 2nd, 3rd, 4th, 5th and 6th position respectively, whereas Newspaper was ranked the least preferred. 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 consumer attitudes (Howell, 2012). 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 scores 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 channels will tend to be more effective compared to online mediums having scored higher mean scores in all sub constructs of consumer attitude of awareness, liking and action.

Table 7: Regression results of the moderating effect of age

(a) Goodness of fit									
Model	R	R ²	Adjusted R ²	Standard error of the estimate	Change statistics				
					R ² change	F change	df1	df2	Significant F change
1 (Online media channel)	0.747	0.559	0.064	0.950	0.0312	1.292	3	124	0.000
2 (Offline media channel)	0.886	0.785	0.092	0.755	0.0616	3.018	3	124	0.000

(b) Overall significance					
Model	Sum of squares	df	Mean square	F	Significant
1 (Online media channel)					
Regression	5.158	3	1.719	3.018	0.032 ^b
Residual	70.646	124	0.570		
Total	75.805	127			
2 (Offline media channel)					
Regression	3.501	3	1.167	1.292	0.028 ^b
Residual	111.999	124	0.903		
Total	115.500	382			

(c) Individual significance					
Model	Unstandardized coefficients		Standardized coefficients	t	Significant
	B	Standard error	Beta		
Constant	12.765	8.177		1.561	0.121
Online media channel	0.235	0.176	0.120	1.334	0.000
Respondent age	0.101	0.073	0.122	1.380	0.000
Product of online media channel and age	0.024	0.013	0.015	1.841	0.000
Constant	2.318	6	0.386	0.795	0.221
Offline media channel	0.235	0.166	0.115	1.031	0.000
Respondents age	0.123	0.044	0.111	0.991	0.000
Product of offline media channel and age	0.0289	0.007	0.013	1.021	0.000

Dependent variable: Consumer attitude. Predictors: (Constant), consumer characteristics (age), media channel. Predictors: (Constant), consumer characteristics (age)* media channel. Significant at P<0.05 (95% CI)

The study further established that there was a positive and statistically significant relationship between consumer characteristics on both online and offline advertising channels on Consumer attitude. The characteristics that were analysed in this study were education, age and gender and it was found that they collectively influence consumer attitude specifically awareness, liking and Action. In the data analysis, the results confirmed that consumers characteristics particularly age and education level combined influence customer attitude by 68%. Correlation analysis revealed that there is a strong and significant relationship between consumer characteristics and consumer attitude towards use of offline media channels to access bank advertisement. 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 consume offline media channels compared to those who are in the younger category of below 29 years. In conclusion, this study affirms that there is a moderating effect of age between the relationship of advertising through media and consumer attitude.

One of the main aim of this study was to establish the influence of advertising through online media channels (Facebook, Google Ads and YouTube) on consumer attitude of selected Commercial Banks in Nairobi County. Overall, the results revealed that there was no statistically significant influence of advertisements done through online channels on consumer 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 slight 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. 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 fairly cheap (compared to newspaper) and easy to access in Nairobi County.

We evaluate the influence of advertising through offline media channels (TV, Radio and Newspaper) on consumer attitude of 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 weak influence of advertising through Newspaper on consumer awareness. Overall, the high influence achieved through these two offline channels could be attributed to the ease of understanding information, affordability and accessibility of the channels. In addition, most of advertisements on TV and Radio are 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 consumer liking of the media channels used by the selected banks was also assessed and according to the results, there was strong relationship between use of offline channels particularly TV and Radio on Consumer liking. However, there was low relationship between advertising through Newspaper on consumer liking. This gives assertion that majority of the consumers had strong affection for watching TV and listening to Radio in order to access bank advertisement, in contrast consumers had low affection on reading Newspapers probably due to cost of buying newspapers. The study further sought to establish the relationship between advertising

through offline channels on consumer action tendencies and the results revealed that there was fairly strong relationship between the consumer action tendencies on bank advertisement done through TV and Radio unlike reading Newspaper which recorded low relationship. This finding demonstrate that consumers have high tendencies to access bank advertisement through TV and Radio that could be attributed to affordability, accessibility and ease of understand on advertisement contents in simple and elaborate manner. Generally, these findings demonstrate the most effective offline media channel that can influence action on consumers and can be considered by marketers in the three selected Banks are TV and Radio. Similar study by Chen (2010) notes that the rational or cognitive factor of advertising in the media channels is the perceived media channels which tends to be evaluated according to technical, advancement, prestige, workmanship, economy and service (Sharma, 2011).

The results revealed that there is a strong, positive and statistically significant moderating effect of age on the relationship between offline media channel and consumer attitude. The findings further indicated that offline media channels and age combined entailed 78.5 % variation in influencing consumer attitude; introduction of the moderating effect of age increased variation by 2.6–81.1%. From this analysis it can be argued that the change in consumers' age positively and significantly affect the influence offline media channels on consumer attitude. In addition, this implies that as the consumers' age increase, they are likely to increase their preference to access bank advertisement through offline media channels in view of their growth in age and social status. This therefore means that age contribute to the highest moderating influence.

The moderating effect of age on relationship between online media channels and consumer attitude revealed a positive and statistically insignificant effect of age on the relationship between online media channel and consumer attitude. In addition, combined online media channels and age composed of 55.9% variation in consumer attitude; introduction of the moderating effect of age increased variation by 17.2–73.1 %. This implies that the change in consumers age positively, significantly and slightly affect the influence of online media channels on consumer attitude. This implies that age contribute to the highest moderating influence. This analysis therefore reveals the argument that as the consumers' age decrease, they are likely to increase their preference to access bank advertisement through online media channels in view of their youthful age and social environments.

5. CONCLUSIONS

This study affirms the assertion that advertising through online and offline media channels influence consumers' attitudes. The order of preference analysis revealed that TV and YouTube was ranked first indicating it was the most preferred advertising media channel 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 indicate that there was strong and positive correlation between offline and consumers attitudes 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 ($r = 0.718$, $P = 0.000$). Linear regression analysis revealed that offline media channels significantly influence ($F = 3.994$; $P = 0.0131$) on consumer attitudes compared to online media channels ($F = 2.551$; $P = 0.0341$) when accessing bank advertisement. The order of preference analysis revealed that TV and YouTube (71.26%) was ranked first indicating it was the most preferred advertising media channel 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 indicate that there was strong and positive correlation between offline and consumers attitudes 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 ($r = 0.718$, $P = 0.000$). Linear regression analysis revealed that offline media channels significantly influence ($F = 3.994$; $P = 0.0131$) on consumer attitudes compared to online media channels ($F = 2.551$; $P = 0.0341$) when accessing bank advertisement. This analysis tested the moderating effect of age on media channels and customer attitudes. Offline had statistical variation of 78.5% ($R^2 = 0.559$) and an increase 0.0616% in R^2 on the other hand online had statistical variation of 55.9% ($R^2 = 0.559$) and an increase 0.031% in R^2 . Hence age played a significantly low moderating effect on both the offline and online media channels. This study have demonstrated that advertising through offline media channel by the selected bank significantly influence consumer attitudes and age plays a insignificant moderating effect on consumer attitude towards advertising online and offline media channels.

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