Czech University of Life Sciences Prague

Faculty of Economics and Management

Department of Management

Diploma Thesis

Marketing Communication of the Selected Company.

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CZECH UNIVERSITY OF LIFE SCIENCES PRAGUE

Faculty of Economics and Management

DIPLOMA THESIS ASSIGNMENT

BSc. Mary Ann Shumbe Bihnwi

Economics and Management
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Thesis title

Marketing Communication Of The Selected Company

Objectives of thesis

The main objective of this thesis is to examine the importance of marketing communication on the performance of the selected bank company.

Methodology

The first part of the thesis is aimed at the literature review in the field of marketing and marketing communication focusing on the bank sector.

The research will be directed in the form of descriptive survey through the methods of questionnaire and interviews. The data will be analysed using different expository statistical methods and the hypotheses tested using the chia square.

The questionnaire survey will be conducted among customers of the selected company. In addition, interviews will be conducted with some of the employees of the bank especially those involved in marketing of the bank's product and services. This research will make use of both bank customers and the bank employees to find out the role of marketing communication on the performance of the bank.

In the final part of this thesis settled hypotheses will be rejected or accepted based on the research findings.

The proposed extent of the thesis

60 – 80 pages

Keywords

Marketing, Marketing Communication, Management

Recommended information sources

CLOW, K E. – BAACK, D. *Integrated advertising, promotion, and marketing communications.* New Jersey: Prentice Hall, 2007. ISBN 978-0-13-607942-2.

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Declaration

I declare that I have worked on my diploma thesis titled "Marketing Communications in the Selected Company" by myself and I have used only the sources mentioned at the end of the thesis. As the author of the diploma thesis, I declare that I have not violated any copyright rules and author rights of any third parties.

In Prague on _____

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I would like to express my sincere gratitude to my supervisor Ing. Tereza Balcarová, Ph. D. for her support and encouragement throughout the writing of this thesis.

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Evaluation of Marketing Communication in the Selected Company

Abstract

This Master thesis deals with the evaluation of marketing communication in „The Selected Company" in Cameroon. This study sought to examine the various marketing communication tools and strategies employed by this selected financial institution in Cameroon in marketing their products and services. In the theoretical part of this thesis the basic overview about marketing communication is provided. The marketing communication mix are discussed together with the concept of consumer buying behaviour. Based on this theoretical background the practical part is build up.

The practical part is divided into the two parts according to analyses of data. The whole practical part is based on the survey among customers of the „The Selected Company" in Cameroon. Based on the retrieved data, the author accepts or rejects the stated hypothesis with the help of the statistical tests and procedures. The findings of the Diploma thesis are intended to give recommendations for an effective marketing communication in the selected company.

Keywords: Marketing communication, customer, evaluation, online and offline marketing communication, marketing communication mix.

Hodnocení marketingové komunikace ve vybrané společnosti

Abstrakt

Tato diplomová práce se zabývá hodnocením marketingové komunikace v „The Selected Company ". Tato studie se snažila prozkoumat různé nástroje a strategie marketingové komunikace, které tato vybraná finanční instituce v Kamerunu používá při marketingu svých produktů a služeb. V teoretické části této práce je uveden základní přehled o marketingové komunikaci. Marketingový komunikační mix je diskutován společně s konceptem nákupního chování spotřebitelů. Na základě těchto teoretických východisek je sestavena praktická část.

Praktická část je rozdělena na dvě části podle analýzy dat. Celá praktická část je založena na průzkumu mezi zákazníky „The Selected Company"y v Kamerunu. Na základě získaných dat autor pomocí statistických testů a postupů přijme nebo zamítne uvedenou hypotézu. Závěry diplomové práce mají poskytnout doporučení pro efektivní marketingovou komunikaci ve vybrané společnosti.

Klíčová slova: Marketingová komunikace, zákazník, hodnocení, online a offline marketingová komunikace, marketingový komunikační mix.

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1 Introduction

To guarantee that promotional activities are efficient in attaining the corporate business goals, proper communication with internal and external customers is essential. Marketing communication is a continual activity. Banking today is entirely different from what it was in the 1960s and 1970s. Only the efficient will survive as the economy transitions from a monopolistic and protective state to a free and liberalized market environment. Therefore, it is crucial to adopt the right marketing communication methods and use them through an integrated strategy; otherwise, it will be challenging for the banks to advance and even keep their market position. A thoughtful and creative marketing communication strategy supported by an actionable plan will undoubtedly satisfy the customers and earn profit without neglecting social responsibilities and adjusting to evolving customer demands.

Integrated marketing communications' objective is to effectively coordinate and integrate a company's channels of communication in order to convey a clear, compelling message about the company and its products. Marketing communication refers to the employment of messaging and related media to reach a market. Effective marketing communication techniques might prove to be a mantra for the success of banking in this cutthroat period where the market is flooded with identical service providers. A bank can inform its consumers about the various products and services it offers, cultivate a positive image of the institution, and enhance its brand recognition through marketing communication.

The banking sector in Cameroon must step up its marketing communication strategy in line with the financial reforms in order to mobilize more public deposits and give more loans and advances to fulfil the financial demands of business houses and industries. The days of conducting banking conventionally without considering the influence of a marketing communication strategy to draw in and keep customers, mobilize deposits, and grow a firm are long gone. Nowadays, virtually all banks in Cameroon and the CEMAC area develop unique and cutting-edge marketing communication methods to draw in more clients, which automatically translates into more accounts, more revenue, and more profits.
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2 Objectives and Methodology

2.1 Objectives

This diploma thesis' major goal is to assess marketing communication in a particular banking industry organization. To sell its goods and services, the Company, uses a variety of marketing communication tools and strategies, which were the focus of this study. To pinpoint the marketing communication strategy that customers are using to choose the Company's goods and services. To ascertain if a correlation exists between the performance of "The Selected Company" and the marketing communications strategies, as well as to identify the variables that can be used to decide whether traditional offline marketing communication has been replaced or complemented by online marketing communication. Research in this field has largely focused more on marketing theory than communication strategies in the banking industry.

The literature review is focused on the study of secondary data such as scientific resources, books, and internet articles from relevant and valid websites dealing with the area of marketing communications. This information will be selected and examined according to how they relate to the aim of the diploma thesis. The main techniques used for the practical part of the diploma thesis is qualitative and quantitative approach, for example, presentation and analysis of data collected using questionnaire and interviews. Based on the data collected the effectiveness of marketing communication in company can be ascertained. The primary data will be obtained via the author´s research of customer preferences in the area of marketing communication and the information collected from the bankers about the challenges, and the effectiveness of marketing communication in the company.
The thesis's primary goal is to investigate the impact of marketing communication on The Selected Company's performance in Cameroon.

2.2 Methodology

In this research, I have split the survey into 3 different categories, whereas: Customer satisfaction is being as DV, and Service Quality and Marketing Communication are as IV. Because those two, eventually impacts an overall satisfaction of a customer, thus, the author applied a correlation analysis among these variables. Hence, the hypothesis is stated as follows:

- Bidayatul Akmal (2006) who studied the relationship between marketing communication and customer satisfaction, showed that there is a positive relationship between these variables. Customer satisfaction and marketing communication were shown to be positively related, as seen by the relationship analysis. Hence, this study assumes:

  H1: there is positive relationship between Marketing Communication and customer satisfaction in ''The Selected Company"

- According to Nur Syuhanida (2011) who studied the relationship between service quality and customer satisfaction, it showed that there is a positive relationship between these variables. Hence, this study assumes:

  H2: Customer satisfaction and Service Quality are positively correlated. in ''The Selected Company ".

The author uses the Cronbach's alpha test, to see the internal reliability of respondents, within the dimension of Marketing Communication and Service Quality. The Cronbach's alpha is measured as follows:

Cronbach's alpha	Internal Consistency
α > 0,9	Excellent
0,9 > α > 0,8	Good
0,8 > α > 0,7	Acceptable
0,7 > α > 0,6	Questionable
0,6 > α > 0,5	Poor
0,5 > α > 0,4; 0,3; 0,2; 0,1.	Unacceptable

The author will apply different tests to see the correlation analysis between variables of Customer Satisfaction, Service Quality and Marketing Communication.

Each variable (dimension) is represented by several questions and its descriptive statistic, (See Table, 2 – 3 – 4), which is measured by the Likert-scale method, (See Table – 1).

Multi-narrative statistical analysis is used within this study, several statistical tests will be applied such as:

- Reliability tests.
- Descriptive analysis
- Correlation and Regression Tests.

Normality: To determine whether the data is normally distributed or not, in order to test for the data for normality, the author applies the Skewness and Kurtosis tests.

Multicollinearity is the problem, in cases when there is a significant relationship between independent variables. The Variance Inflation Factor (VIF) is used to measure the degree of multi-collinearity, where if the values reach 100 %, (1) it is high multicollinearity between the independent variables, the permissible value is 80 % or 0,8 %.

Correlation Analysis: linear and multiple regression analysis will be used. The author uses Pearson correlation analysis to measure the significance of linear regression between independent and dependent variables. Multiple regression will be used to identify the direction of the relationship, the degree of the relationship and the strength of the relationship.

The correlation range is from +1.00 to – 1.00 (both values shows perfectly correlated variables) thus the values between 0 to – 1.00 which has a minus sign indicate a negative correlation, the meaning of that as one value for a variable increases the value of the other variable diminishes. In contrast, the positive correlation presented by the values falls between 0 to +1.00, the positive correlation indicates that as one value increases, the value for another variable also increases. Likewise, the size of the correlation value indicates the accuracy of the prediction in the direction indicated – larger correlations indicate greater accuracy. (C.Reinard, 2006, Mike Allen & Hunt,2009).

Multiple regression is used to analyse relationships between more than two variables, and non-linear regression, is used to analyse relationships that do not have a straight-line pattern (Buglear, 2001). In other words, multiple regression analysis is the study of how a dependent variable Y is related to two or more independent variables (David R. Anderson, 2011).

Table 1: Liker-Scale Method

1	2	3	4	5
Strongly agree	Agree	Neutral	Disagree	Strongly disagree

Basically, the first A section will be analysed thru general statistical procedures and presented by Contingency Tables. The descriptive statistic will be applied for sections B, C and D, based on the Likert-Scale method, which is interpreted in Table – 1.

B. Customer Satisfaction

Customer Satisfaction	1	2	3	4	5
This bank is exactly what I need					
The presented by this Bank is accurate					

There are privacy policies in this Bank					
There are guarantees of this Bank					
This bank gives breadth and depth to customer service					

Source: Own proposal.

C. Service Quality

Service Quality	1	2	3	4	5
this Bank offers fast and efficient services					
Friendliness of bank personnel					
The Bank cares about success of its customers					
The service time is fast and informative					
The Bank keeps the customer information.					

Source: Own proposal.

D. Marketing communication

Marketing communication	1	2	3	4	5
this Bank offers online and offline support					
The Bank send its newsletters about new offers every day/week/month					
The Bank uses social media, such as (Instagram, Twitter, and Facebook) properly to attract customers.					
If I involve a friend/relative as a new customer of the Bank, they offer a (monetary prize).					
The bank warns you about fraud actions when you log-into account online.					
The bank uses a double authorization to make sure that the payment is done by me.					
I first heard of my bank through social medial and other online means					

Source: Own proposal.

3 Literature Review

Literature review covers relevant literature with the aim of gaining insight into the role of marketing communication in banks. This section shall be divided into three parts: Review by theories, Review by concepts and empirical review.

3.1 Review of Theories

As concerns review of theories, several theories have been mentioned in this work as shown below.

Communication Theory: Communication is something common in our everyday life. It is a process of establishing a connection between two points for information exchange. (Chitode, 2010, p. 14). The links between the two points are not direct and it is necessary to include the interfaces, which are presented in the Shannon Weavers model. This model has been firstly used in the Bell System Technical Journal and was based on the mathematical view of communication. As the main problem has been presented as a factor of noise, which causes the message sent is not the same as the message received (CHITTY, p. 11).

Figure 1: The Communication Process
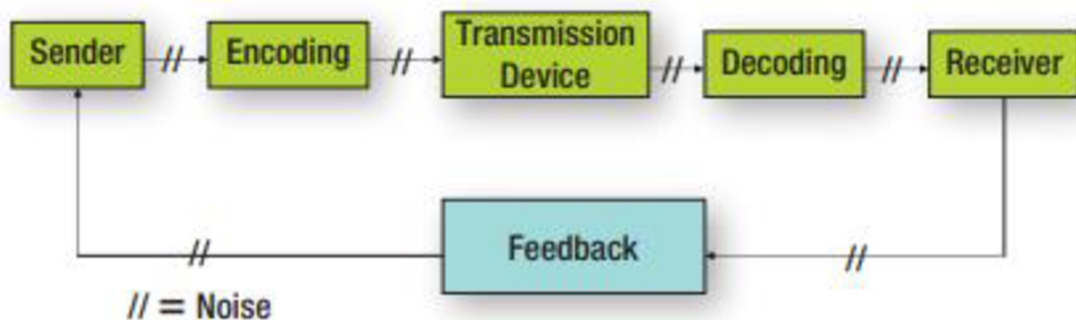
Clow and Baack (2007)

This model assumes that communication takes place when a message is sent and received intact. Theoretical in nature, the idea demonstrates the ideal communication. In actual reality, it is vital to consider the sender's and receiver's mental filters that have an impact on the message's substance. "Attitudes, beliefs, experiences, the sense of personal position, and the ability to think clearly" are portrayed as filters. (2011) Chaturvedi, p. It's crucial to make sure that both the sender and the recipient are actively involved in the communication

process. Any interruption could lead to a loss of focus. Feedback helps complete the communication cycle by correcting distortions. (2011) Chaturvedi, p.

There are five parameters in the Shannon and Weaver models. Sender (information source): When the message is prepared and sent, the communication process starts at this point.

Encoder (transmitter): After having an idea for a message, the sender then uses words, symbols, or other expressions to encode the message.

Channel can refer to any form of communication, including spoken, written, or electronic.

Decoder (reception) - receiving, comprehending, and interpreting the message; a crucial component of communication because it necessitates proper decoding

Receiver (destination): When the recipient understands the message and applies it as intended by the sender, communication is complete (Chaturvedi, P.D., 2011, p. 13)

Any firm cannot function without effective communication. Every aspect of company, from business development to sales and marketing, depends on effective communication. It's essential to have strong communication skills in business. The use of effective communication techniques will result in a clear knowledge of expectations, actions, and deadlines. Performance, customer loyalty, and profitability all improve. Communication has a key part in marketing. It is the responsibility of marketing to tell the target consumer about the nature and sorts of the company's goods and services, their distinctive advantages, applications, and characteristics, as well as the cost and location at which those goods and services will be sold in the market. considering that marketing communications seek to persuade consumers. Despite the ongoing argument over whether the promotion came first, the marketing function depends on the efficient administration of its promotion function. It is crucial to convey its benefits to the potential target market. Therefore, the main responsibility of the marketer is to raise awareness of a given brand among consumers and to keep it top of mind for both current and potential customers. A potential increase in returns both now and in the future is made possible by this constant, which fosters consumer loyalty and greater demand. Dubrin (1997) asserts that effective communication requires the presence of six components: a communication source or sender, a message, a channel, a receiver, feedback, and the environment.

The Phillip Kotler-recommended simple communication chart is illustrated as follows:

Figure 2: A presentation of a simple communication chart by Phillip Kotler.
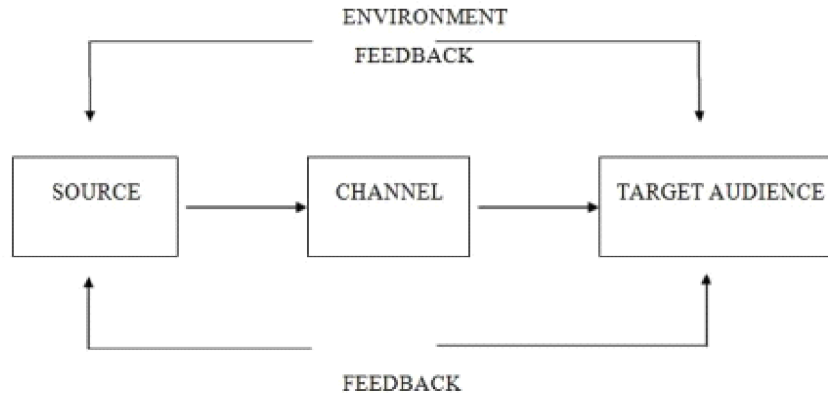
Source: (Elements of Communication Process) Kotler 2006. P.539.

First, the source (sender) is the person who starts a communication event. Typically, the source is someone who wants to communicate with someone else orally, in writing, sign language, or nonverbally (s). The degree of attention the message receives in this situation is significantly influenced by the sender's perceived authority and experience.

The message, or the objective or notion to be communicated, makes up the second element. How a message is received is influenced by numerous factors. Clarity, the receiver's attentiveness, the complexity and length of the communication, and the way the information is organized are a few of them.

The channel is the third (medium). This relates to the method of message transmission. There are typically multiple channels or media available in organizations. Messages are frequently conveyed orally or in writing. In addition, most spoken communications are accompanied by nonverbal signs like smiles and body language. For instance, today's business world heavily relies on email as a means of communication conveyance.

The recipient, or the other party for whom the message is intended, is the fourth. A message may only be considered to have been successfully communicated when the recipient has received and understood it. Additionally, there is feedback, which is a message or answer that is returned to the sender from the recipient. It can be challenging to determine if a message has been heard and understood without feedback. Therefore, the communication is considered to have been received satisfactorily if the recipient takes the actions that the sender intended.

In terms of the environment component, comprehension of communication involves familiarity with the setting in which messages are sent and received. It's also critical to note that interruptions have a strong impact on the elements of the communication process. Anything that interferes with communication, including the receiver's attitudes and feelings, is considered noise in this sense. These include intense lobbying for an opposing viewpoint, fear, ambivalence, work stress, and fuzzy visibility. Lucas (1996) asserts that most of the monitoring done by marketers consists of qualified, non-personal feedback and frequently includes statistical data that needs to be examined and interpreted.

Sales may, for example, increase during an advertising campaign, but before a link between the two events can be drawn, the sales data must be analysed, which requires ruling out any other potential causes of the increase, such as seasonality. Some input, like coupons used for below-the-line promotions, is quicker and easier to assess. To sum up, it is impossible to overstate the significance of communication in modern marketing. According to Shimp (2000), marketing in the 1990s was essentially two things: communication and marketing.

3.2 Review by concepts

Due to the various forces that have shaped the discipline over time, marketing definitions have changed over time (Baker, 2000:1). Due to its extensive scope, there are several definitions available; for a list, see Table 2.

Table 2: Marketing definitions

DEFINITION	SOURCE
Establishing ties of exchange that are mutually beneficial is described as marketing.	Baker (2000:1)
The management of fruitful client relationships is marketing. The goals of marketing are to attract new customers by offering greater value and to keep and grow the base of current customers by ensuring their satisfaction.	Kotler and Armstrong (2006:4)
Businesses use marketing to provide customers with value and cultivate close relationships with them so they may receive value from them in return.	Kotler and Armstrong (2010:29)

According to the definition, the role of marketing is to identify customer needs and provide a good or service that meets some or all those demands, is easily accessible, and is priced reasonably for the target market.	Stapleton and Ali (2007:8)

Source: (Baker, 2000:1; Kotler & Armstrong, 2006:4; Kotler & Armstrong, 2010:29; Stapleton & Ali, 2007:8).

There are some similarities among these definitions. They place a strong emphasis on customers, the provision of offerings that are acceptable for meeting customers' demands, benefits that are appropriate for the business, and a relationship built on value exchange between the customer and the organization. This chapter's main themes are the customer and the interactions between the consumer and the enterprise.

The process of marketing communication is dynamic and ongoing. A bank should consider its business objectives, customers' expectations of products and services, and the marketing environment (both social and business) present at the time of the promotional campaign when using a variety of communication channels. Customers are not only interested in the items themselves, but also in how they are presented to them. This fact reinforces and supports the significance of marketing communications. The goal of this section of the diploma dissertation is to examine the research on banks and how marketing communication tactics are used to promote them.

Communication can be referred to any of the following:

- "Any act wherein one gives to or gets from another,
- details regarding that person's needs, wants, perceptions, knowledge, or emotional states.
- The sharing of concepts, viewpoints, and knowledge through spoken or written language, signs, or behaviors is referred to as communication. A discussion, not a monologue, is what communication is. A dual listening process is what communication is most concerned about.
- The message must be clear to both party for communication to be effective.

Intentional or accidental, including conventional or non-conventional signals, linguistic or non-linguistic forms, or taking place through spoken or other media, communication can take many different forms. Or, to put it simply, communication is necessary for: exchanging

information exchanging possibilities making plans and ideas coming to an agreement carrying out decisions sending and carrying out orders, conducting sales.

Process of communication

To generate consciousness and understanding in the recipient of the message, communication seeks to employ messages (i.e., convey information). (A. R. Morden, 1991, p. 412) The author goes on to discuss the difficulty in understanding. The given information is not always adequately processed by the receiver. This issue is referred to as "interference," and it manifests as obstacles and hurdles. Physical distance, inefficient communication methods, message filtering, and message distortion are all examples of barriers. (1991; Morden, A. R.) The concept of redundancy, which increases the number of communication channels, such as radio, television, posters, etc., and repeats the message, is presented by Morden for managers to be aware of these hurdles and impediments. There are several variables that affect marketing communication efficacy, but they may be boiled down to three key categories:

Personal factors – It depends on human ability and perception, as well as the recipient's level of emotional stability, attention span, and individual perceptions.

Group factors –social influences and variables that affect how individuals make decisions

Message factors – non-controllable elements including word-of-mouth recommendations, unbiased media coverage, and specific personal recommendations can have an impact on communication. These non-controllable methods are valuable and successful precisely because no entrenched commercial interests will be associated with them. They will typically be viewed as more reliable by their recipients than the controllable alternatives. 1991's (Morden, A. R., p. 417).

"**Elements of marketing communication**

The marketing communication mix (promotional mix) consists of four major tools:

advertising –any kind of paid non-personal presentation and marketing of concepts, products, or services by a named sponsor

sales promotion – short term incentives to encourage purchase of a product or service

personal selling – oral presentation in a conversational form with one or more prospective purchasers for purpose of making sales

product publicity/marketing public relations – a variety of programs to improve, maintain, build or protect a company or product image.

The key purpose is to develop effective communication, and for most business organizations the question is not whether to communicate but rather what to say, how to say it, through which media, to whom, and how frequently.

Marketing Communication Tools

Marketing firms use various tools of communication to promote their offerings in order to achieve their promotional objectives under the marketing mix. According to Kotler and Keller (2009) the marketing communication mix consist of six major modes or channels, even though authors list more. These are publicity and public relations, personal selling, sales promotion advertising and direct sales. Depending on the organization any of the marketing communication tools would be the priority of the organization. The combination of advertising, personal selling, sale promotion, public relations, and direct marketing that a firm utilizes to pursue its advertising and marketing objectives is referred to as marketing communication. Phillip Kotler,et al (2010).

Advertising

According to George E. Belch (2000 Any form of paid presentation and promotion of concepts, products, or services by a recognized sponsor is known as advertising.). It includes the use of such media as magazines, newspapers, outdoor posters, direct mail novelties, radio, television, bus posters, catalogues, directories, programmers, and circulars. In modern terms advertising prevails in all walks of life. It has acquired the most distinction of being the most visible and glamorous method of marketing communication. Median (1996) further states that a financial service organization can use advertising for its short term or long-term objectives. While a bank interested in marketing its brand name and its many services would use brand advertising, a bank looking to develop a long-term build-up of its name would utilize institutional advertising. Median goes on to say that institutional advertising comprises of promoting the brand and the goods that are being given by the company. On balance, advertising has carved an indispensable place for itself in the marketing mix of a firm. Phillip Kotler (2009) aptly refers to the following situations where advertising is likely to make great contributions. The situations are: When buyer awareness is minimal, when industry sales are rising rather than remaining stable or declining. When the products have

features normally not observable to the buyer, When the opportunities for product differentiation are strong.

Sales Promotion

Sales promotions are temporary incentives designed to boost the sale or purchase of a product. Blythe (2006) as any effort designed to produce a brief increase in revenue. Several communication-related activities are included to provide added value or incentives to customers, wholesalers, retailers or other towards stimulating product interest, trail, or purchase. It is deliberately made to increase immediate sales and eventually foster loyalty. Chivehill, and Peter, (1994) said, sales promotion is a media and non-media marketing efforts applied for a predetermined, united period at the level of consumers intermediaries to stimulate trial, increase consumer or improve product availability. Freeman (2007) also states that sales promotion is a "catch" term for those short-term detecting activities which acts as incentives to stimulate quick sugar action. For example, the use of coupons premium, free samples, trading stumps and the time. It is non-personal persuasive communication in media by the company. Based on the above definition he explained the following aspects:

Incentives: This is the additional value giving to a customer by a company when the customer makes purchase. Example is discounts, gifts, or free samples.

Stimulate: Sales promotion programs include a distinct invitation that lures target audience to engage in the transaction. Sales promotions emphasize all promotional activities and materials other than personal selling, advertising, and publicity. Grown dramatically in the last ten years due to the short-term focus on profit. Funds are usually earmarked for advertising and transferred to sales promotion.

Sponsorship

Because traditional advertising has gotten more expensive, marketers see sponsorship as a more affordable option, (Lee et al., 1997). Events and expenditure or sponsorship is another marketing communication tool comprising company sponsored activities and programs designed to create daily or special- related interactions. In order words, a business can enhance its brand image by organizing sponsoring events. According to Arens (1999), sponsorship is a cash or in – kind paid to a property (which could be a non-profit event, or a

sport) in exchange for access to the property's exploitable business potential. Banks like ''The Selected Company'' Sponsor major sporting events like the Golf tournaments while a micro finance institution like La Regionale sponsor needy but brilliant student to enter Senior High School. The company are into football sponsorship and do sponsor a lot of sports programs on various radio stations in Yaoundé.

Direct Marketing

According to Brassington & Pettit (2002), Using one or more advertising channels to generate quantifiable responses anywhere, direct marketing is an interactive approach of marketing that paves the way for the establishment and continued growth of an ongoing direct relationship between a company and its clients. An organization must have as much information as possible on each individual client and be able to access, alter, and analyses that information to be able to build and maintain great relationships with, at times, hundreds of thousands of individual customers. Still, many banks have implemented, or are in the process of designing, integrated delivery channel architectures based on these soft benefits as well as on the goal of maintaining and deepening the customer relationship in the face of competitive pressures. The implementation of integrated delivery channels has to date focused on the service side of the relationship equation. Direct marketing ensures that a promotional message is sent to consumers directly as opposed to through a mass medium. On the sales side, marketing and product line managers have benefited greatly from a relatively plentiful source of analytics systems in the market. Bankers are getting better at knowing how to calculate customer profitability, predict propensity to buy, and even recognize attrition behaviours thanks to the segmentation and focus of solution providers in the analytics markets. Customer knowledge databases and analytics engines have made the selling process more predictable than ever before. But the use of the information from these systems has been limited to mail campaigns and outbound telemarketing, both of which traditionally have had low response rates. Although, these rates have improved somewhat with the improved customer knowledge in hand. Thus, for banks, neither the chicken nor the egg came first. Both arrived at the same time. The opportunities to combine these powerful capabilities are built-in to the very systems that enable them individually. But the marriage of integrated delivery channels and customer knowledge is not a trivial arrangement. For once, perhaps, technology is not the problem. Since customers' reactions typically allow for an evaluation of the effectiveness of the sales presentation, personal selling also entails more

immediate and accurate feedback. Therefore, the salesman can change the message if the feedback is negative. Personal selling initiatives can also be directed towards market segments and client types that are better candidates for the business's service. Direct marketing has a lot of strength. It is the communication method that, aside from personal selling, is best suited for the interaction between consumers and brands rather than between consumers and distributors (Tapp, 2001). Direct marketing is an important tool of the marketing communication mix. Its use has increased substantially over the years, and so has its relative importance in marketing communication budgets. For instance, direct mail (only one form of direct marketing) in the UK accounted for 11% of total promotion expenditure in 1992 and for 15% in 200. (Ridgeway, 20001)

Personal Selling

Personal selling which involves personal contact with customers and prospects is gradually becoming the backbone of service marketing institutions such as „The Selected Company "United Bank for Africa and many other rural banks. If promotion is communicating with customers, then personal selling is the best form of performing this task. (Tandoh, 2015) Kotler (2006) defines personal selling as the marketing task that involves face to face contact with one or more customers or prospects for making presentations, answering questions and procuring others. Jobler (2007) also describes personal selling as the marketing task that involves face to face contact with a customer. Personal selling, as opposed to the other communication mix instruments, enables direct dialogue between the buyer and vendor. Due to the two-way contact, the seller can ascertain the individual demands and issues of the customer and adjust the sales presentation accordingly.

Public Relations

A company's long-term existence in today's delicate business environment may possibly depend on creating and sustaining a recognized brand and positive reputation and most importantly, in today's world- where banking executives face rising competition, restructuring, mergers and diminished resources management of banks must know how to protect and uphold that reputation. To accomplish this hideous task according to Ivy lee (1990) a renowned public relations practitioner, managers need skilled public relations professionals working in conjunction with Administration to face the task. And these PR experts constantly need to keep their fingers on the publicity pulse of the market Place.

Effects of Marketing Communication on Bank Performance.

Most commercial organizations function in a challenging, competitive environment with continually shifting expectations. To confront this challenge, organizational management has had to boost resource levels while concentrating on luring and keeping customers. This concept has prompted and attracted a marketing concept that Kotler (1988) describe as the determination and subsequent satisfaction of customer needs and wants more effectively and efficiently than one's competitors. The criteria for measuring performance would heavily depend on raising awareness, persuading, and alerting clients of the presence of their offerings in current era where severe pressure dominates in the banking sector. As a result, marketers used a variety of marketing communication methods to help them win this competitive game. The most important factor to any company is the sale of its brands since sales sustains any business existence. Selling entails advertising the products as a part of marketing. (Tandoh, 2015).

Sales communication may be ongoing and dynamic in nature. A bank that uses a variety of communication channels needs to consider its business objectives, the expectations of its consumers regarding its products and services, as well as the current selling environment (both social and commercial). Customers don't seem to be interested in just the product but also how it is presented, which enhances and demonstrates the significance of marketing communications. This calls for the adoption of direct mass selling techniques such as advertising and personal selling. Sales always need to start with awareness-raising effort. Promotion must, however, be seen or heard by consumers and elicit the necessary response from them in order to increase sales and guarantee profitability.

Much as promotion is considered very necessary and important in the growth and survival of organizations, its influence on a firm's budget, cannot, however, be overlooked. Promotional expenditure therefore can no longer be regarded as a just current expense but rather an investment. If it is then managers must ensure that the returns on such investments bear positively on their sales performance, profitability and the business in entirety. Despite the huge investments and the concerted efforts in marketing communication, many are not successful often the effects are uncertain and sometimes take a long time to make an impact on customer behavior. This is more reason why banks consider reducing expenditure or eliminating promotion from their budget altogether, especially as a cost cutting measure during financial crisis. Such is the case when their brands appear to be doing well and their

market share appears to be expanding. Perhaps creating awareness of an organizational product is essential for most organizational success and long-term growth. Another bane confronting banking institutions is how to measure and evaluate the impact of their integrated marketing communication efforts on their business performance.

The evaluation of a sponsorship's effectiveness, for example, seems to be the most challenging aspect of marketing communication efforts as sponsorship authors such as Fahy Farrelly and Quester (2004); Chadwick and Thwaites (2004); and Stolar (2004), highlighted the question that whether the firms engaged in the activities are getting the required returns from the huge financial commitments into such activities. The main goal of this study is to determine how the selected financial institutions budgetary commitments in marketing communication is registering significant effects on the performance of their product and services.

3.3 Empirical review

Through a thorough evaluation of prior work, the current study seeks to explore the gaps in the literature.

Reviewing the literature entails carefully examining summaries of the research that has already been conducted in the topic over time. It aids in formulating the study's approach, determining the cause-and-effect link, and attempting to determine the range of potential research topics.

In Cameroon in the 1970s, Singleh (1983) studied the patterns in bank advertising. The analysis showed that rather than developing a market or providing customers with a satisfying experience, the bank adverts appeared to have been made only for the sake of advertising. The marketing and promotion for banks lack professionalism. After identifying and projecting the client requirements, it was suggested that emphasis be placed on "positioning the bank" rather than on product sales.

Bhattacharyay (1989) offered a marketing strategy to advertise banking services and encourage deposit growth. He recognized various client groups that might be reached by learning about their present and future needs and advertising the right set of services. According to him, the marketing method entails predicting, identifying, reciprocating (by creating and offering services that are focused on the demands of the consumer), and successfully, efficiently, and financially gratifying the client's needs and wants. He discovered that customers are unaware of deposit-related schemes other than savings

accounts, suggesting that the banking industry has demonstrated a callous attitude toward promotional strategies and that there appears to be a lack of commitment to advertising, communication, and personal selling.

According to Crane (1990), who conducted a case study analysis, corporate advertising ought to be a crucial part of a financial services institution's marketing communications strategy. He advises managers to pay closer attention to how to successfully combine corporate and product advertising.

The effectiveness of alternative kinds of bank advertising, each of which differs in terms of the core messaging strategy and overall technique of presentation, was assessed by Laskey et al. in 1992. (structure). The study contrasted the relative effects of verbal advertisements versus ones that also include images. By using both male and female models when investigating transformational tactics, the distinctions between informative and transformative methods were also examined. According to the findings, informational strategies work better for bank advertising than transformational ones, and advertisements that combine verbal and visual elements are the best.

Five factors that contribute to the growing use of sales promotions in the financial services industry were highlighted by Peattie and Peattie (1994). First, as consumers become more indifferent to it, cost-effectiveness of mass media advertising is eroded by price increases and advertising clutter. Second, sales promotions are now a more credible component of the promotional mix because of market leaders using them more frequently. Third, making the planning horizons shorter can increase the allure of short-term promotions. Fourth, market fragmentation necessitates more specialized and focused communication. Finally, because promotions are so popular in many marketplaces, businesses are essentially forced to adopt them or risk losing market share.

The promotional options available to bankers for the marketing of services like direct marketing, public relations, social banking, and customer meetings were examined by Chidambaram (1994). The study concludes that a good promotional mix is one that (a) considers the bank's objectives and places emphasis on those services that are currently important, (b) effectively reaches different customer segments, (c) sparks interest in the services offered, (d) fosters a positive perception of the bank, and (e) strikes a balance between cost and effectiveness.

According to Dunn (1995), even if a bank offers the best services and prices, its chances of success are limited if potential customers are unaware of it. For this reason, advertising

should be used primarily to let potential customers know that the product and services are available, where the businesses are located, and any unique features of the services and product. In order to attract clients to the firm and to maintain customer traffic levels during sluggish times, he believed that advertising activities are crucial for keeping customer traffic throughout the market season.

The effectiveness of Integrated Marketing Communication (IMC) programs in service organizations was researched by Tantisaowaphap (2001), who found that commercial banking is an example of a service that is focused on the minds of the customer and on intangible assets. The findings also indicated a substantial and favorable relationship between customers' attitudes toward IMC and their knowledge of IMC. It was thought that customers' favorable attitudes toward a brand could be able to anticipate their own purchasing behavior. To lower perceived risk and provide customers a clear understanding of what the services include, according to Mortimer (2001), it is crucial for advertising to make the services concrete in their minds. Additionally, she believes that continuous branding and advertising are essential for achieving uniqueness.

Greenyer (2004) examined the effects of several media channels, including television advertising, direct e-mail, direct mail, and SMS advertising, on the customer. According to the research's findings, the financial services industry wastes the most potential advertising chances of all the businesses examined each year. He claims that financial services companies continue to underuse the established channels for customer communications.

Grankvist et al. (2004) investigated the marketing tactics used by foreign banks in the Baltic States. They claimed that personal selling and advertising are the most crucial promotional techniques for financial services in a case study of a Nordic retail bank's promotion strategy in Estonia because they help build brand recognition and personal connections. They went on to say that the industry's technological orientation, cultural considerations, market competition, and economic considerations are the external and environmental elements impacting the selection of promotional approach. Due to varied customer preferences and expectations, as well as the host nation's local economic situations, marketing communication tactics must be modified to a large extent. Banks, however, try to standardize their promotion as much as they can.

Hasan and Bunyamin (2007) looked at how image, advertising effectiveness, customer happiness, customer expectation, perceived quality, perceived value, customer complaint, and customer loyalty relate to one another. He stated that effective advertising directly and

favorably affects bank image through solid connections. The effectiveness of advertising also has a mildly beneficial direct impact on consumer expectations. He emphasized that advertising is a crucial tool for creating and maintaining a positive bank image. Banks should control their advertising consistently to establish their brand.

According to Mylonakis (2008), financial advertising includes marketing campaigns run by banks, financial institutions, insurance providers, and investment firms. He looked at the function of financial advertising and how it affected bank clients with relation to bank products. He saw that bank clients had varying attitudes toward the various banking products and services as well as varying responses to the banks' communication tactics. As a result, banks employ a range of marketing communication strategies to draw in clients. He continued by saying that witty, amusing, distinguishing, and creative aspects were discovered to be the ones that can draw customers' attention to a bank advertisement. The association of a well-known, well-known person or celebrity with the business is effective in drawing clients.

A good marketing communication strategy is crucial for promoting banking services, according to Gupta and Mittal (2008). According to them, marketing communication strategies should be carefully created in accordance with the nature of the services to be promoted because promotional packages are crucial for the financial services sector. Instead of using a rational, arguing technique to describe the service experience, the advertisers should use a storytelling approach. The narrative approach uses an event-based storytelling technique. They found that public sector banks and private sector banks almost all used comparable marketing communication tactics. Both types of banks use practically every media outlet to advertise their services. The "Personal Selling" and "Direct Marketing" aspects of the marketing communication tactics used by banks differ significantly. The distinction is that private sector banks use the same advertising tactics, although public sector banks do not, such as personal selling and direct marketing. High dependability and less focus on profit in public sector banks are the causes of this. Public sector banks use interactive online marketing; however, it is not as widely advertised as it is for private sector banks. Public sector banks do not use new marketing methods.

Customers in a certain segment have their own distinct requirements, expectations, and preferences, according to Mittal and Mittal's 2009 observation. Marketers need to research a specific section of consumers. After observing and analysing client behaviour, a marketer may be able to sell their product in such a way as to enter and seize the market. This is made

possible by the study of customer behaviour. They contend that research on consumer behaviour is essential to understanding consumers' varying preferences so that appropriate goods and services can be provided. They concluded that all marketing efforts are based on consumer behaviour. They went on to say that as marketing is a part of marketing, marketing communication strategies are also established.

The quality of customer service, followed by advertising and sales promotion, is the marketing communication strategy for banking services that has the biggest influence in this competitive era, according to Hattaya Thong's (2010) research. He claimed that the banking service's reputation, followed by its handy location and positive customer service experience, were the elements that affected clients' decision to use it the most.

Sharma (2010) investigated that a new marketing paradigm in which the goal of marketing is not only to attract customers but to retain them as well, has emerged as a result of the transition from traditional marketing to services and industrial marketing. She believes that the banks have to regularly host client awareness and counseling programs. Relationship banking would be advantageous for both the banker and the customer.

The opportunities and difficulties for marketing within internet banking in Latvian commercial banks were noted by Rullis and Sloka (2010). They claim that internet banking is a service offered by banks that gives customers access to their accounts and the option to buy services from other banks. Banks must personalize their products in order to compete with rivals, and the most crucial component is that the prices for these customized products, which are developed for specific consumers, be properly disclosed. Marketing communications inside internet banking might take the form of text, video, or image (pictures, banners, interactive material etc.). Text, graphics, and video will always be used to convey marketing communication messages, regardless of their form or substance (advertising, public relations, direct marketing, etc.). Internet banks offer a secure environment, which means that it is possible to manage who receives specific messages, when they are sent, how often they are repeated, and so on. Therefore, it becomes crucial to have the ability to effectively handle marketing communication within online banking. The ability to communicate with a carefully chosen audience quickly and at a lower cost helps marketing communications to be more effective overall.

According to Shonde and Gadhave (2011), using the right marketing strategy or promotion mix can help retain customers by fostering brand loyalty and trust in addition to attracting new ones. It may be done in a variety of ways, including advertising, sales campaigns, melas

and fairs, word-of-mouth marketing, in-person interactions, direct mail marketing to clients, etc. The basic objective of marketing is to persuade the consumer to purchase the company's goods over competing, similarly priced goods on the market. They claim that whereas banking used to simply focus on traditional services and operations, it is now responding to each customer's particular needs and is posing as a potential area for the sustained expansion of the business and commercial sectors. The retention of customers is a top goal for banks. With the COVID 19 pandemic outbreak, an effort has been made in the current study to examine the quality of service offered by the company, particularly the e-banking and online services. It was determined that The Company offers its clients superior services compared to several other commercial banks in Cameroon. In comparison to other banks where the development of electronic banking services is slower and this leaves their customers less satisfied, the Company's customers are more satisfied with the E-banking services, cutting-edge technology-based counter services, ancillary services, and single window services offered by the bank and bank accounts.

Trivedi (2012) examined how the banking industry in Africa, and specifically Cameroon, has changed significantly since the start of globalization. He claims that the support of foreign and private banks has increased competition among all banking sector players, and that Cameroon banks must rethink their marketing and communication methods in order to grow in this fiercely competitive environment.

To ascertain the significance of marketing communication strategies in explaining the bank's performance, Aliata and Odondo (2012) looked at the nature and influence of the promotional methods on the bank's performance. They contended that there was little impact on banks' performance and that there is a beneficial association between promotional mixtures individually.

According to Sriniwas (2012), the private sector engages in excessive consumer communication that can occasionally irritate them. Additionally, they communicate "for convincing," which means that they will only do so when it is convenient for them. On the other hand, there is practically no communication between public sector banks and the public and the media. He continued by saying that public sector banks must adopt a professional strategy for integrated external communication and educate their communication divisions and even senior executives on the newest integrated marketing communication techniques.

3.4 Gaps in Literature

There hasn't been much research done on marketing communication in the banking industry. Most of the literature on bank marketing has focused more on marketing theory than on communication tactics. Since banking services are intangible goods and it is challenging to differentiate yourself from the competition because many banks offer identical products, effective marketing communication is essential. A survey of the literature revealed various gaps that open the door to new research. First, most of the research in the banking industry focuses on the marketing of banking services (Bhattacharyay, 1989; Rullis and Sloka, 2010; Shonde and Gandhave, 2011). Second, individual communication instruments, such as personal selling, sales promotion, publicity, and public relations, are studied while studying marketing communication methods (Singh, 1983; Laskey et al., 1992; Dan and Ho,1993). Thirdly, no study is done from the perspective of the banker; just the customer's answer is considered (Greenyer, 2004; Mittal and Mittal,2009). .

It is based on this, that this study focuses on marketing communication in banks and questionnaire and interviews will also be done with some selected bankers.

4 Practical Part

After presenting the conceptual framework and the methodology of this diploma thesis, in this part, we are going to present and analyses the data obtained using questionnaire and interviews but before doing that we are going to do a brief presentation of our case „The Selected Company" in Cameroon. These analyses will help us to understand the effectiveness of marketing communication in „The Selected Company ". It is all about wanting to find out if online marketing communication technologies such as those which are applied by banks today influence the traditional functions of „The Selected Company ". In the following part of the thesis the data collection and its evaluation are provided. Based on the obtained data and the results, the recommendations are done.

4.1 Definition of the case study

This refers to the internal research of the study within the organization and using the bank secondary sources of data. It comprises of all the information gotten during this research work. The Company is a regional commercial bank operating in many African countries. The Selected Company was founded with the concept of establishing a bank for the larger business community in West Africa, subsequently in all of Africa. The company's founder envisioned an African bank for Africans. The Company was registered at the National Credit Council (NCC) on December 20th, 1989.The legal headquarters was in Douala and administrative headquarters at Avenue Charles de Gaulle Yaoundé. The Company is a commercial bank accredited by the Central African Banking Commission (COBAC), she today has a running capital of over XAF 6,127,399,387 FCFA. with more than 20 years of expertise in the business management, banking and finance and other social arts fields. Today, she has 14 branches within the national territory (in four different regions with more in plan). Today her administrative office situated at Hippodrome-Yaoundé precisely (Avenue Charles de Gaulle), with Post Office 6578 Yaoundé- Cameroon.

The Company's dual goals are to promote the growth of a contemporary Pan-African bank and to help the continent's economy and financial integration. The Company Group is a leading light for Africa today and a top-tier institution. With a presence in 35 countries in sub-Saharan Africa, the company's name is synonymous with banking in that continent. The African Banker Award named. The Company was named "SME Bank of the Year 2021" in honour of its trailblazing ideas and assistance to small and medium-sized businesses. To address the needs of the hitherto underserved women-owned/led business sector, the company produced a portfolio of products. The business "Group" signed the UNEP Sustainability, Serving People and the Planet, Delivering Positive Impacts, Improving Quality of Life, without Compromising Future Generations. The Group will embark on a path of culture, conduct, and ethics reform to promote the ideal ideals for long-term sustainability and to create exceptional client experiences.

The Selected Company is a highly regarded online banking service for businesses from 2017 to 2019. With the introduction of Omni Lite and Omni Plus as digital banking solutions for SMEs and corporations, the digital transformation is furthered. Additionally, a more reliable and client-focused platform was added to the Group main banking application. The mobile app for "The Selected Company" provides quick and easy banking. The updated and improved "The Selected Company" mobile app makes it incredibly simple to bank while on

the road, day or night. Manage your regular banking requirements directly from the bank from any location at any time.

Full-service bank "The Selected firm" offers wholesale, retail, investment, and transaction banking services and products to the government, financial institutions, multinationals, international organizations, medium-sized businesses, small businesses, and individuals. It presently has 502 employees with headquarters in Douala, littoral.

„The Selected Company" is fully integrated in the Cameroonian banking market with a wide range of products and services offered by commercial bank. Their vision is to be the leading largest bank in Cameroon and the CEMAC zone with their major priority being the supply of products and services of excellent quality to all her clients hence the motto 'We Make Life Easy' and indeed they do as can be seen in the banks strive to satisfy all their customers wherever they may be.

4.2 Organizational structure

In the company there is basic hierarchical organization model that is known for its simplicity and clearly defined rules and responsibilities. It has functional structure where "each portion of organization is grouped according to its purpose.". This structure works well in the banks where the teams are created by reliable employees with good knowledge. The limitation of this structure is in the coordination of communication between each department since they are working separately. This section presents the hierarchical presentation of the bank. It shows the way power and responsibility are transmitted from top management right down to the least staff. In the following figure the situation in the observed bank is depicted.

Figure 3: Organizational chart of „The Selected Company "
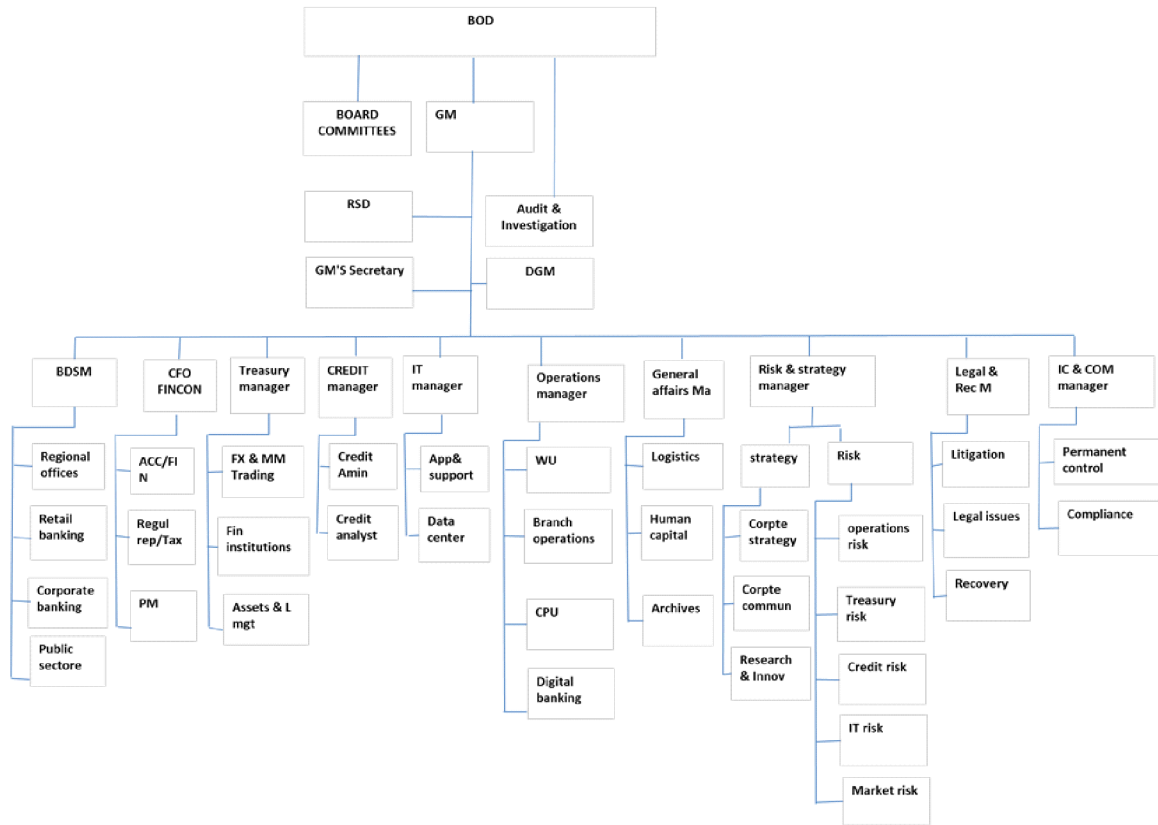
Source: The selected company (2022).

According to the organizational structure (Figure 2) the hierarchical type of organization is visible. Each of the five department has its team that maintain a selected area of the business. This diploma thesis focuses on the Department of marketing and communication. This department is separated into two parts: Retail and Corporate. The retail deals with SME NGO's and Embassies, Branding and communication. The corporate side constitutes of the private and the public sectors, as well as business. This department is generally in charge of informing the public about the products & services provided by the enterprise, enhancing the clientele and goodwill of the enterprise, and carrying out research and development. It is divided into the communication services, Research and Development services, Retail services (Branch Managers), and the corporate and public sector services.

4.3 Branch network and coverage

Good management and organization are the secret to any profit-making institution. The organization of „The Selected Company "shows how the various organs of the institution are interrelated between the various departments. „The Selected Company" has grown from strength to strength and today, it can boast of fourteen (14) branches across the national territory. The branches are as follows according to their branch codes and location.

Table 3: Branch network and coverage of „The Selected Company"in Cameroon

Branch	Branch code	Location
Yaoundé 1	20	Carrefour Warda hajal massad building
Yaoundé 2	21	Face Djeuga palace
Yaoundé 3	22	Carrefour Emia
Hippodrome	23	Avenue Charles de Gaulle
Mvog-ada	24	Montesquieu
Bamenda 1	30	Commercial avenue
Bamenda 2	31	Nkwen
Bambili	32	Bambili
Kumba	40	Commonwealth avenue
Muyuka	41	Market Junction
Mamfe	42	Small Mamfe
Buea	43	Downtown Molyko
Douala 1	50	Avenue de gaulle
Douala 2	51	Bonaberi

Source: „The Selected Company" (2022).

4.3.1 „The Selected Company" corporate identity

The Company's' logo is simple, elegant, and memorable.

It is predominantly in blue, grey, and black on a white background.

It connotes deep personal relationship based on the spirit of making life simple and easy for our clients.

The round shape logo represents stability, trust and confidence and the fact that together we can do better.

The blue represents energy, strength, distinction, and excitement which aligns to our aspiration to be amongst the top banks in the country.

The grey represents security and quality and speaks of the security me attach to depositors' funds.

The black stands for power and growth indicating our resilience to industry challenges

The white represents purity, brightness and aligns to our integrity, transparency and professionalism.

4.3.2 Values of „The Selected Company"

"The selected company" is built on five core values:

Transparency, Resilience, Integrity, Modesty, and Stewardship

Transparency: In all our dealings with stakeholders

Resilience: We are tenacious in the pursuit of our corporate goals

Innovation: We seek to uphold moral excellence in all what we do through creativity

Modesty: We believe that the customer is KING

Stewardship: We affirm that all our staff are good stewards of resource and exercise frugality

Vision

Develop the retail, Cooperate, and public sector banking.

Participate in the development of the Cameroonian economy through the financing of small and medium size enterprises as well as micro-finance institutions, encourages groups and individuals' self-development.

To be the leading largest bank in Cameroon with performances and services of international standards measured by modern tools of key performance indicators.

Expectations

To continue the transition process in becoming a great commercial bank.

The implementation of new technologies

The development of new activities and the expansion of our network coverage.

Improve on personnel training,

Increase the possibility of shares acquisition,

Seek to acquire medium term financing to enable the financing of target client groups.

Mission of "The Selected Company "

To be a model for African Banks by adding value to their shareholders, Customers; and all other stakeholders through sustained growth, product development, Control, Compliance and care.

The company correspondence

To foster its international trade, the bank has corresponding relationship with the following banks operating in the United Kingdom, United States of America, China and west African countries; Standard chartered bank London and Frankfurt, Bank of China, and FIMBANK Malta.

4.3.3 Products and services offered by the company

The Company current Accounts

There exist salary current accounts and non-salary current accounts. These accounts facilitate employees of both the government and private institutions to enjoy the facility of conveniently collecting their salaries directly from their respective current accounts at the bank.

The Company Savings Account (Interest Earning).

These accounts constitute amounts of money which are deposited by clients in the bank and these principal amounts earn interest. The minimum amount to open such accounts is 50000 FCFA.

The Company Overdraft

This facility is granted to the clients for a period of up to 12 months. To benefit from this facility monthly, customers subscribe against a fee of 5000 FCFA for retail customers and for corporate customers it is granted when they request for it. Only the amount that is overdrawn is subject to interest, for retail customers the interest rate is 8.5%. It is renewable and the interest rate ranges between 10% and 15%.

The Company Cash Advances

These advances are to assist our clients who have immediate and urgent treasury needs, and are expecting the settlements of their bills, the processing time is considerably shorter than that for a normal credit line. This is done by granting them the possibility of debiting their accounts for only a few days. Interest rates ranges between 10%and 15%.

Buying and Selling of Foreign Currencies

This is a service offered by the bank where currencies such as US Dollars, British Pound, Japanese Yen, and Canadian dollar, South African Rand, Nigerian Naira and Euro etc. are exchanged by the bank on daily updated and fluctuating rates from the central bank. All these exchange rates fluctuate quite frequently except for the EURO which is constant at 655.957 FRS. There is always the BID and the ASK price available for those making these transactions.

Check Remittance and Clearing

Here, checks of other banks are deposited at the bank by the bank's customer and future payments are made on behalf of the bank's customers. This service is mostly known as clearing which is headed and supervised by the central bank (clearing house). If a check is

to be deposited on behalf of another commercial bank, the check remittance form is filled and deposited at the bank and this check will be forwarded to the central bank (using the SYSTAC). When these checks are treated and confirmed by the central bank, the balance is either debited or credited to the respective bank. Then the respective clients account is by that exact amount in the check.

International Transfers and Western Union Transfers.

This involves the transfer of funds which are either inward transfers or outward transfers. Inward transfers involve transfers from a foreign country into Cameroon, while an outward transfer involves the transfer of money out of the country to a foreign country mostly out of the CEMAC zone. Those transfers within the CEMAC zone are known as local transfers. International transfers use mostly the SWIFT system.

Standing Instructions

This is a product offered by the bank where a client of the bank gives an order for their accounts to be debited and a third-party account is credited. This could still be for their own benefits where the customer's gives an order for his current account to be debited and his savings or deposit account is credited as specified for a period.

Emission of Certified and Bank check

It is an engagement taken between the bank and their client to keep aside a specified provision from that clients account. With this amount successfully secured, a certified check or bank check is issued to these clients backed by this provision, here, the bank accepts full accepts full responsibility if any non-payments occur. Certified checks have 100% assurance of settlement. This check is even used in international businesses transactions as a means of settlement.

The Company Short Term Loan (24 months) and Medium-Term loans (24-60months) Permits their customers to easily finance their children's educational requirements (school fees loan), to build and equip their houses (housing and equipment loan), and to consume (consumer loan) these respective loans are made available by the bank for each qualified client who has a mutual relationship with the bank by a surety, insurance or a mutual fund. Interest rate ranges between10 and 15%.

The Company Engagements by Signature

"The Selected Company" has remained faithful to her policies to support to her policies to support economic operators, putting in place several instruments to reinforce the credibility of her customers in their diverse transactions towards third parties: International trade

financing, Performance Bonds, Bid / Tender bonds, Caution for down payments, Cautions for retention Guarantee, Attestations and irrevocable transfer orders for students studying abroad, Guarantee on trade bills, The documentary Credit (revocable, irrevocable, notified, confirmed, etc), „The Selected Company" fixed deposits, Gold express (upfront interest payment), Green stock fund (interest can be paid monthly or at the end of the contract) and Term deposits for corporate customers

Flex - pay

This product is quite young and vibrant and should be encouraged. Most employees and clients of the bank had found it difficult to send money to other persons who are not owners of the bank accounts at the company or other banks and so this service has enabled lots of business transactions and should be encouraged. If well managed and supervised, this product would be great asset to banks future portfolio.

The Company advances on bills

This provides credit facilities for bills and approved payments emanating from governmental projects and organizational projects, from parastatals enterprises, and private corporations. Some of the advantages accruing to the above-mentioned service include short term financing, flexibility of investment duration and preferential interest rates.

The company Edusave

This service is open to students willing to open an account and save money at the company. It, however, possesses the following advantages: it is a simplified method to save for the future throughout one's educational course, it facilitates the transfer of cash from the parents' account to the student's savings account, it constitutes preferential interest rates, and the student may obtain a monthly bank statement free of charge.

The required documents in the opening of a student's savings account include an initial deposit of 5000FCFA, a valid identification document of the student (such as a student I.D card/ passport/ student card, localization plan, and four passport size photographs.

The Company micro save

Micro save gives you the opportunity to save your earnings at a competitive interest rate. It makes your money work as hard as u do and builds your savings. The minimum required balance is 5000FCFA once funded, and the maximum operating balance is 500000FCFA. Some of the benefits include zero opening fees, it's a convenient way to save small amounts of money; and is also provided at competitive interest rates.

The required documents constitute elements such as a valid means of identification such as the National ID card/ passport, a valid address verification such as utility bills like water, electricity, or a localization plan, and four (4) passport size photographs

The company Super plus

Super plus is the solution enabling you to invest a given sum of money for several months to realize your projects at a preferential interest rate. Here, a fixed amount is deposited monthly at some pre-arranged date. And the placement is done for fix duration. Also, some of the advantages accruing to this service include. Preferential interest rates could serve as guaranteed consumption loans.

The Company Tod

TOD offers overdraft facilities for emergency situations to individual clients who are civil servants or employees of parastatal enterprises such as CNPS, CRTV, BEAC, SIC etc. The maximum amount which the client can obtain is 50% of his or her domiciled monthly salary. Some of the advantages accruing to this service constitute the fact that it is available the whole year, and it is fast and practical. It has a maturity of 30days or at payment of salaries. The reimbursement procedure is executed through the client's monthly salary which is irrevocably domiciled in the books of the company.

The company ATM cards

It is one of the most recent products of the company. „The Selected Company" offers services of using ATM cards to withdraw money from the bank anytime and even during odd hours. A variety of cards to suit all your needs. This card is called a GIMAC card and functions using the GIMAC network. This debit card can be used to withdraw money in other banks who are connected to this network (GIMAC NETWORK) with a charge of 400frs per transaction. In the company there are three types of this cards which are easy life, easy life plus and easy life flex. The three cards have different prices and vary in their services. The easy life card has a fixed charge of 7000 FRS every year, easy life plus has a fixed charge of 12000 FRS, and the easy life flex has a fixed charge of 20000 FRS debited directly from the customers' account. With the easy life you can link your two accounts that is the current and savings account. Whereas with the other two debit cards it can only be used for the current accounts. The three cards all have a minimum withdrawal of 5000frs per transaction and a maximum withdrawal of 250,000frs. But they all differ in their maximum

weekly withdrawal; with the easy life being 500,000frs, easy life plus being 1,000,000frs and easy life flex being 2,000,000frs. This debit cards have a lot of advantages, and all have a validity period of 2years after which it is renewable.

The Company soft

This is a special type of loan service offered by the company. This type of loan is accorded for over a maximum of 60 months yielding an interest rate of 12%. This type of loan can only be accorded to customers who receive their monthly salaries through „The Selected Company" for at least 3 months and do not have ongoing loans and if be the case, at least 75% of the previous must be paid to accord another loan.

School fees loan

This a loan offered mostly to civil servants by the company. This type of loan run for 9 months and yields an interest of 13% and the reimbursement is done by deducting 1/3 of the customer's salary monthly till the loan falls due.

4.4 Obtained data

This chapter will represent the gathered data with a help of a questionary, where the total sampling supposed to be around 630 people, however, the number of participated people reached only 514 people, which is shown in the table below, See, **Table – 4**. All outcomes are processed in IBM SPSS Software.

Table 4: Number of participants

Statistics					
		Gender	Age	Length	Income
N	Valid	514	514	514	514
	Missing	116	116	116	116

Source: Own, IBM SPSS Software.

The table below shows the gender ration of participants who responded to the questionnaire, where, out of 514 participants, 226 participants were males which is accounted for 35,9 percent and the rest 288 participants were accounted for females, 56 percent, See **Table – 5**. The planned sampling was set for 630 participants, however, the author managed to get 514 participants, which is accounted for about 82 %.

Table 5:Gender ratio

Gender		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	226	35.9	44.0	44.0
	Female	288	45.7	56.0	100.0
	Total	514	81.6	100.0	
Missing	System	116	18.4		
Total		630	100.0		

Source: Own, IBM SPSS Software.

The next question was related the length of usage the banking and its services. Where 401 participants using its services for the period of 0 – 2 years, which is accounted for 63,7 percentage. 82 participants use its services for the period of 3 – 6 years and the rest participants (31) use its services for the period of 6 years and even more. See, **Table – 6**.

Table 6: Length of usage banking services

		Frequency	Percent	Valid Percent	Cumulative Percent
		Length			
Valid	0 - 2 years	401	63.7	78.0	78.0
	3 - 6 years	82	13.0	16.0	94.0
	6 and more	31	4.9	6.0	100.0
	Total	514	81.6	100.0	
Missing	System	116	18.4		
Total		630	100.0		

Source: Own, IBM SPSS Software.

The next question was related to the income level, and to what group each participant falls. There were 5 different income groups where each participant assigned him/herself to a certain group. The results are shown in the **Table – 7**. Most of the participant's income was ranged between 201 USD to 500 USD (44 %), followed by less than 200 USD (29 %), the third listing place was taken by the group of 651 USD to 850 USD (14, 2%), and 501 USD to 650 USD (9,9 %).

Table 7: Income level of participants

		Frequency	Percent	Valid Percent	Cumulative Percent
		Income			
Valid	up to 200 USD	149	23.7	29.0	29.0
	201 USD – 500 USD	226	35.9	44.0	73.0
	501 USD – 650 USD	51	8.1	9.9	82.9
	651 USD – 850 USD	73	11.6	14.2	97.1
	851 USD – 1000 USD	15	2.4	2.9	100.0
	Total	514	81.6	100.0	
Missing	System	116	18.4		
Total		630	100.0		

Source: Own, IBM SPSS Software.

4.5   Descriptive analysis of variables

In this chapter, the author demonstrates the descriptive analysis of each variable, which is based on several questions (dimension). Where, CSAve – stand for the average of Customer Satisfaction, SQAve – for an average of Service Quality and MCAve – stands for an average of Marketing Communication. The results are shown below, In Table – 8.

Table 8: Descriptive analysis

Case Processing Summary						
	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
CSAve	514	81.6%	116	18.4%	630	100.0%
SQAve	514	81.6%	116	18.4%	630	100.0%
MCAve	514	81.6%	116	18.4%	630	100.0%

Source: Own, IBM SPSS Software.

4.5.1   Descriptive analysis of Customer Satisfaction and its Normality test

			Statistic	Std. Error
CSAve	Mean		2.8280	.02849
	95% Confidence Interval for Mean	Lower Bound	2.7720	
		Upper Bound	2.8840	
	5% Trimmed Mean		2.8256	
	Median		2.8000	
	Variance		.417	
	Std. Deviation		.64599	
	Minimum		1.00	
	Maximum		4.60	
	Range		3.60	
	Interquartile Range		.80	
	Skewness		.040	.108
	Kurtosis		-.372	.215

Source: Own, IBM SPSS Software.

Customer Satisfaction has a mean of 2,82 and standard deviation of .64. The Customer Satisfaction represents the dependent variable, both with Skewness level of .040 and with Kurtosis of -.372. Hance, the assumption of normality has been violated.

4.5.2 Descriptive analysis of Services Quality and its Normality test

SQAve				
	Mean		2.8568	.03142
	95% Confidence Interval for Mean	Lower Bound	2.7951	
		Upper Bound	2.9185	
	5% Trimmed Mean		2.8558	
	Median		3.0000	
	Variance		.507	
	Std. Deviation		.71238	
	Minimum		1.00	
	Maximum		5.00	
	Range		4.00	
	Interquartile Range		.80	
	Skewness		.014	.108
	Kurtosis		.274	.215

Source: Own, IBM SPSS Software.

Service Quality is an independent variable which is being constructed by 5 questions. Where the mean equals to 2,85 and standard deviation equals to .71. The Skewness level of SQ equals to .014 and Kurtosis equals to .274. Hance, the assumption of normality has been violated.

4.5.3 Descriptive analysis of Marketing Communication and its Normality test

MCAve				
	Mean		2.7896	.02626
	95% Confidence Interval for Mean	Lower Bound	2.7380	
		Upper Bound	2.8412	
	5% Trimmed Mean		2.7799	
	Median		2.7143	
	Variance		.355	
	Std. Deviation		.59543	
	Minimum		1.29	
	Maximum		4.57	
	Range		3.29	
	Interquartile Range		1.00	
	Skewness		.182	.108
	Kurtosis		-.410	.215

Source: Own, IBM SPSS Software.

Marketing communication is an independent variable which consists of 7 questions. Its mean equals to 2,78 and standard deviation 0,59. The Skewness level is 0,182 and Kurtosis is -0,410.

4.5.4 Test of Normality

It this chapter, the author tests all the variables which are represented by several questions for normality. The author applies the Kolmogorov – Smirnov test due to a big sample size, of 514 people. The Shapiro – Wilk test is used for a sample size of less than 100 people.

The Kolmogorov-Smirnov test is used to test the null hypothesis that a set of data comes from a normal distribution.

Table 9: Test of Normality

Tests of Normality						
	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
CSAve	.076	514	.000	.989	514	.001
SQAve	.091	514	.000	.987	514	.000
MCAve	.079	514	.000	.987	514	.000
a. Lilliefors Significance Correction						

Source: Own, IBM SPSS Software.

Based on the Kolmogorov and Smirnov test in the **Table – 9**, the sample size equals to 514 participants and thus, the significance of .01 for all variables is less than a $p – value$ of .05 %, which means that the author rejects the Null Hypothesis. Since the variables are non – normally distributed, the author should apply the Ordinary Regression Analysis.

4.5.5 Test of Model Fitting

In the next chapter, the author runs the model with Ordinal Regression Analysis to see how the data fits the model. Based on the significance level of .001 < .05, the $p – value$ is higher, meaning that the data fits the model well.

Table 10: Model fitting Tests

Model Fitting Information				
Model	-2 Log Likelihood	Chi-Square	df	Sig.
Intercept Only	1967.504			
Final	1946.633	20.871	2	.000
Link function: Logit.				

Source: Own, IBM SPSS Software.

To reconfirm the test, the author compares the Pearson and Deviance outcomes with the $p – value$, .05 meaning that, the data fits the model well.

Table 11: Goodness - of - Fit

Goodness-of-Fit			
	Chi-Square	df	Sig.
Pearson	3401.792	3652	.999
Deviance	1548.851	3652	1.000
Link function: Logit.			

Source: Own, IBM SPSS Software.

The author runs the following test of Parallel lines to see if there was no violation of proportional odds. This test helps to assess if the assumption that the parameters are the same for all categories is fair or reasonable.

Table 12: Test of Parallel Lines

Test of Parallel Lines[a]				
Model	-2 Log Likelihood	Chi-Square	df	Sig.
Null Hypothesis	1946.633			
General	1926.882[b]	19.752[c]	34	.976
The null hypothesis states that the location parameters (slope coefficients) are the same across response categories.				
a. Link function: Logit.				
b. The log-likelihood value cannot be further increased after maximum number of step-halving.				
c. The Chi-Square statistic is computed based on the log-likelihood value of the last iteration of the general model. Validity of the test is uncertain.				

Source: Own, IBM SPSS Software.

The test of Parallel line has not been violated based on its significance. Its more than alfa level chosen 0,05 alpha

4.5.6 Correlation analysis

Correlation analysis is shown in the Table – 13, there correlation analysis demonstrates the positive roots among all selected variables. However, the roots seem to have a weak correlation between each other, the highest positive correlation is 0,2 between Customer Satisfaction and Service Quality.

Table 13: Correlation analysis

Correlations		CSAve	SQAve	MCAve
CSAve	Pearson Correlation	1	.191[**]	.110[*]
	Sig. (2-tailed)		.000	.012
	N	514	514	514

SQAve	Pearson Correlation	.191**	1	.157**
	Sig. (2-tailed)	.000		.000
	N	514	514	514
MCAve	Pearson Correlation	.110*	.157**	1
	Sig. (2-tailed)	.012	.000	
	N	514	514	514
**. Correlation is significant at the 0.01 level (2-tailed).				
*. Correlation is significant at the 0.05 level (2-tailed).				

Source: Own, IBM SPSS Software.

Table 14: Coefficients

Coefficients							
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2.116	.163		12.996	.000		
	SQAve	.162	.040	.178	4.073	.001	.975	1.025
	MCAve	.089	.048	.082	1.879	.041	.975	1.025
a. Dependent Variable: CSAve								

Source: Own, IBM SPSS Software.

The coefficients of the model are seen in the Table – 14. First, the author highlights the significance of the parameters, with 0.001 and 0,041. Both values are less than 0,05 alpha, meaning that both are significant and contribute the dependent variable of Customer Satisfaction. With a one increase in the dimension of Marketing Communication Average, the dependent variable would increase by 0,089 and with one increase unit of Service Quality Average, the dependent variable would increase by 0,162.

The author also highlights the multicollinearity test in the column Statistics VIF. To be more precise, the author has used the **7th** rating as high. The test demonstrates that both values are less than 7, meaning that the model doesn't contain a multicollinearity.

4.5.7 Cronbach's alpha Testing

The author run an additional test to identify the internal reliability of the participants and their answers by running a Cronbach's alpha Test. Its measurements are available in the Chapter - 2.2 **"Methodology"**.

Table 15: Cronbach's alpha for Service Quality

Case Processing Summary			N	%
Cases	Valid		514	81.6
	Excluded		116	18.4
	Total		630	100.0

- Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.157	5

Source: Own, IBM SPSS Software.

Based on the results of the testing, the internal reliability of responses is rather unacceptable. Meaning that the survey results didn't provide the exact measurements and assumptions of the author, which indicates that Service Quality is rated in an absolutely different ways by the participants. If one customer would rate the following question "The service time is fast and informative" – as completely agree, another participant might have an absolute different opinion. What it shows is that Service Quality is not consistent.

Table 16: Cronbach's alpha for Marketing Communication

Case Processing Summary		N	%
Cases	Valid	514	81.6
	Excluded[a]	116	18.4
	Total	630	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.131	7

Source: Own, IBM SPSS Software.

The reliability of the service quality is also not consistent with its result of 0.131 Cronbach's alpha. The number of questions however were more than in the previous dimension, and that is 7. Still, in detects that the reliability of Marketing Communication as inconsistent, meaning that the questions and responses were not always met.

4.6 Summary of the performed tests

In this research, the author has divided the survey into 3 different dimensions, whereas: Customer satisfaction is being as DV, and Service Quality and Marketing Communication are as IV. Because those two, eventually impacts an overall satisfaction of a customer, thus the author applied a correlation analysis among these variables. Hence, the hypothesis is stated as following:

1) According to Bidayatul Akmal (2006) who studied the relationship between marketing communication and customer satisfaction, it showed that there is a positive relationship between these variables. Hence this study going to assume:

   H1: There is positive relationship between Marketing Communication and customer satisfaction in „The Selected Company „Cameroon.

2) According to Nur Syuhanida (2011) who studied the relationship between service quality and customer satisfaction, it showed that there is a positive relationship between these variables. Hence this study going to assume:

   H2: There is positive relationship between Service Quality and customer satisfaction in „The Selected Company „Cameroon.

To run a normality test, the author made sure that the residuals of all dimensions should be normally distributed, however, the test of normality was not proved and thus, the author had to apply the Ordinary Regression Model, See the **Chapter - 4.5.4.**

After running the normality test, the author had run the correlation test between dimensional variables, such as: Customer Satisfaction Average, Service Quality and Marketing Communication. All the variables were presented by the average number of responses, which was eventually measured by the Likert – scale method. The model turned out to have positive correlation, however, it wasn't strong. The following step was to identify the

Multicollinearity among independent variables, which also wasn't violated, See**, Table – 14**, Coefficients. The test of Goodness of Fit has shown that the data gathered fits the model well, meaning that there were no outliers in the model and that the gathered data are not skewed, which is seen in the **Table – 11**, Goodness-of-Fit.

The Coefficient analysis demonstrates that both dimensions are statistically significant with its *p – value,* **.001** for Service Quality and **.041** for Marketing Communication. Thus, two variables contributed to the dependent variable of Customer Satisfaction to some extent. Based on the T-test, more contribution is expected from Service Quality than from Marketing Communication. However, both have met the assumptions and the hypothesis of Bidayatul Akmal (2006) and Nur Syuhanida (2011) have been accepted.

4.7 Discussion of testing

The author has run a survey which was concentrated on evaluation of different dimensions and based on the results of the survey the author run statistical tests. Based on the normality test, it indicates that the responses of participants are normally distributed, based on the Likert – scale method. Meaning that there were not outliers in any question asked. Meaning that the questions were formulated correctly and made sense in relation to the Service Quality, Customer Satisfaction and Marketing Communication.

The author has accepted both hypothesis of which means that the customer satisfaction is based on the service quality provided to the clients and also the marketing communication. Service quality was presented by such statements as: The bank offers fast and efficient services, Friendliness of the bank personnel, the bank care about the success of its customers, the services are fast and informative, and bank keeps its customers informed. By answering the stated questions, the author managed to identify the positive correlation of between Service Quality and Customer Satisfaction.

The results of the testing demonstrate a positive relation to the customer satisfaction meaning that, Service quality is perceived as a value which have a positive influence of a customer satisfaction.

The questions which presented the dimension of Marketing communication were the following: the Bank offers online and offline support, the Bank send its newsletters about new offers every day/week/month, the Bank uses its social media, such as (Instagram, Twitter, Facebook) properly to attract customers, if I involve a friend/relative as a new

customer of the Eco-Bank, they offer a (monetary prize), the bank warns you about fraud actions when you log-into account online, the bank uses a double authorization to make sure that the payment is done by me, I first heard of my bank through social medial and other online means.

The results of the testing also demonstrate a positive relation of the customer satisfaction meaning that, Marketing communication is perceived as a value which have a positive influence of a customer satisfaction.

Even though, both dimensions show a positive impact on overall customer satisfaction, the Service Quality demonstrate a higher impact on a customer satisfaction, because of its t-value 4,073. Meaning that, when people responded as "Strongly agree" or "Agree" they effect the Customer satisfaction in a positive way. The same applies for the marketing communication, however, its impact is minor but still exists, with its t-value of 1,979.

The level of satisfaction increases as long as customers response positively either "Completely agree" or "Agree" to the stated question within a certain dimension.

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2.116	.163		12.996	.000		
	SQAve	.162	.040	.178	4.073	.001	.975	1.025
	MCAve	.089	.048	.082	1.979	.041	.975	1.025
a. Dependent Variable: CSAve								

5 Summary and Recommendations

5.1 Summary

The focus of the study is to carefully analyse the effect of the marketing communication for the selected company. As the goal of integrated marketing communication is to effectively coordinate and integrate the company's means of communication to convey a clear, compelling message about the selected company and the products they offer.

The selected company falls under the banking sector where the industry competition is very high in Cameroon. The hypothesis for the study includes there is positive relationship between Marketing Communication and customer satisfaction in ''The Selected Company'' as well as there is positive relationship between Service quality and customer satisfaction in ''The Selected Company''.

The study analysed other authors research and was able to identify key similarities which includes the positive relationship between marketing communication and customer satisfaction as well as positive relationship between service quality and customer satisfaction

Data was collected using google forms after a pre-set questions were asked from respondents. It was then analysed using the statistical package called IBM SPSS. Analysis of Likert-scale and ordinary least square regression was carried out.

The result of the analysis showed that there is positive relationship between marketing communication and customer satisfaction of the selected company. The result also showed that there is positive relationship between service quality and customer satisfaction of the selected company.

The overall above mentioned statistical tests helped the author to identify the extent to which those dimensions impact the customer satisfaction level. However, marketing communication contribution had a little impact and moreover, it consisted of more questions than Service Quality. The sampling group value Service Quality more than Marketing Communication.

An additional test was performed "Cronbach's alpha" test to see the internal reliability of each dimension. It helped the author to identify whether the Service Quality or Marketing Communication dimensions had a consistency level in questions which were assigned to

each dimension. The test demonstrated that the questions and responses of participants didn't align with each other. However, still it didn't impact the results of the coefficients. The analysis clearly showed service quality has more effect on the customer satisfaction than marketing communication. This signifies the need for more focus and improvement on the marketing communication in the selected company.

5.2 Recommendation

This chapter will focus on a few recommendation points for the "Selected Company" in Cameroon. The test of Cranach's alpha has detected a "Non – reliable" consistency within the dimensions of "Service Quality" and "Marketing Communication" meaning that services provided to all customers among all the branches of the "Selected Company" in Cameroon, differ. That illustrates that not all the services provided within the banking system are the same, the quality differs across all branches.

Based on that, it would be good to set – up internal requirements within a banking system so every employee would either have to pass a running course/training that would improve his/her knowledge about the services provided or pass an obligatory test which would help to employers identify the weakest points which might come-up within the services provided.

A typical training could start in the hiring process of staffs, whereby surveys focused on customer-centric questions are asked before interviews are being conducted. This will assist in finding the best marketing communication qualities in candidates. After the recruitment, separate trainings on marketing communication will be given to staffs in both course format as well as seminars.

Another recommendation is to focus more on a Service Quality in general, as its output based on a survey, around 200 customers are not quite satisfied with the services provided. And the sample applied for the Marketing Communication, where on average 183 participants disagreed with the stated questions. Hence, it would be better to focus on its tools of marketing communications and improve the service quality along the line.

The use of external marketing companies could also be effective whereby another company outside of the selected bank that are expert in the field of marketing communication. Marketing communications are intensive ventures, both in capital and human resources. The challenges are found to be huge and possibly overwhelming. Nevertheless, there are no alternatives to trying to catch up with a target markets. The prospects of growth in the banking sector depend on marketing communications more than had earlier perceived. In other to ensure this, handling can be done by experts in communications, particularly advertising, public relations, and marketing.

6 Conclusion

The Master thesis was divided into two parts, theoretical which covered the literature review which was focused on marketing communication and how bank system work in that perspective. The literature also covered the selling methods which are applied in the banking systems and the research papers which dig deep to analyse how those methods influence the customer satisfaction. The selected company is a renowned company in the Banking sector of Cameroon where similar research has been conducted in other companies in the same industry.

In this Master thesis, the author has studied the main factors that influence the degree of customer satisfaction. However, each dimension was represented by several questions to assess the degree of Service Quality, Customer Satisfaction and Marketing Communication. The survey was run among the customer of „The Selected Company" with an online form. The planned number of samplings was set for 630 people, however, the author managed to get 514 responses. The study has achieved the objective which presented the positive relationship and the objectives which were stated in the Objective Chapter – 2.1.

It studied the relationship between those dimensions with the statistical approach. The author has run the planned procedures of descriptive statistic and eventually run the Ordinary Regression Model to identify the correlation among the dimensional variables, which showed the direction of relations. The analysis of the test is seen in the Chapter 4.6.

The analysis of the study shows that service quality of the selected company is higher than the marketing communication when related to the customer satisfaction. This gives the selected company a higher chance of improving on their marketing communication as the customers already appreciate their services. Different approach to marketing communication can be adopted to the business in other to increase the quantity and quality of customers and drive in higher sales as a result.

To increase the competitive advantage of the selected company, customer-focus based marketing communication should be adopted whereby customers can be classified into different groups and then each group will have a specific marketing communication method. Instance is the direct approach of banking advertisement to university students whereby the bank sponsors programmes and create a mini hub in university. That way, the banks are brought to the student instead of the students coming to the bank.

As effective marketing communication is an essential part of a business and impact positively on the company in the long run, there is need to constantly do more research in the field.

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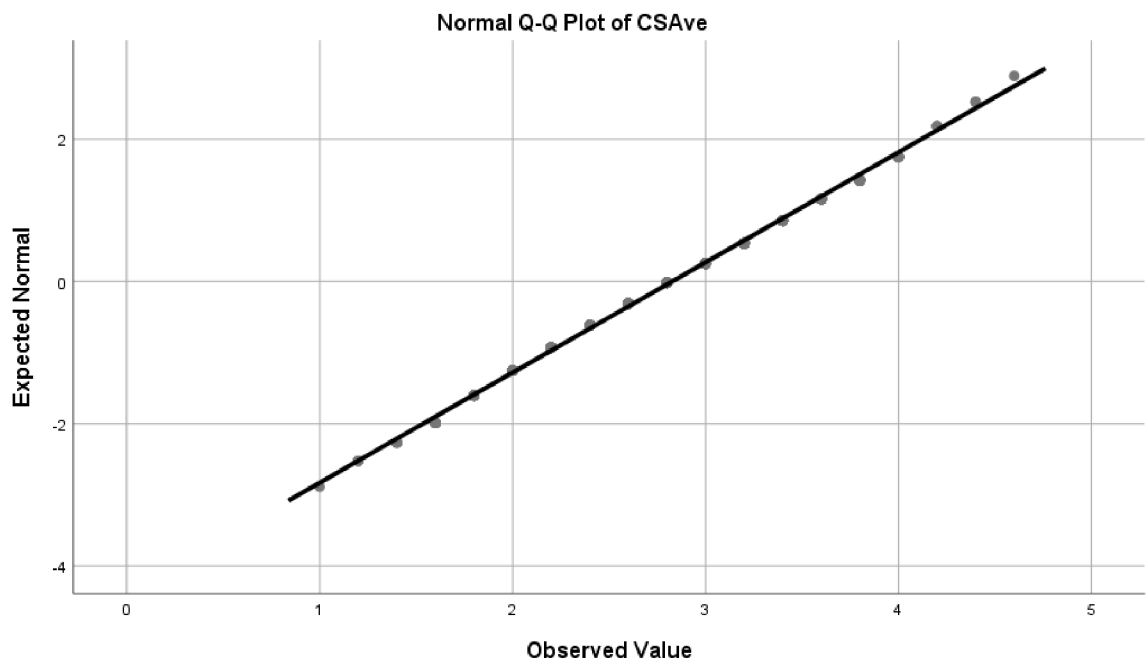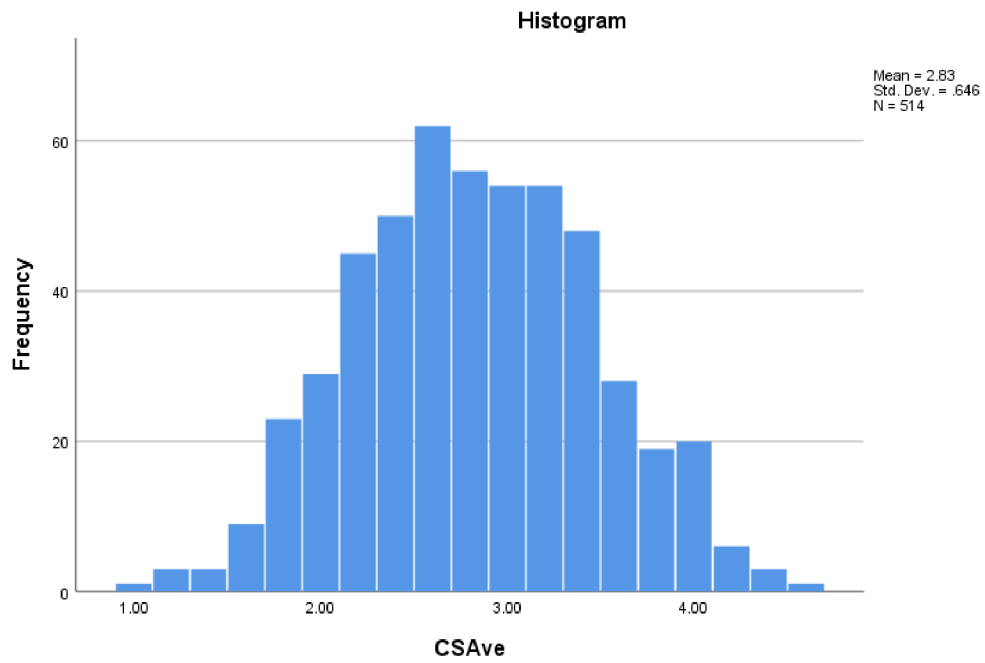
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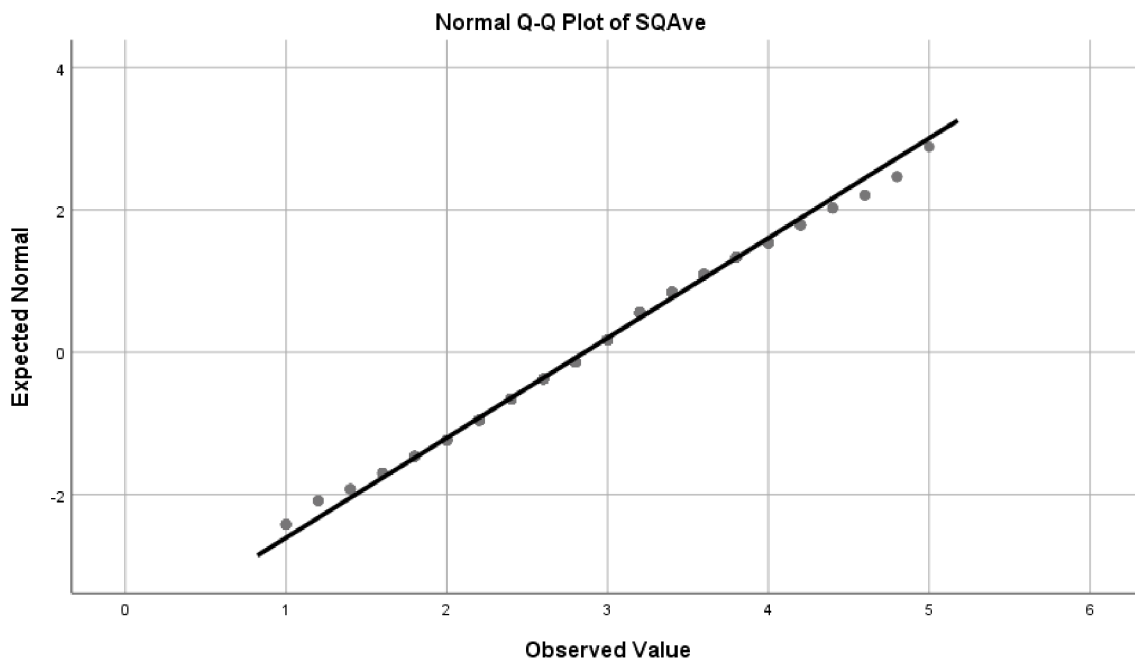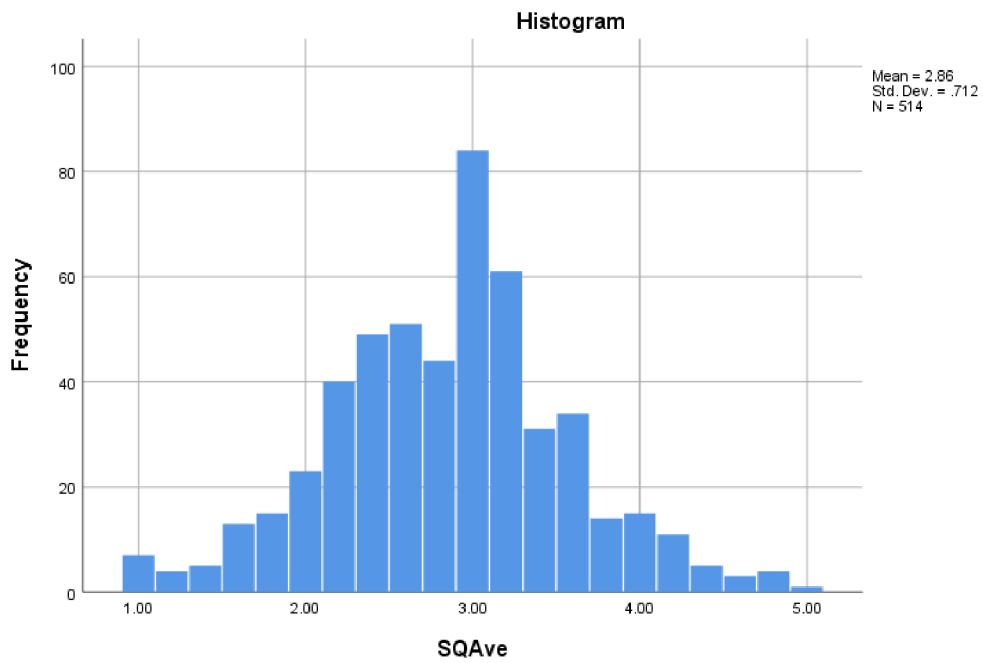
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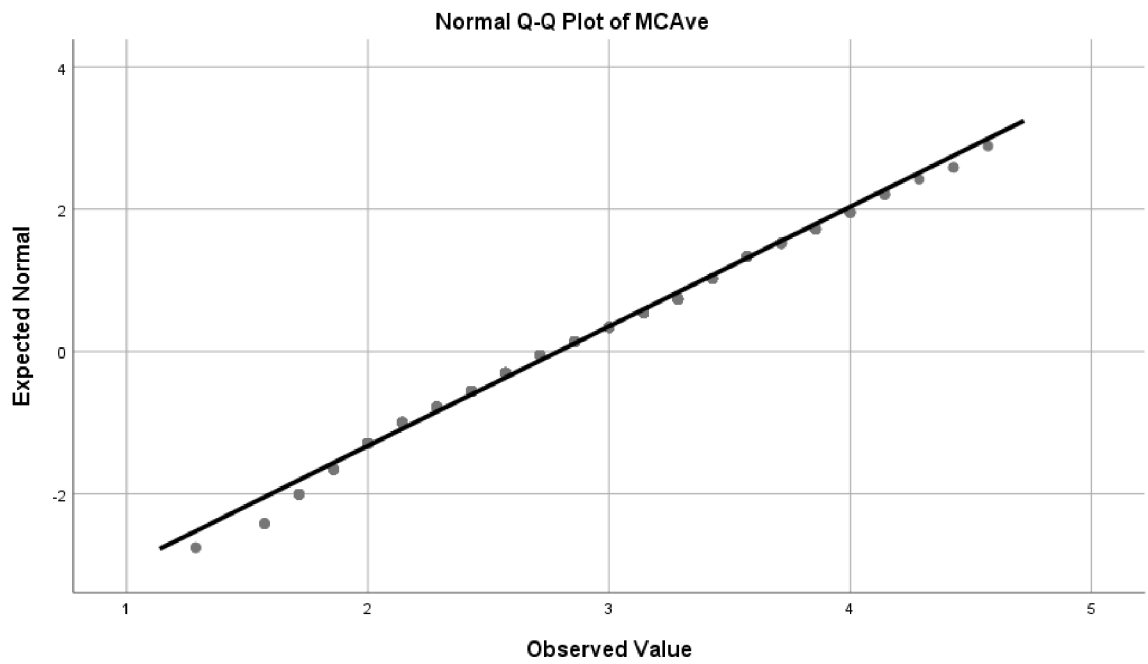
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8 Appendix

Histogram

Mean = 2.83
Std. Dev. = .646
N = 514

Normal Q-Q Plot of CSAve

Histogram

Mean = 2.86
Std. Dev. = .712
N = 514

Normal Q-Q Plot of SQAve

Histogram

Mean = 2.79
Std. Dev. = .595
N = 514

Normal Q-Q Plot of MCAve

63
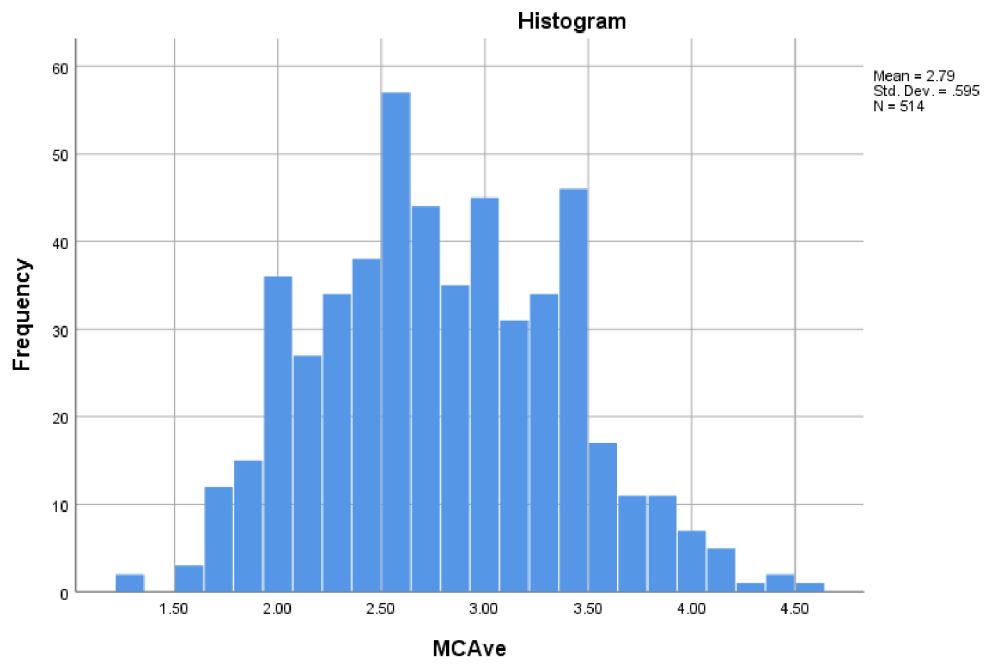
Parameter Estimates

Parameter		B	Std. Error	95% Wald Confidence Interval		Hypothesis Test			Exp(B)	95% Wald Confidence Interval for Exp(B)	
				Lower	Upper	Wald Chi-Square	df	Sig.		Lower	Upper
Threshold	[CSAve=1.00]	-4.390	1.0930	-6.532	-2.247	16.129	1	.000	.012	.001	.106
	[CSAve=1.20]	-2.997	.6669	-4.305	-1.690	20.199	1	.000	.050	.014	.184
	[CSAve=1.40]	-2.431	.5812	-3.570	-1.292	17.501	1	.000	.088	.028	.275
	[CSAve=1.60]	-1.582	.5085	-2.579	-.586	9.683	1	.002	.206	.076	.557
	[CSAve=1.80]	-.635	.4731	-1.562	.292	1.801	1	.180	.530	.210	1.340
	[CSAve=2.00]	-.008	.4634	-.916	.900	.000	1	.986	.992	.400	2.460
	[CSAve=2.20]	.616	.4599	-.285	1.518	1.796	1	.180	1.852	.752	4.562
	[CSAve=2.40]	1.127	.4603	.225	2.029	5.994	1	.014	3.086	1.252	7.608
	[CSAve=2.60]	1.658	.4631	.751	2.566	12.822	1	.000	5.251	2.118	13.016
	[CSAve=2.80]	2.108	.4664	1.193	3.022	20.420	1	.000	8.228	3.298	20.526
	[CSAve=3.00]	2.558	.4704	1.636	3.480	29.577	1	.000	12.915	5.136	32.472
	[CSAve=3.20]	3.079	.4760	2.146	4.012	41.843	1	.000	21.740	8.552	55.264
	[CSAve=3.40]	3.687	.4832	2.740	4.634	58.217	1	.000	39.924	15.485	102.933
	[CSAve=3.60]	4.204	.4920	3.240	5.169	73.013	1	.000	66.965	25.530	175.654
	[CSAve=3.80]	4.739	.5061	3.747	5.731	87.678	1	.000	114.321	42.396	308.265
	[CSAve=4.00]	5.889	.5706	4.771	7.007	106.533	1	.000	361.044	118.005	1104.641
	[CSAve=4.20]	6.823	.6907	5.469	8.176	97.566	1	.000	918.401	237.185	3556.121
	[CSAve=4.40]	8.217	1.1079	6.045	10.388	54.999	1	.000	3702.329	422.072	32476.062
SQAve		.425	.1092	.211	.639	15.118	1	.001	1.529	1.234	1.894
MCAve		.250	.1317	-.008	.508	3.612	1	.047	1.284	.992	1.663
(Scale)		1[a]									

Dependent Variable: CSAve

Model: (Threshold), SQAve, MCAve

a. Fixed at the displayed value.