

Journal of  
**Strategic Management**  
(JSM)



**THE EFFECT OF STRATEGIC ADVERTISING ON  
CONSUMER BRAND LOYALTY: A CASE OF  
BRITAM ASSET MANAGERS LIMITED, NAIROBI,  
KENYA**

Sheila Mallowah, Richard Maswili



## THE EFFECT OF STRATEGIC ADVERTISING ON CONSUMER BRAND LOYALTY: A CASE OF BRITAM ASSET MANAGERS LIMITED, NAIROBI, KENYA

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### Abstract

**Purpose:** The purpose of the study was to establish the effect of strategic advertising on consumer brand loyalty.

**Methodology:** The study used the descriptive research design. The population of this study comprised of a total of 6,500 Britam Asset Managers Limited customers. The target population comprised all of Britam Asset Managers Limited customers within Nairobi. The sample size of this study was 357 respondents. Both Stratified sampling and random sampling techniques were used to select the sample. The primary data was collected through questionnaires. The data collected was then subjected to both quantitative and qualitative analysis. The findings of the research study were presented using appropriate graphs, frequency tables and charts. Statistical Packages for Social Sciences (SPSS) was used.

**Results:** The findings showed that, strategic advertising created awareness of the company's products and services, it also assured customer of the safety of their investments with the company and finally convinced customers to continue using products and services. The study also identified factor that affect customer brand loyalty which included; high quality perception of the, company's products and services, popularity of the firm's brand name, firm's experience in the financial service industry, the experience of the company's key staff members among others. Further, the results in indicate that strategic advertising had a positive significant association with consumer brand loyalty.

**Unique contribution to theory, practice and policy:** The study recommended that companies need to position their brands in the minds of consumers in order to achieve desired goals of their strategic advertising. The study also recommended that companies have to break the clutter by evolving innovative ways to attract the attention of the target audience and boost their customer's loyalty.

**Keywords:** Strategic advertising, consumer brand loyalty, customers' purchasing decisions.

## **1.0 INTRODUCTION**

### **1.1 Background of the Study**

Strategic advertising is meant to create awareness, convince customer to purchase and continuously purchase a given brand. The main intention of strategic advertising is the building up of an image. Keller (1993) succinctly defines corporate image as the 'perception of an institution reflected in the relations held in consumer memory. It is through the awareness created by strategic advertising about a brand that customer make a decision to purchase a given products or not. Strategic advertising is a key strategy used by organizations to invite customers to consider purchasing a given brand the next time they are shopping. It is assumed that it creates information in the customer top mind of the existence of a given product.

Consumer brand loyalty measures the attachment that a customer has to a brand. It reflects how likely a customer will be to switch to a different brand when the brand makes a change in price or other product features. Brand loyalty is one of the many advantages of creating a positive brand image of the product (Keller, 1998).

The most popular and effective strategic advertisements appeal to the emotions of customers by promising them that by consuming their product they will (Sharma & Kumar, 2006). If the emotional needs of the potential customers are met; then as the marketer you are assured of a sale. If they feel safe enough about that product it will encourage repeat purchasing of the said product leading to loyalty to that brand. Brand loyalty is the end result of an effective strategic advertisement and most firms would love to have loyal customers due to the benefits of profitability; increase market share and cheaper strategic advertising costs in future as the loyal customers help them market by giving referrals to their family and friends (Batra, 2005). Britam Asset Managers Limited, previously known by as British-American Asset Managers Limited, is a wholly owned subsidiary of Britam Holding Group and the sister company to Britam Insurance Company (Kenya) Limited, Britam Insurance Company (Uganda) Limited, Britam Insurance Company (Rwanda) Limited, Bramer Properties Limited, Britam Insurance Company (South Sudan) Limited, Real Insurance Company Limited (Kenya), Real Insurance Tanzania Limited, Real Insurance Company of Malawi Limited and Real Comphania de suguros de Mozambique.

### **1.2 Problem Statement**

In a highly volatile business environment concepts of strategic advertising and consumer brand loyalty are important in establishing competitive advantage. A lot of literature on strategic advertising and consumer brand loyalty dwells on organizations that trade in tangible goods while there remains little if no research on organizations dealing with intangibles such as the financial services industry. It is therefore imperative for an empirical research to be conducted in order to gain insights into the effect that strategic advertising has on consumer brand loyalty in this industry and specifically draw a conclusion on whether strategic advertising indeed has an effect on consumer brand loyalty in Britam Asset Managers Limited. In the recent past, Britam Asset Managers Limited has undergone expansion, change of name

and change of management. The company has therefore resorted to strategic advertising to ensure it remains competitive and keep its customers' loyalty.

On a global perspective, a number of studies have been done with regards to strategic advertising and consumer brand loyalty. Hamid (2013) argued that it is expensive to gain new customers as compared to the costs incurred to keep existing ones, especially when the existing customers are satisfied with or like the brand. (Silvuka, 2012) opine that strategic advertising is meant to create awareness, convince customers to purchase and continuously purchase a given brand. Sharma and Kumar (2006) deduced that if customers feel safe enough about products, this will encourage repeat purchasing of the said product leading to loyalty to that brand. According to Batra (2005), brand loyalty is the end result of an effective strategic advertisement and most firms strive to have loyal customers due to the benefits gained such as profitability, increased market share and cheaper strategic advertising costs in future.

Local studies have also been done with regards to strategic advertising and customer loyalty. Khan and Rajput (2014) examined the impact of deceptive strategic advertising on customer behavior and attitude from literature view point. Osero (1990) carried out a study on strategic advertising and the consumer behavior and choice with reference to consumer protection law.

These studies were done in product driven organizations, as such, their findings cannot be reasonably expected to apply to Britam Asset Managers Limited since it operates in a very dynamic and competitive environment financial service industry. This study therefore seeks to fill this research gap by answering the research question: what is the effect of strategic advertising on consumer brand loyalty at Britam Asset Managers Limited?

### **1.3 Research Objective**

The objective of this study was to establish the effect of strategic advertising on consumer brand loyalty, a case of Britam Asset Managers Limited.

## **2.0 LITERATURE REVIEW**

### **2.1 Theoretical Review**

#### **2.1.1 Recency Theory and Advertising**

Recency theory holds that advertisements and promotions are important in promoting a product among customers especially when they air immediately prior to a target customer's decision making time which according to Krajbich, Armel, and Rangel (2010), ranges from 1.7 seconds for the easiest choices to 2.7 for the most difficult ones. Studies examining more complex choices, those involving six to twelve options, have reported reaction times to be between 6 to 18 seconds (Pieters & Warlop, 1999; Chandon, Hutchinson, Bradlow, and Young, 2009). Marketers target this range of time because they have optimal influence on the consumer and can convince them to take an action of purchase. This theory holds that recent memories captured by the mind and sight of an individual are easily remembered compared to images seen in the far past (Calkins, 1896). Individual consumers can easily associate themselves with the advertisements they have seen and experienced in the recent past as

compared to those encountered a long time in the past (Crowdey, 1976). Recency is based on the idea that strategic advertising influences the brand choices of those consumers who are ready to buy. In order for organizations to influence the mind set of customers towards choosing their product over that of a competitor, they need to constantly remind the customer of their products existence and its benefits. This explains the reason behind many enterprises huge budget expenditures on strategic advertising (Ephron, 1997).

## **2.2 Empirical Review**

Several studies have been conducted on the effects of strategic advertising and customer brand loyalty. For instance, Macharia (2015) examined factors that influence the choice of television as a medium of strategic advertising by manufacturing companies in Nairobi, Kenya. The findings revealed that television advertising helps the consumer maximize utility while carrying out shopping. Further, the findings show that customer attitude; promotional objective and social cultural factors affect the choice of television as a medium of strategic advertising by manufacturers in Nairobi.

Sharma (2012) examined advertising effectiveness by seeking to understanding the value of creativity in advertising by conducting a review study in India. This study represents how creativity impacted advertising, also understanding the value of creativity in advertising through the review of various literatures. The importance of creativity factor in advertising has got wide recognition by many researchers, practitioner, but there is a miss of true and systematic research to define advertising creativity and how it relates to ad effectiveness. The review study discusses some campaigns that have left their strong impression on consumers. The presented review study tries to come up with some evidence of creativity by reviewing expert views, past literature in advertising, studied advertising campaign and marketing activities. The study discusses different forums on how creativity works, and what makes an ad to travel good or poorly. It summarized the value of creativity in advertising through expert interviews, published material and related secondary data to understand the logic.

Rinta-Kanto (2012) examined the effect of traditional advertising campaigns on online affiliate channel performance - a case of a leading international hotel booking website. The main objective of this study was to examine how traditional advertising campaigns affect the online affiliate channel's performance. The research has focused specifically on how advertising in multiple media channels influences the sales performance of other channels. The second objective of this study was to provide a better understanding of affiliate marketing, a specific form of digital advertising, as it remains a largely untouched area of academic research. Based on the analysis it was found that overall traditional advertising campaigns have a significant positive effect on the affiliate channel when measured by sales revenue and the number of sales. Sale promotion advertising has an especially positive effect on the affiliate channel. The results suggest that as offline advertising and affiliate marketing create a significant positive synergy effect, the affiliate channel should be regarded as an important part of the overall marketing mix.

Khan and Rajput (2014) examined the impact of deceptive strategic advertising on customer behavior and attitude from literature viewpoint. The findings from the literature suggest and confirm that more or less every product producer and service provider is somehow engaged in lifting false claims and exaggerations which is deceptions; while, promoting and campaigning for the products and services.

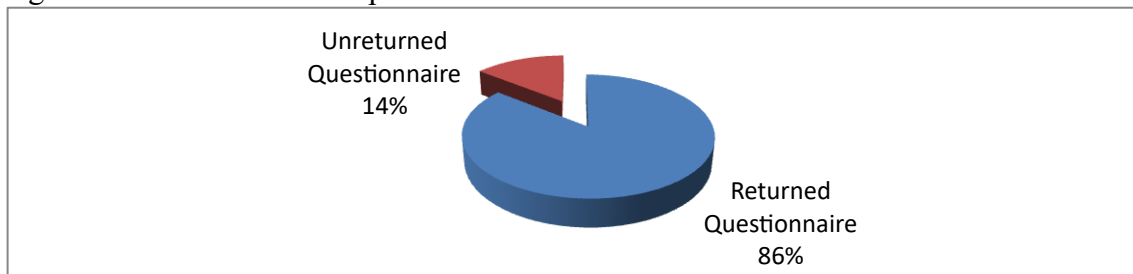
### 3.0 RESEARCH METHODOLOGY

The study used the descriptive research design. The population of this study comprised of a total of 6,500 Britam Asset Managers Limited customers. The target population comprised all of Britam Asset Managers Limited customers within Nairobi. The sample size of this study was 357 respondents. Both Stratified sampling and random sampling techniques were used to select the sample. The primary data was collected through questionnaires. The data collected will then be subjected to both quantitative and qualitative analysis. The findings of the research study were presented using appropriate graphs, frequency tables and charts. Statistical Packages for Social Sciences (SPSS) was used.

### 4.0 RESULTS AND DISCUSSIONS

#### 4.1 Response Rate

Figure 1 shows results of response rate.



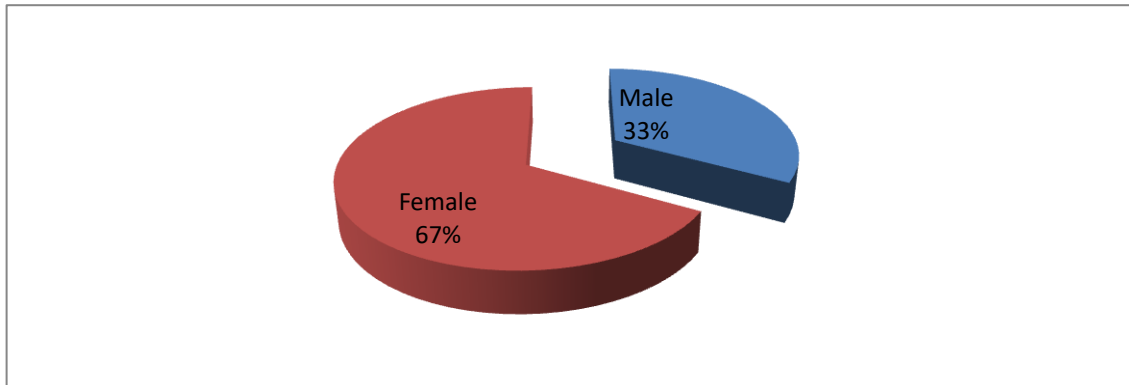
**Figure 1 Response Rate**

The total number of questionnaires issued was 357 out of which only 306 questionnaires were properly filled and returned which represented a response rate of (306) 85.7%.

#### 4.2 Demographics Characteristics of the respondents

##### 4.2.1 Gender of Respondents

The study sought to find the gender of the respondents.

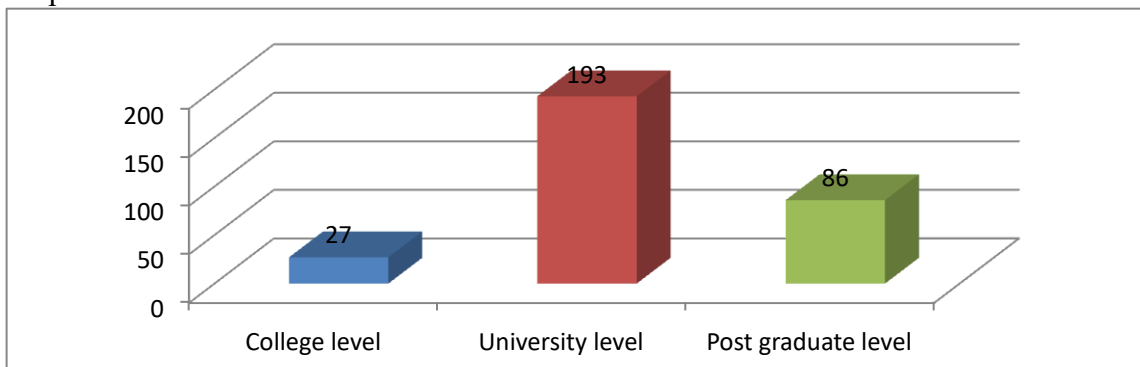


**Figure 2 Gender of the Respondents**

Figure 2 indicate that (205) 67% of the respondents who participated in this study were female, male respondents were (101) 33%. The findings showed that there are a higher number of female customers than there are male at Britam Asset Managers. Melnyk, Van Osselaer, and Bijmolt (2009) findings revealed that female customers are more loyal than male customers.

#### 4.2.2 Level of Education of the Respondents

Respondents were asked to indicate their level of education.



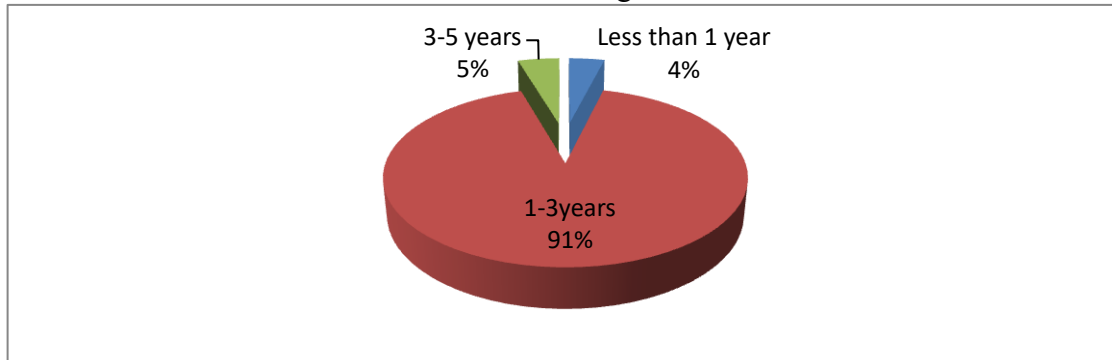
**Figure 3: Education Level of the Respondents**

The results on the level of education of the respondents indicate that (193) 63.1% of the respondents had undergraduate degree while those who had post graduate level of education were (86) 28.1% and finally (27) 8.8% respondents indicated to have college level of education.

This was good for the study since most of the respondents were well educated and could understand the questions in the data collection instruments. The findings further revealed that a large percentage of the customers for Britam Asset managers Limited were well educated. Suh, Greene, Israilov and Rho (2015) findings supported the belief that customer education can play an important role in building and enhancing customer loyalty.

### 4.2.3 Customer Experience of the Respondents

The respondents were also required to indicate how long they had been customers with Britam Asset managers Limited.

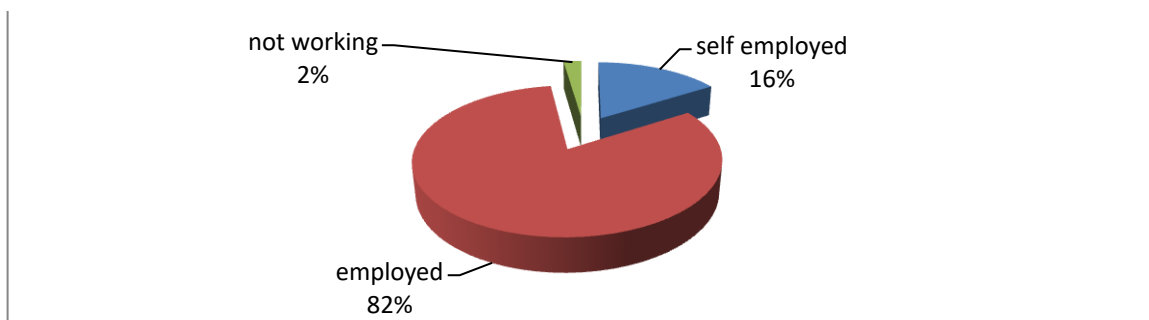


**Figure 4: Work Experience of the Respondents**

The findings indicate that (280) 91% of the respondents had been customer for a period of between 1-3 years. Those that indicated they had been customers for less than 1 year and between 3-5 years were (12) 4% and (14) 5% respectively. This was good for the study since new customers are well placed to inform the study on what motivated them to choose Britam Asset managers limited over other firms. The older customers revealed what factors made them loyal to Britam Asset managers Limited. According to Carbone and Haeckel (1994) experience is the take-away impression formed by people encounters with products, services, and businesses a perception produced when humans consolidate sensory information. The author argued that customer experience influenced their loyalty to product and services.

### 4.2.4 Employment Status

The results revealed that (250) 82% of the respondents that participated in this study indicated that they were in employment while (49) 16% indicated that they were in self employment. Those who indicated that they were not working were (7) 2% of the respondents. This was desirable to the study since most of the respondents had income therefore they could afford products and services offered by Britam Asset managers Limited. Homburg and Giering (2001) noted that the level of income of customer affects their loyalty to product and service.





**Figure 5: Work Experience of the Respondents**

**4.3 Effectiveness of Strategic Advertising in Building Consumer Brand Loyalty**

The study sought to evaluate the effectiveness of strategic advertising in building consumer brand loyalty at Britam Asset Managers Limited. The respondents were to rank the level of influence of strategic advertising as measured by the statements in the table below.

**Table 1: Effectiveness of Strategic Advertising**

	<b>Not influential</b>	<b>Slightly influential</b>	<b>Somewhat influential</b>	<b>Very influential</b>	<b>Extremely influential</b>
Created awareness of the company's products and services	14.4%	12.7%	27.1%	36.9%	8.8%
Convinced me to continue using products and services of Britam Asset Managers Limited	18.3%	4.9%	22.2%	36.9%	17.6%
Assured me of the safety of my investments with the company	18.3%	0.0%	9.5%	26.1%	46.1%
Reminded me of the company's existence	29.1%	7.8%	35.9%	8.8%	18.3%

The study result revealed that (44) 36.9% of the respondents indicated that strategic advertising creation of awareness of the company's products and services was very influential to building consumer brand loyalty. Those who indicated it was extremely influential were (27) 8.8%. On whether strategic advertising convinced customers to continue using products and services of Britam Asset Managers Limited, (113) 36.9% of the respondents rated it as a very influential factor while 68 (22.2%) rated it as somewhat influential. Another (54) 17.6% of the respondents indicated that strategic advertising was extremely influential in convincing them to continue using products and services of Britam Asset Managers Limited. Above forty percent (141, 46.1%) of the respondents also indicated that strategic advertising was extremely influential in assuring them of the safety of their investment with the company. The study

revealed that (110) 35.9% of the respondents felt that strategic advertising was somewhat influential in reminding them of the existence of the company.

The results are given in Table 2 below.

**Table 2: Effectiveness of Strategic Advertising**

	Count	Mean Score	Standard Deviation
Created awareness of the company's products and services	306	3.13	1.19
Convinced me to continue using products and services of Britam Asset Managers Limited	306	3.16	1.30
Assured me of the safety of my investments with the company	306	3.82	1.48
Reminded me of the company's existence	306	2.79	1.42

All the statements had a mean of above 3 which implies that majority of the respondents felt that strategic advertising was very influential in building customer brand loyalty. Advertising attract buyers who will be loyal customers for many years to come or might start the development of positive attitudes or brand equity that will culminate in purchase much later (Silvuka, 2012).

Advertising also influences consumer and his decision making in a number of ways. It not only educated him about his problems or needs, provides required information and assists him in comparing the various alternatives and arriving at final decision. As it is a cyclical process, it also has impact over the post purchase behavior of the consumer. Often, the consumers are either not aware of their needs or are confused about their problems. According to Hammad (2003) advertising provides clues; therefore advertising provides the consumer motives to purchase the advertised product. As in the present scenario the strategy is to keep on changing or improving the product or its features, it becomes imperative to inform the consumers about the minor innovations and the way it can solve their problems.

Advertising also provides the necessary support after the consumer has made the purchase. If the consumers experience dissonance or discomforts moving to their purchase decision, then

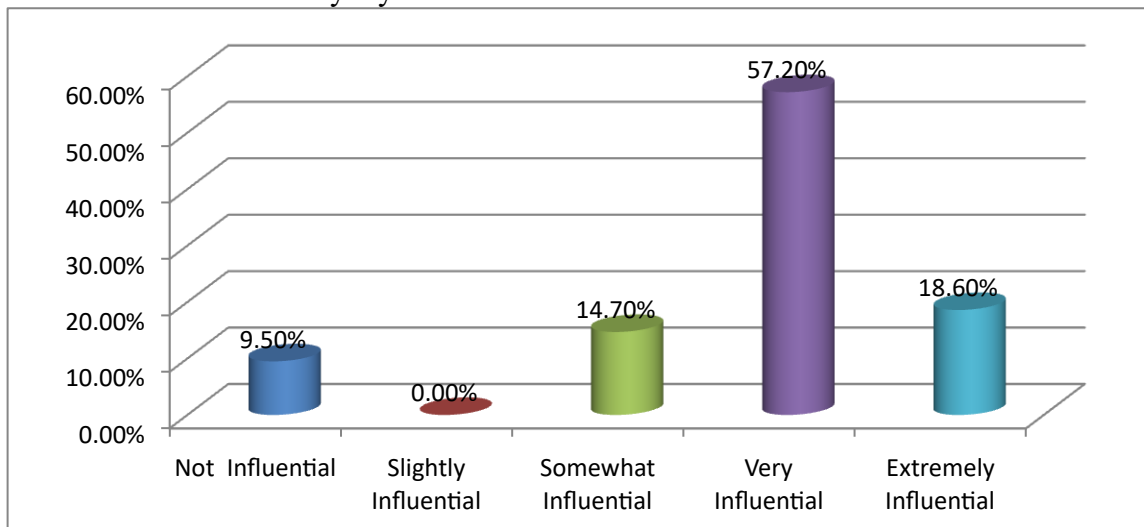
advertisement reduce this feeling of discomfort by providing information on the products attributes. It is even more necessary to neutralize the impact of the advertisements of rival brands (Charles, 1998).

#### 4.4 Factors Affecting Brand Loyalty

The study also sought to find out factors that affect customer brand loyalty.

##### 4.4.1 High Quality Perception of the Company's Products and Services

The study sought to find out whether high quality perception of the company's products and services affected brand loyalty.



**Figure 6: High Quality Perception**

The results indicate that majority (57.2%) of the respondents felt that high quality perception of customer products and service was very influential in building customer brand loyalty.

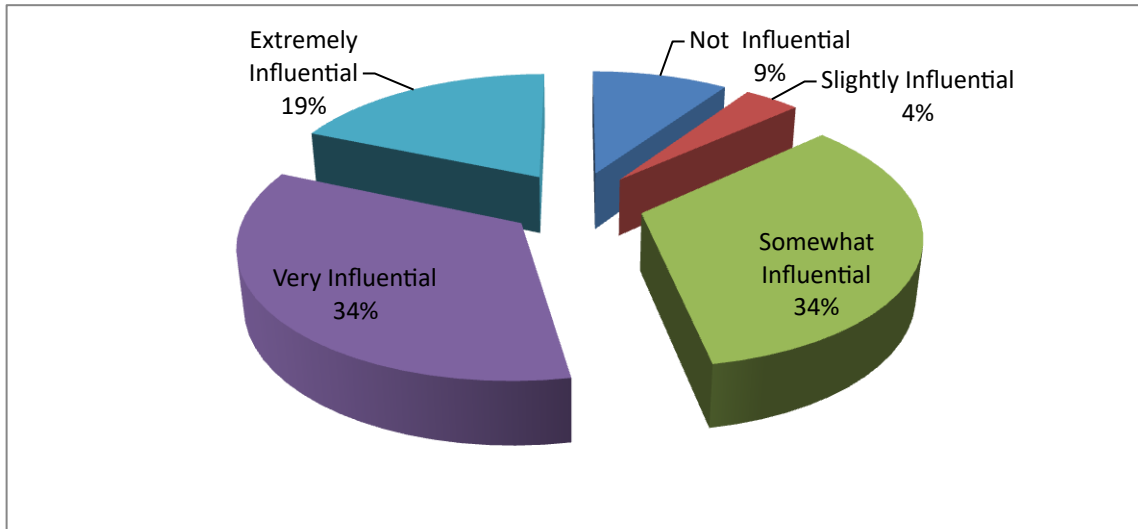
These findings imply that high quality perception influences customer's brand loyalty. High quality perception can be created by strategic advertising of company's products and services.

Although strategic advertising is responsible for popularizing brands but it is also meaningful in creating brand awareness and elicit customer's interest.

Elsewhere Aaker (1996) related perceived quality to demographic information of customers and established that perceived quality will be affected by factors such as previous experience, education level, and perceived risk and situational variables such as purchase purpose, purchase situation, time pressure, and social background from consumers.

##### 4.4.2 Popularity of the Firm's Brand Name

The study also sought to establish if popularity of the firm's brand name affected customer brand loyalty.

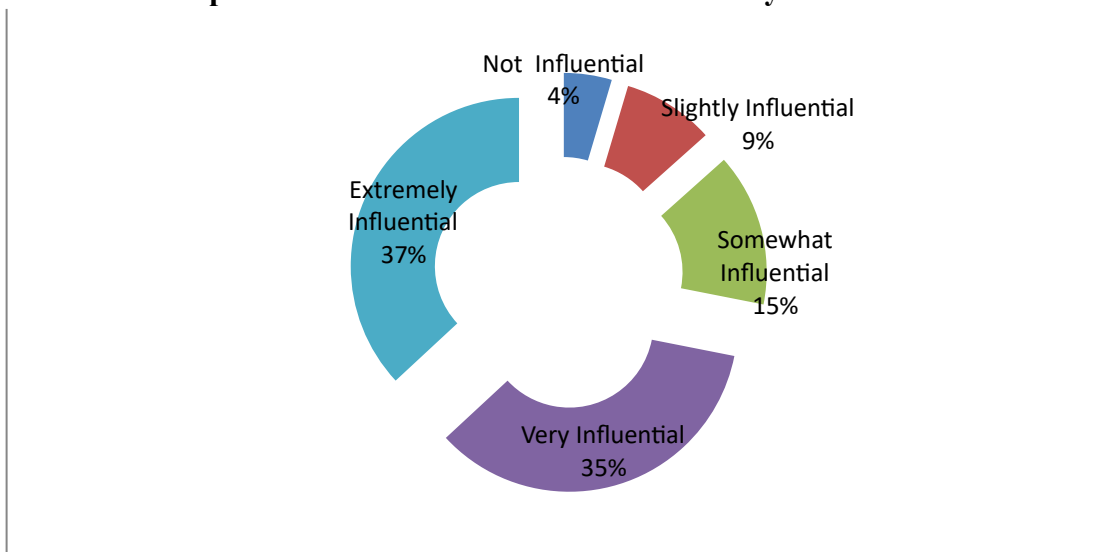


**Figure 7: Popularity of the Firm's Brand Name**

The findings indicated that (105) 34.3% of the respondents felt that popularity of the firm's brand name was very influential in building customer brand loyalty.

These findings imply that popularity of the firm's brand name is critical in building customer brand loyalty. To achieve high popularity firms need to invest in strategic advertising if they have to achieve high customer's brand loyalty.

#### 4.4.3 Firm's Experience in the Financial Service Industry

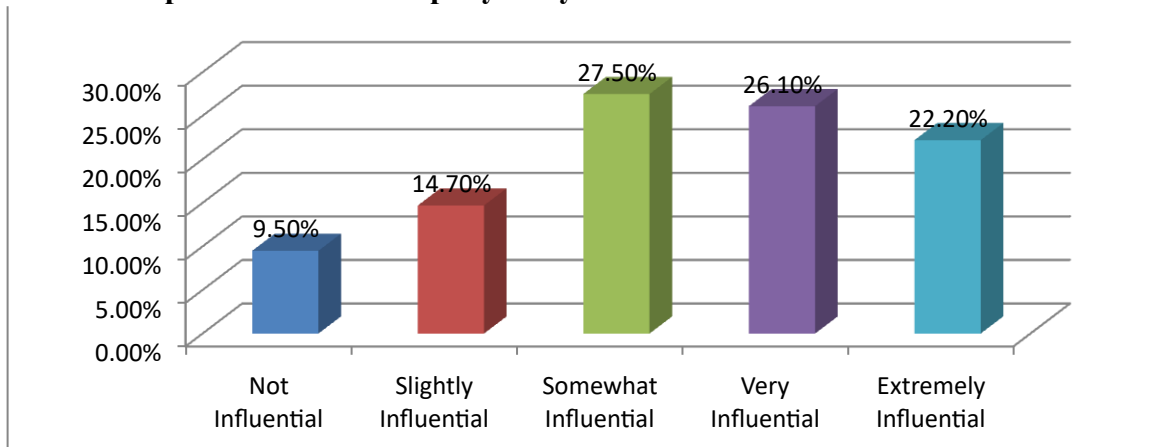


**Figure 4.8: Firm's Experience in the Financial Service Industry**

The study established that (113) 36.9% of the respondents also indicated that firm's experience in financial service industry was extremely influential in building customer brand loyalty. This

implies that customer tend to be more loyal to firms with experience in financial matters compared to those with less experience.

#### 4.4.4 The experience of the company’s key staff members

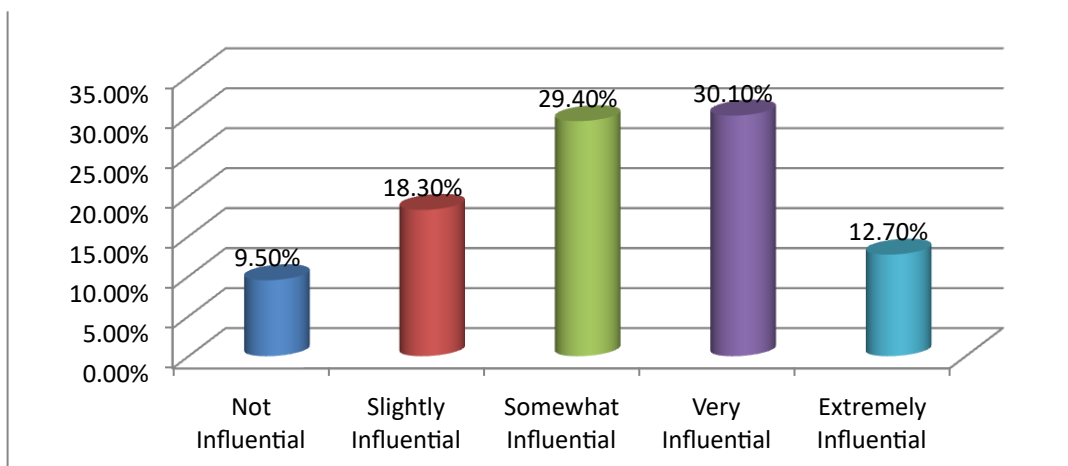


**Figure 4.9: Experience of the Company’s Key Staff Members**

Exactly (84) 27.5% of the respondents also indicated that experience of the company’s key staff members was somewhat influential in building customer brand loyalty. This implies that experience of the company’s key staff members was very important in building customer brand loyalty.

#### 4.4.5 Ability to Recall Britam Asset Managers Limited as a Brand

The results of the respondents are shown in the table below.



**Figure 4.10: Ability to recall a Firm as a brand**

The respondents also indicated that ability to recall Britam Asset Managers Limited as a brand was a very influential factors in building customer brand loyalty.

#### 4.4.6 Trust in Firm’s Brand

The study sought to establish whether trust in firm's brand affected the loyalty of customers.

**Table 3: Trust in Firm's Brand**

<b>Response</b>	<b>Percentage</b>
Not Influential	9.5%
Slightly Influential	9.5%
Somewhat Influential	19.3%
Very Influential	35.3%
Extremely Influential	26.5%
Mean Score	4
Std Dev	1.24

The results indicate that the respondents felt that trust in firm's brand was a very influential factor in building customer brand loyalty. This finding implies that firms that are more trusted have more loyal customers than those that are less trusted.

#### 4.4.7 The Depth of Cover of the Company's Products and Services

**Table 4: Depth of Cover of the firm's Products and Services**

<b>Response</b>	<b>Percentage</b>
Not Influential	4.6%
Slightly Influential	8.8%
Somewhat Influential	32.4%
Very Influential	26.1%
Extremely Influential	28.1%
Mean Score	4
Std Dev	1.12

The result showed that (99) 32.4% of the respondents indicated that depth of cover of the company's products and services was somewhat influential in building customer brand loyalty. This implies that depth of cover of the company's products and services was very important in building customer brand loyalty.

#### 4.4.8 The suitability of the firm's products and services to my financial needs

The study sought to establish whether suitability of the firm's products and services to customer's financial needs affected the loyalty of customers.

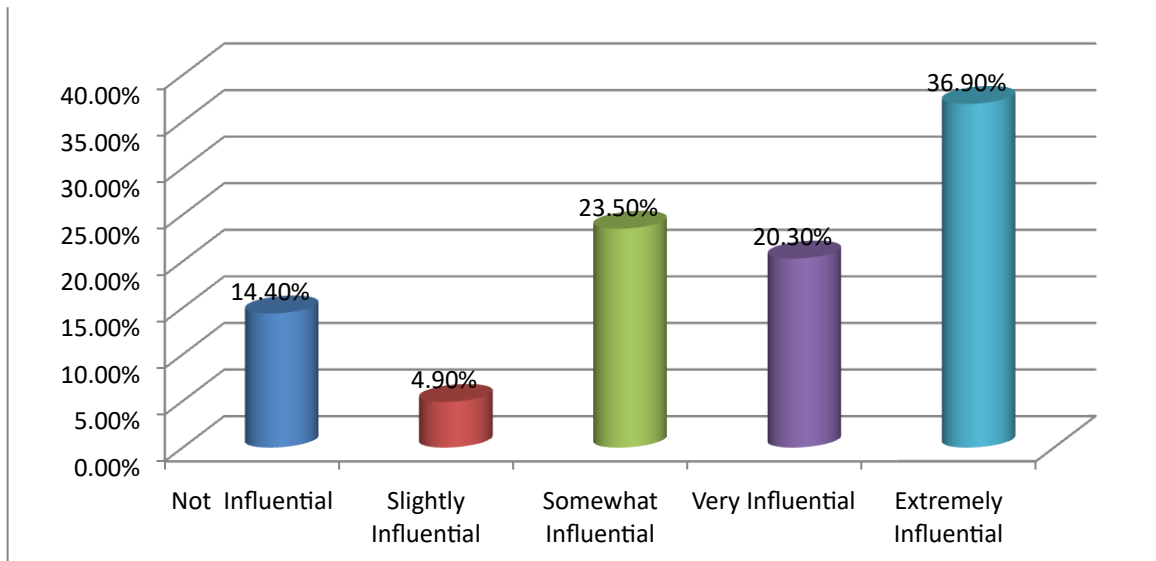
**Table 5: Suitability of the Firm's Products and Services**

<b>Response</b>	<b>Percentage</b>
Not influential	4.6%
slightly influential	9.8%
somewhat influential	34.0%
very influential	37.9%
extremely influential	13.7%
Mean Score	3
Std Dev	1.00

The results indicate that the respondents felt that suitability of the firm's products and services to customer's financial needs was a very influential factor in building customer brand loyalty. This finding implies that firms that have more suitable products and services to customer's financial needs also have more loyal customers than those that have less suitable products and services.

#### 4.4.9 The Prices Charged for Products and Services

The study aimed to establish whether prices charged for products and services affected the loyalty of customers.

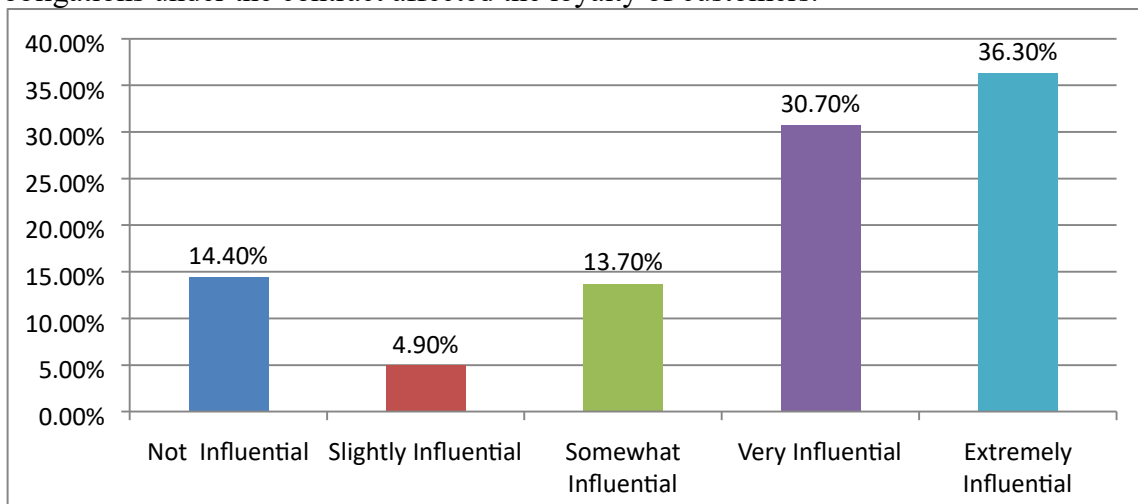


**Figure 11: Prices Charged for Products and Services**

The results indicate that the respondents felt that prices charged for products and services was an extremely influential factor in building customer brand loyalty. This finding implies that firms that have more suitable prices for their products and services also have more loyal customers than those that have less suitable prices for their products and services.

#### 4.4.10 The Ease with Which the Company Honors Its Obligations under the Contract

The study further aimed to establish whether ease with which the company honors its obligations under the contract affected the loyalty of customers.



**Figure 12: Ease to Honor Contract Obligations**

The results indicate that the respondents felt that this factor was an extremely influential factor in building customer brand loyalty. This finding implies that firms that honored their



obligation in their contract also have loyal customers than those that breach their contract obligations.

#### 4.4.11 High Quality of the Company's Customer Service

The study sought to establish whether high quality of the company's customer service affected customer brand loyalty.

**Table 6: High Quality of the Company's Customer Service**

Response	Percentage
Not Influential	9.5%
Slightly Influential	0.0%
Somewhat Influential	24.5%
Very Influential	43.5%
Extremely Influential	22.5%
Mean Score	4
Std Dev	1.11

The results indicate that the respondents felt that this factor was also a very influential factor in building customer brand loyalty. This finding implies that firms that had high quality customer service are likely to have loyal customers compared to their counterparts.

#### 4.4.12 Easy Accessibility to the Company's Offices Countrywide

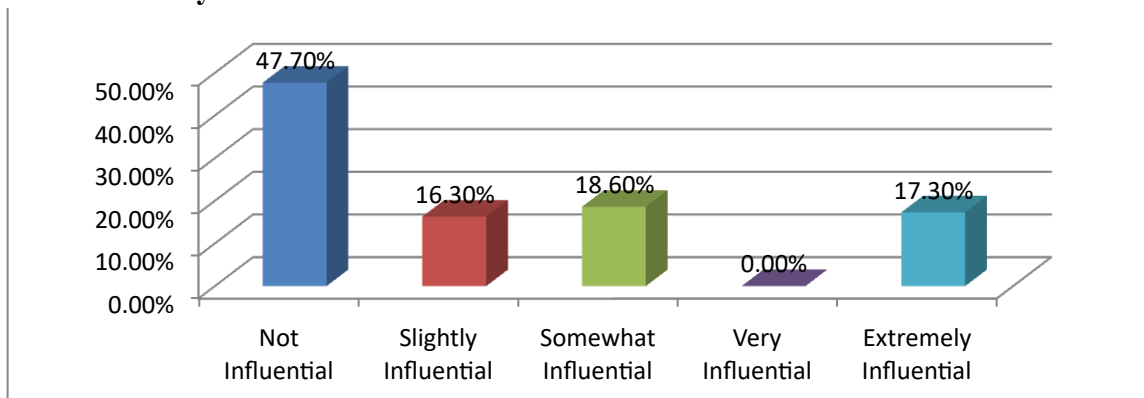
**Table 7: Easy Accessibility to the Company's Offices**

Response	Percentage
Not Influential	19.3%
Slightly Influential	13.4%

Somewhat Influential	33.3%
Very Influential	12.7%
Extremely Influential	21.2%
Mean Score	3
Std Dev	1.37

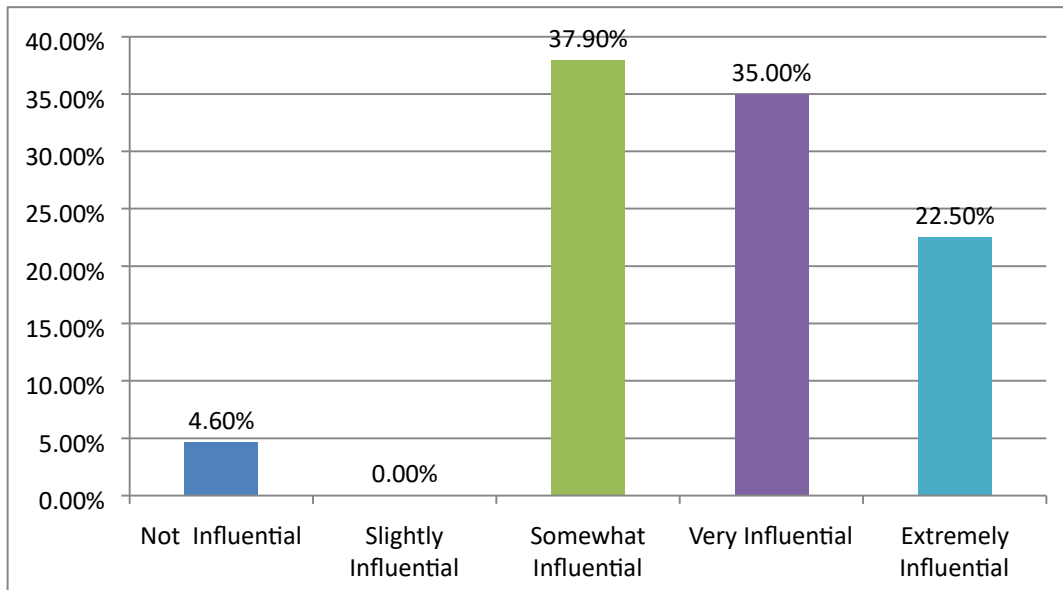
The findings showed that (101) 33.3% of the respondents were neutral on the influence of a company having easy accessible offices countywide on building customer brand loyalty.

#### 4.4.13 Visibility of the firms brand colours



**Figure 13: Visibility of the Firms Brand Colours**

The findings showed that (146) 47.7% of the respondents felt that visibility of the firms brand colours was not influential in building customer brand loyalty. This implies that company's brand colours may be very visible but still fail to build customer brand loyalty. **4.4.14 Level of Influence above Factors Affect Your Brand Loyalty**



**Figure 14: Factors that Influence Brand Loyalty**

The findings in the figure 14 shows that (115) 37.90% of the respondents felt that all the factors mentioned above on average were somewhat influential in building customer brand loyalty. The respondents that felt that the factors mentioned above were very influential in building customer brand loyalty were (107) 35.0% while (68) 22.50% indicated that the factor were extremely influential. Only (14) 4.6% indicated that the factors were not influential at all.

#### **4.5 Determinants of Customers' Purchasing Decisions**

The study sought to establish the determinants of customer purchasing decisions. A variety of factors were identified from the review of the previous literature. The respondents were required to rate the level of influence of these factor on likert scale from not influential to extremely influential.

**Table 8: Determinants of Customers' Purchasing Decisions**

<b>Factors</b>	<b>Not influential</b>	<b>slightly influential</b>	<b>somewhat influential</b>	<b>Very influential</b>	<b>extremely influential</b>	<b>Mean</b>
My Age	8.8%	53.6%	18.3%	19.3%	0.0%	2.48
My social standing in society	8.8%	18.3%	36.6%	17.6%	18.6%	3.19
My level of education	35.9%	13.7%	41.8%	8.5%	0.0%	2.23
The level of exposure to unforeseen risks	18.3%	8.8%	32.0%	27.1%	13.7%	3.09
Legal provision	4.6%	8.8%	32.0%	18.3%	36.3%	3.73
My occupation	24.2%	23.5%	18.3%	16.3%	17.6%	2.80
The minimal investment	26.8%	18.6%	13.7%	12.7%	28.1%	2.97
Influence from the family	19.3%	8.8%	22.2%	26.5%	23.2%	3.25
Advertisements about the products	0.0%	14.7%	18.3%	12.7%	54.2%	1.90

Past experience	31.4%	14.7%	37.3%	7.8%	8.8%	2.48
The company's experience in settling withdrawal requests	12.4%	19.3%	28.1%	12.7%	27.5%	3.24
Experience in growing its business	3.9%	18.3%	33.0%	18.3%	26.5%	3.45
Firm's resilience in delivering their objectives	8.8%	9.8%	34.0%	26.8%	20.6%	3.41
The returns on investment	8.5%	4.6%	34.3%	12.7%	39.9%	3.71
level of influence of above determinants	4.6%	4.9%	9.8%	21.2%	59.5%	4.26

On whether age influenced customer purchasing decisions (164) 53.6% indicated age had a slight influence on customer purchasing decisions. Majority of the respondents also felt that social standing in society; education level and level of exposure to unforeseen risk were somewhat influential on customer purchasing decisions.

Factor that were indicated to be very influential in determining customer purchasing decisions include legal provision, Influence from the family and the returns on investment of the company. The results of the study showed that the most important factor was physical attributes. Some other factors that were found to influence purchasing decisions are pricing, charging and operating facilities, size and weight, friends' and colleagues' recommendations, neighbors' recommendations and advertising.

Chaubey, Zafar, and Hasan (2011) identified level of education, income, and social standings of individuals as key determinants of their mobile phone purchase decisions. Similarly, Tayel (2005) identified marketing as key determinants in consumers, purchase decisions. Ease of advertising and promotion on a given product has been found to have a positive relationship with customers purchase decisions. They influence the consumer purchase process by invoking the urge to have a commodity.

**4.6 Relationship between Strategic Advertising Approaches and Consumer Brand Loyalty** The study aimed to establish the relationship between strategic advertising and consumer brand loyalty. The study used correlation tests to ascertain the relationship between strategic advertising and consumer brand loyalty.

**Table 9: Correlation Results for Strategic Advertising and Customer Loyalty**

		<b>Advice Approach</b>	<b>Testimonial Approach</b>	<b>Competitive Approach</b>	<b>Before After Approach</b>	<b>Affiliate Approach</b>	<b>Brand Loyalty</b>
<b>Advice</b>							
Approach	r	1	.300**	-0.032	.120*	-.162**	0.09
	Sig		0	0.58	0.035	0.005	0.117
	N	306	306	306	306	306	306
<b>Testimonial</b>							
Approach	r	.300**	1	-0.017	.458**	-0.092	-0.008
	Sig	0		0.765	0	0.107	0.892
	N	306	306	306	306	306	306
<b>Competitive</b>							
Approach	r	-0.032	-0.017	1	0.098	.505**	-0.048
	Sig	0.58	0.765		0.088	0	0.401

	N	306	306	306	306	306	306
Before After							
Approach	r	.120*	.458**	0.098	1	-0.089	-.227**
	Sig	0.035	0	0.088		0.122	0
	N	306	306	306	306	306	306
Affiliate							
Approach	r	-.162**	-0.092	.505**	-0.089	1	.113*
	Sig	0.005	0.107	0	0.122		0.048
	N	306	306	306	306	306	306
Brand							
Loyalty	r	0.09	0.548	0.348	.227**	.113*	1
	Sig	0.117	0.002	0.013	0	0.048	
	N	306	306	306	306	306	306

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

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

The findings in the table above indicate that advice approach advertising strategy has a positive insignificant association with the brand loyalty. This is because its significant value was greater than the significance level used which was 0.05. The findings further revealed that testimonial approach has a strong positive ( $r=0.548$ ,  $p=0.002$ ) association with brand loyalty. Similarly, the findings revealed that competitive approach has a strong positive ( $r=0.548$ ,  $p=0.002$ ) association with brand loyalty. The study also revealed that before and after approach was positively and significantly associated with brand loyalty. The association between affiliate and brand loyalty was weak.

## 5.0 CONCLUSIONS AND RECOMMENDATIONS

### 5.1 Conclusions

Based on the study findings, it was concluded that some of the factors influence customers' decision greatly while others have comparatively low impact on the purchase decision. Not

necessarily all the variables influence a customers' brand loyalty in the same way and same extent. In case of strategic advertising was found to have positive influence on customer brand loyalty. The study found out that strategic advertising influence customer's purchasing decisions which was identified as one of the factor that affect brand loyalty. This study concludes that most of the loyal customers of Britam Asset Managers Limited in Nairobi were influence by strategic advertising because through it they learnt to trust the firms and its products and services. It is also through strategic advertising that the customer gets to know the new products of the firm and get convinced to try them.

## 5.2 Recommendations

The study recommended that companies need to position their brands in the minds of consumers in order to achieve desired goals of their strategic advertising. The study also recommended that companies have to break the clutter by evolving innovative ways to attract the attention of the target audience and boost their customer's loyalty.

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