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

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Abstract

The goal of the research was to assess the impact of advertising over Online Media Channels of Facebook, Google Ads & You Tube on Consumer's Attitude; a study of consumers in selected profitmaking Banks in Nairobi, County, Kenya. The study was done at one point in time where the population was sampled using stratified sampling method followed by a simple random sampling within each stratum. The respondents were consumers of three profit-making banks in Nairobi County, Kenya namely Equity Bank, Kenya Commercial Bank and Co-operative Bank of Kenya. The total population of this study was 5.59 million consumers of the three selected banks in Nairobi County, Kenya; out of which 384 respondents were sampled to participate in the study. The survey was then conducted through a questionnaire that contained Likert scale type of questions to assess the impact of advertising through the online media channels on consumer's attitude. The outcome of the survey was analysed using SPSS software to determine descriptive and inferential data. The order of ranking analysis revealed that among

the online channels under the study; Google Ads (71.26) ranked first followed by YouTube (70.97) and lastly Facebook (70.73). Notwithstanding the outcome of ranking, YouTube still came out as a channel that highly influenced Consumer's attitude, scoring high in all aspects of consumer attitude compared to other online channels; consumer awareness (mean=3.07; SD=1.07; CV=34.85%), consumer liking (mean=2.92; SD=1.147; CV=38.68%) and consumer action (mean=2.95; SD=1. CV=34.85%). Correlation analysis revealed that there was strong and statistically significant relationship between the advertisements done through YouTube and consumers attitude. In addition, YouTube significantly influenced the consumer attitudes with a statistically variation of 96.5 % (R2=.965). In conclusion, You Tube came out as the online media channel that highly influenced consumer's attitude across all aspects of awareness, liking and action compared to the other two channels under this study of Facebook and Google Ads.

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

INTRODUCTION

As at 30th June 2018, there were 7.6 billion people in the world; 4.2 billion of them were internet users out of which 44% of them were on Social Media channels and the rest on the other online platforms according to world Internet usage and population statistics (2018). It outlines that in Africa, out of a population of 1.3 billion, 335 million were internet users and 147 million were on Facebook. It further summarises that in Kenya, out of 48 million people, 43 million were internet users out of which over 7.2 million were on Facebook and that the same population could access other online channels of YouTube and Google Ads among others. As a result of these statistics, marketers in Kenyan companies are blindly pushing their advertising resources to online channels with the believe that many of their consumers can be reached via these channels at a lower cost; all these without knowledge of the impact of advertising through the online media channels on consumers' attitude. This paper assessed three types of online media: -Facebook, Google Ads and YouTube, which have high number of users and are used by commercial banks in Kenya in their digital marketing strategies to reach out to consumers according to social baker's report 2016 on bank use of online media. The online media is of interest given the high number of the world population who can now access internet. The research also confirms that the main reason these consumers were on these channels was because of the need to access information and to interact with their loved ones across the country. Existing studies on online media, (Chikandiwa 2013, Kamau, 2017) have not shed light on the reliability of the online channels; that is if the 90% of Kenyans reliably access the internet

and can therefore seamlessly use the media channels of Facebook, YouTube and Google Ads. Review of studies done in Asia do not indicate a focus on the channels under this research work, with most of them consolidating online channels as internet channels with concentration being on email marketing, websites and mobile marketing (Ramzan Sama, 2019). Assessment of studies done in Europe on online media channels and consumer attitude, indicate a focus on mainly e-commerce and social commerce; how it affects consumer behaviour on trust, usefulness and interaction (Hajli Nick, 2014). Examination of studies done in USA are focused on the behaviours of consumers as they interact with the channels. The studies in USA further reveal the focus being on how the consumer is interacting with the channels with concentration on stopping of the advertisements that seem to   intrude consumers' precious time (Cuauhtemoc Luna – Nevarez & Ivonne M. Torres (2015). Further scrutiny of the studies done do not reveal the impact that advertising through online channels have had on consumers' attitude, leaving a gap for the study. The aim of this study therefore was to assess the impact of advertising through Facebook, Google Ads and You Tube on consumer's attitude by the selected commercial banks in Nairobi County, Kenya.

According to Kotler (2017), advertising is any paid form of non-personal presentation of ideas, goods and services by an identified sponsor. Advertising is published or broadcasted because the advertiser has purchased time or space to tell the story of a certain product or service unlike Publicity. He further says that it is a non-personal form of communication since it is done through media unlike personal selling which uses a person. He alludes that advertising identifies the source of the opinion or idea and therefore distinguishes it from propaganda. Advertising is the promotion of a company's products and services carried out to drive up sales of the product and services (Arens, 2002). He posits that it is also done to build a brand image and communicate changes in old products or introduce new products or services to customers. He concludes by saying that advertising has become an essential element of the corporate world and hence companies allot a considerable amount of resources towards their advertising budget. According to Lancaster and Massingham, (2018), advertising is a paid form of communication that relies on the choice of media to reach its target audiences. It is therefore paramount to understand consumers' attitude when advertising through the various available channels.

Studies have been done around advertising touching various aspects including comparison with other promotion variables of personal selling, sales promotion and public relations and on which tool is preferred by consumers with none on the choice of media for advertising and how it influences consumer attitude (Kotler, 2017)

According to Perner (2016), attitude is a learned predisposition to behave in consistently favourable or unfavourable way with respect to a given object. He explains that attitude vary in their strength and reflect consumer's values, which are learned. He further says that different situations impact attitudes and thus marketers need to continually keep in touch with the changing consumer attitudes to be able to influence their actions. Changing consumer's attitude towards a product, service or brand is a marketer's Holy Grail; three attitude change strategies include changing beliefs, changing affect and changing behaviour (Perner, 2016).   Schiffman & Kainuk, (2014) explains that an individual with a positive attitude towards a product or service offering is more likely to make a purchase, therefore making consumer attitude an important variable to study for marketers

The study used the Tri-Component Attitude Model to examine consumer's attitude as a dependent variable of the study and how they are influenced by advertising through selected media as used by commercial banks in Nairobi County, Kenya. According to the Tri-Component attitude model, attitude contains three major components: Cognitive (Knowledge), Affective (Feelings) and Conative (Behaviour) (Solomon, 2016). He explains that cognitive component is the first part of tri-component model that consists of a person's cognitions that is knowledge acquired by a combination of direct experience with the attitude object and related information from various sources. This knowledge commonly takes the form of beliefs that the object has particular attributes that specific behaviour results to specific outcomes. He further explained that affective component is the second part of the tri-component attitude model. It consists of a person's emotions or feelings about a particular product or a brand. These emotions and feelings are frequently treated by consumer researchers as primarily evaluative in nature; that is, they can be rated with degrees of an attribute of whether good/bad; favourable unfavourable. Solomon (2016), further posits that conative component is the third part of tri-component attitude model. It consists of a person's likelihood or tendency to undertake a specific action or behaviour towards the attitude object. Often this means the actual action or behaviour itself or the intention to buy a particular product.

Commercial Banks in Kenya, Overview

According to Central Bank of Kenya Annual Supervision Report, 2016, Commercial Banks in Kenya, were classified into three peer groups using weighted composite index that comprises net assets, consumer deposits, capital and reserves, number of deposit accounts and number of loan accounts. A bank with a weighted composite index of 5 percent and above is categorised as a large bank. A medium bank has a weighted composite index of between 1 percent and 5 percent, while a small bank has a weighted composite index of less than 1

percent. It further explains that for the period ended 31st December 2016, there were 8 large banks with a market share of 65.32 percent, 11 medium banks with a market share of 25.90 percent and 20 small banks with a market share of 8.77 percent. It further indicates that, the three selected commercial banks namely; KCB, Equity Bank of Kenya and Co-operative Bank of Kenya fall under the large banks and control over 50% of the market share in the large peer category that is: 14.10%, 10.00% and 9.9% respectively. The three banks also have the largest number of branch representation in Nairobi and in number of consumers compared to all the 39 banks in Kenya; thus, the reason for their selection for this study.

According to Social Bakers.com, Co-operative Bank had 1.1 million Facebook fans as at end of February 2017 compared to its close competitors as follows: KCB at 914 thousand fans and Equity at over 600 thousand fans. It further informs that the commercial banks with highest twitter account followers in Kenya as at February 2017 were KCB at 178,696 followers; Co-op Bank at 149,480 followers and Equity Bank at 110,805 followers. The high number of fans and followers for these commercial banks in Kenya are the reason they were selected for the study. This is in addition to the fact that they were the biggest local commercial banks in Kenya at the time of the study in terms of asset base and number of consumers according to Central Bank of Kenya Annual Supervision Report of 2016. According to Kenya Audience Research Foundation (KARF) report of 2017, the three largest banks in terms of asset base were listed among the ten companies controlling highest share of voice in terms of advertising and in advertising expenditure in 2017/2018, competing with telecommunication companies and betting companies in corporate Kenya communication.

The study was conducted in Nairobi County, Kenya; located in East Africa and lies along latitude $1^0$17'South and Longitude $36^0$49' East Nairobi County. The study area was selected due to its strategic location as a business hub of Kenya and a host to 625 branches out of 1,541 branches of commercial banks in Kenya, translating to 41% of total bank branch network, according to Central Bank Supervision report, 2017. The population of interest for this study comprised all consumers banking in the selected commercial banks namely; Kenya Commercial Bank (KCB), Equity Bank and Co-operative Bank (Co-op Bank). The commercial banks in this study were selected based on the market share they controlled in the study area which showed that they held 30% of all bank branches in Nairobi County according to Central Bank of Kenya Supervision report (2016).

Justification for the study

The changing landscape in media in the world and in Kenya requires that marketers choose the right channels that they can advertise through and positively influence consumer's attitude

towards their products, services and ideas. Despite the growth of online channels like Facebook, YouTube and Google Ads that have provided marketers with wide variety of channels to choose from while advertising; a survey has however not been done to understand how advertising through these channels influences consumer attitude. Choice of channels for a campaign remains a key strategy to determine the success of the marketing communication drive in this case advertising. Organisations are adopting online channels of communication to advertise their products, services and ideas however no one has assessed the influence that these mediums have had on consumer's attitude; a key variable of consumer behaviour.
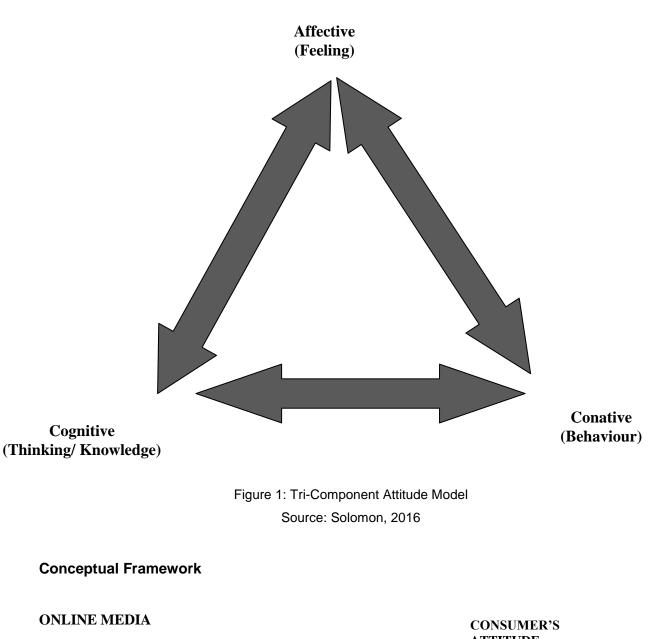
THEORETICAL LITERATURE REVIEW

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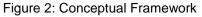
Tri- Component Attitude Model

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Solomon (2016), further posits that conative component is the third part of tri-component attitude model. It consists of a person's likelihood or tendency to undertake a specific action or behaviour towards the attitude object. Often this means the actual action or behaviour itself or the intention to buy a particular product. Consumer attitude therefore can be illustrated as per Figure 1.

Affective
(Feeling)

Cognitive
(Thinking/ Knowledge)

Conative
(Behaviour)

Figure 1: Tri-Component Attitude Model

Source: Solomon, 2016

Conceptual Framework

ONLINE MEDIA

CONSUMER'S
ATTITUDE

| Advertising through Facebook |
| Advertising through Google Ads |
| Advertising through YouTube |

| Cognition (Awareness) |
| Affective (Liking) |
| Conative (Action) |

Figure 2: Conceptual Framework

In the conceptual framework, depicted in Figure 2; it captures the relationship between the study variables, independent variables which consist of advertising through online media; - Facebook, Google Ads, You Tube and dependent variable as consumers' attitude (Cognition, Affective & Conative).

METHODOLOGY

This study adopted a positivist paradigm, which held that reality could be observed and described from an objective point of view; without interfering with the phenomenon of what is being studied (Pring, 2000; Krauss, 2005). This aimed at establishing the nature of relationships that underlie the independent and dependent variables; test the formulated hypotheses and generalize from research findings. Since this study intended at establishing about people's knowledge, beliefs and preference's, the positivist paradigm becomes ideal particularly as it enables description, explanation and analysis of social world using scientific methodology. This paradigm was adopted because it allowed neutrality of the researcher in the entire investigation.

Study Area

According KNBS report, 2016, Nairobi County is the host to the main commercial middle point of Kenya and all the commercial banks in Kenya have their head offices located in the city. The study was conducted in Nairobi County, Kenya; located in East Africa and lies along latitude $1^0$17'South and Longitude $36^0$49'East. The county was selected for the study because it is the business hub of Kenya and a host to 625 branches out of 1,541 branches of commercial banks in Kenya, translating to 41% of total bank branch network, according to Central Bank Supervision report, 2017. In addition, three largest commercial banks in terms of asset base namely: Kenya Commercial Bank (KCB), Equity Bank, Co-operative Bank (Co-op Bank) were selected because they controlled almost 30% of the bank branches in Nairobi coming to 167 in total according to CBK, supervision report, 2016.

Research Design

This research design was descriptive in nature, which limited active intervention by the researcher that may have produced researcher bias (Shaughnessy et.al, 2011) a reason that led to its adoption. A cross sectional survey study enabled the researcher to obtain data about practices, situations or views at one point in time through questionnaires. This study collected data only once, hence the research design being ideal. This design has been used in the past in marketing studies and has successfully yielded credible results (Bashar, 2012; Kodjamanis, 2013; and Njuguna, 2014).

Population and Sample size determination

The population of interest for this study therefore comprised all consumers banking in the three selected commercial banks in Kenya and residing in Nairobi County.

Table 1: The population of the study

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

Source: Annual reports for the selected Commercial Banks (2017)

Table 1 shows the population of the study distribution. At the time of the study, KCB had 62 branches in Nairobi County, Co-operative Bank had 55 Branches and Equity Bank had 50 branches. These Branches had consumers distributed as follows: Co-operative Bank with 2,304,115; KCB at 1,003,365 and Equity at 2,290,235.

Nueman (2014), argues that there is need to keep the sample size manageable enough in order to derive detailed data at affordable cost. This study therefore used a multi-stage sampling procedure to arrive at the sample size. First, the commercial bank branches sampled by application of Mugenda and Mugenda (2008) formulae, which led to a sample size of 51 branches out of 167 branches of the selected commercial banks as shown in Table 3.1. Secondly, the consumers who formed a population of 5.6 million were sampled by applying Mugenda and Mugenda (2008) formula, which led to 384 consumers of the selected commercial banks.

Data Collection & Analysis

The data was collected using structured questionnaires that were edited for accuracy, consistency and completeness. It was then classified on the basis of similarities and tabulated. Data was analysed using a software called Statistical Package for the Social Sciences (SPSS) and presented using frequencies, percentages and tables. The researcher used percentages, means scores, standard deviation and coefficient of variation to summarize and interpret collected data.

RESULTS

Respondent's Age

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

Table 2 : Respondents age distribution from the three selected banks

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

Table 2 shows that respondents from Equity bank 71 (55.5%) were between 30 and 49 years whereas those below 29 years were 39 (30.5%) and those over 50 years were 18 (14.1%). Likewise, respondents from KCB 60 (46.9%) were between 30 and 49 years while those below 29 years were 48 (37.5%) and above 50 years were 20 (15.6%). For Co-operative bank 69 (53.9%) of the respondents were between 30 and 49 years while those below 29 years were 38 (29.7%) and those above 50 years were 21 (16.4%). This implies that majority of the respondents holding accounts with the three selected commercial banks were between 30-49 years old therefore this age cohort, could be relied upon to make comprehensive conclusions about this study. The study also captured all the categories of age in the study and this therefore confirmed that the objective of assessing the moderating effect of age on advertising through media on consumer's attitude would be achieved.

Media Channel Ranking

To establish preference-ranking order for the three online media channels, we computed the online media channels preference ranking orders by the consumer frequency of usage to

access bank information from the three selected banks. The media channels were then ranked in order of preference from the most preferred to the least preferred by consumers. The findings demonstrated that Google Ads (71.26) was the ranked first followed by YouTube (70.97) while Facebook (70.73) was ranked last. YouTube was ranked second position probably due to its popularity to some extent, which influences consumer attitude when seeking services from selected banks. Unlike Facebook, which was, ranked third due to its vast accessibility by majority of the respondent indicated low influence on consumer attitude. Table 3 summarises the results for order of preference ranking for Facebook, Google Ads and YouTube.

Table 3: Order of preference for the online media channel used by respondents

Media channel Ranking	n	Computation Method	Actual Score (A)	Ideal Score (n x 3) (B)	Index (A/B X100)
Google Ads	116	^{E}45x3=135 ^{K}42x2=84 ^{C}29x1=29	248	348	71.26
YouTube	124	^{C}47x3=141 ^{E}46x2=92 ^{C}31x1=31	264	372	70.97
Facebook	82	^{C}33x3=99 ^{E}26x2=52 ^{E}23x1=23	174	246	70.73
Grand total	**609**	**-**	**1299**	**1827**	**71.10**

Note: Index (A/B) >70 high preference; Index (A/B) >60 intermediate preference:

Index (A/B) <60 low preference

E: Equity bank; **K**: Kenya Commercial Bank; **C**: Co-operative bank

Advertising through Facebook, YouTube and Google Ads on consumer attitude.

In this study we further evaluated the influence of online advertising media channels on consumer attitude (awareness, liking and action) used by the selected banks in Nairobi, County. In this analysis respondents were asked to indicate the extent to which one agreed or disagreed with statements regarding their attitude as a result of their respective bank advertising through online channels to reach them on a scale of 1 to 5; where **1** = Strongly Disagree; **2** = Disagree; **3** = Neutral; **4** = Agree; **5**= Strongly Agree. Table 4 summarise the descriptive statistics for advertising through Facebook, YouTube and Google Ads on Consumers' attitude. The descriptive statistics revealed that the overall mean scores for the three variables (consumer

awareness, liking and action) were above average (mean=3.115, SD=1.145, CV=37.47%). From the analysis it was observed that YouTube had the highest mean score for consumer awareness (mean=3.07; CV=34.85), liking (mean=2.92; CV=38.56) and action (mean=2.95; CV=38.68). Whereas, for Google Ads consumer awareness (mean=3.03; CV=39.57), liking (mean=2.89; CV=43.50) and action (mean=2.86; CV=40.56). However, advertising through Facebook had low consumer awareness (mean=2.97; CV=38.19), liking (mean=2.90; CV=42.55) and action (mean=2.84; CV=38.20). This can be argued that despite high consumer's awareness of Facebook and Google Ads achieved when banks advertise through the online media channels they would likely have a moderately low liking (affection) and action tendency compared to YouTube making YouTube the most effective online advertising media channel by the selected commercial banks in the Nairobi County. Table 4 summarises the results.

Table 4: Respondents on advertising through Facebook, YouTube and
Google Ads on Consumer's attitude

Customer Attitudes	Item description	N	Mean	SD	CV
	I am aware that my bank advertises through Facebook	48	2.97	1.118	38.19
Awareness	I am aware that my bank advertises through Google Ads	53	**3.03**	1.199	39.57
(cognition)	I am aware that my bank advertises through YouTube	52	**3.07**	1.07	34.85
	Average score	**73**	**3.552**	**1.097**	**30.88**
	I like when my bank advertises through Facebook	55	2.90	1.222	42.55
Liking	I like when my bank advertises through Google Ads	46	2.89	1.237	43.50
(affection)	I like when my bank advertises through YouTube	51	**2.92**	1.126	38.56
	Average score	**51**	**2.913**	**1.195**	**41.86**
	I am likely to act, if I receive advertisements through Facebook	50	2.84	1.127	38.20
Action	I am likely to act, if I receive advertisements through Google Ads	48	2.86	1.160	40.56
	I am likely to act, if I receive advertisements through YouTube	48	**2.95**	1.141	38.68
	Average score	**49**	**2.881**	**1.143**	**39.65**
	Overall mean score	**57.67**	**3.115**	**1.145**	**37.47**

The relationship between the online media channels and consumers' attitude

This study further sought to determine the relationship between online advertising (Facebook, Google Ads and YouTube) and consumers' attitude (awareness, liking and action). The results in Table 5 revealed that there was strong, positive and statistically significant (r=0.767, p-value= 0.000) relationship between advertising through YouTube on consumer awareness. However, there was moderate positive and statistically significant (r=0.574, p-value= 0.000) relationship between advertising through YouTube on consumer liking. Similarly, there was moderate positive and statistically significant (r=0.501, p-value= 0.000) relationship between advertising through YouTube on consumer action. Regarding use of Google Ads there was moderate, positive and statistically significant (r=0.599, p-value= 0.000) relationship between advertising through Google Ads and consumer awareness. Likewise, there was moderate positive and statistically significant (r=0.575, p-value= 0.000) relationship between advertising through Google Ads on consumer liking. Similarly, there was moderate positive and statistically significant relationship between advertising through Google Ads on consumer action (r=0.568, p-value= 0.000). With regard to Facebook there was weak, positive and statistically significant (r=0.411, p-value= 0.000) relationship between advertising through Facebook and consumer awareness. Likewise, there was weak positive and statistically significant (r=0.471, p-value= 0.000) relationship between advertising through Facebook and consumer liking. However, there was moderate, positive and statistically significant (r=0.598, p-value= 0.000) relationship between advertising through Facebook and consumer action.

Table 5: Relationship between advertising through online media channel and consumers' attitude

		Consumer Awareness	Consumer Liking	Consumer Action	Facebook	Google Ads	YouTube
Consumer Awareness	Pearson Correlation	1					
	Sig. (2-tailed)	0.000					
	N	384					
Consumer Liking	Pearson Correlation	0.423	1				
	Sig. (2-tailed)	0.000	0.000				
	N	384	384				
Consumer Action	Pearson Correlation	0.671	0.578[*]	1			
	Sig. (2-tailed)	0.000	0.000	0.000			
	N	384	384	384			
Facebook	Pearson Correlation	0.411	0.471	0.598	1		
	Sig. (2-tailed)	0.000	0.000	0.000	0.00		
	N	384	384	384	384		

Google Ads	Pearson Correlation	0.599	0.575	0.568	0.776	1	
	Sig. (2-tailed)	0.000	0.000	0.000	0.00	0.00	
	N	384	384	384	384	384	
YouTube	Pearson Correlation	0.767	0.574	0.501	0.474	0.565	1
	Sig. (2-tailed)	0.000	0.000	0.000	0.00	0.00	0.00
	N	384	384	384	384	384	384

Table 5....

** Correlation is significant at the 0.01 level (2-tailed); * Correlation is significant at the 0.05 level (2-tailed).

Note: r<0.5 Weak; r≤0.5-0.6 Moderated; r≥7-9 Strong

Influence of Facebook, Google Ads and YouTube on consumer attitudes

In this analysis YouTube had a high significance in influencing consumer attitude compared to other channels with a statistically variation of 96.5 % (R^2=.965) in consumer attitude compared to Google Ads and Facebook which had a statistical variation of 78.5% (R^2=.785) and 51.18% (R^2=.518) respectively. Overall, the model revealed that there was statistically no significant relationship between advertising through online media channels and consumer's attitude (F=.0079, p-value=.001). The Beta coefficient for all the online advertising media channels were positive, statistically significant. Individual significance revealed that YouTube significantly and highly influence the consumer attitude towards access to bank advertisement by the selected banks. Table 6 summarises the regression results of advertising through online media channels and consumer attitudes.

Table 6: Regression Results of advertising through online media channels and customer attitudes

(a) The Goodness –of- fit

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1 (Facebook)	.719	518	.0014	.692
2 (YouTube)	.982	.965	.0111	.402
3 (Google Ads)	.886	.785	.0021	.611

(b) Overall significance

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.810	1	.810	.0079	.001
	Residual	123.053	125	.984		
	Total	124.047	126			

Predictor: Facebook, Google Ads, YouTube

(c) Individual Significance

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
(Constant)	3.185	.132		24.157	.000
Facebook	.193	.176	.511	2.113	.012
YouTube	.116	.143	.421	1.003	.002
Google Ads	.155	.122	.432	1.132	.011

Dependent Variable: Consumer attitude

The results demonstrated that advertising through YouTube media channel influenced consumer attitudes better compared to Google ads and Facebook having scored highly in all aspects of consumer attitude (awareness, liking and action). Advertising through YouTube therefore despite not being significant in influencing consumer attitude; is a better online media channel compared to Google Ads and Facebook.

CONCLUSION

In this study, we have demonstrated that among the three media channels evaluated, despite Google Ads taking the first position in ranking, YouTube emerged an online media channel that highly influenced consumer attitude (awareness, liking and action). Also, we have demonstrated by correlation analysis that there was strong and statistically significant relationship between the advertisement through YouTube and consumers attitudes. Advertising through YouTube significantly influence the consumer attitudes with a statistically variation of 96.5 % (R^2=.965). Our study also demonstrated that though advertising through Google Ads was ranked first in preference odder it had significantly low influence on consumer attitudes that is low affection (liking) and consumer action tendency towards advertisement. Lastly, our findings indicated Facebook was the least preferred online media channel, though with relatively high consumer awareness and low consumer affection as well as action tendency. Therefore, based on this study YouTube was the most preferred by majority of the bank consumers thereby providing a suitable advertising media platform for the three selected commercial banks amongst online channels. In addition, this study affirms the assertion that advertising through YouTube online media channel will influence consumer attitude across all aspects and especially action; whereas advertising through Google ads will score mostly on Consumer liking and advertising through Facebook will score mainly on consumer awareness.

The results found in this study could be unique to the country of study, which is Kenya because the selected channels of Facebook, Google Ads and YouTube were found to be popular with consumers at the time of study. This will be different from other markets, given that in Asia, these channels could be restricted; whereas in Europe and USA the level of use and interaction is on another level, which may not be similar to the country of study. The study also will vary based on the time of study given that online landscape keeps on changing on a daily basis. It is recommended that studies done in this area are localised to the country of study and possibly to the continent given consumers are different and are at diverse level of online media use.

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