



**A FRAMEWORK OF STRATEGIC INTEGRATED COMMUNICATION OF BANKS IN
ACCRA, GHANA**

by

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DEDICATION

I dedicate this research to my mentor, Prof. Bill Buenar Puplampu.

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I declare that the above dissertation is my work and that all the sources that I have used or quoted have been indicated and acknowledged using complete references. I further declare that I submitted the dissertation to originality checking software and that it falls within the accepted requirements for originality. I further declare that I have not previously submitted this work, or part of it, for examination at Unisa for another qualification or at any other higher education institution.



SIGNATURE

15/12/2020

DATE

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LIST OF ABBREVIATIONS

AACB	Association of African central banks
APES	Academic and Professional Editing Services
BCC	Brands and Corporate Communication
BOG	Bank of Ghana
CSR	Corporate social responsibility
IC	Integrated communication
IMC	Integrated marketing communication
IMCM	Integrated marketing communications mix
MD	Marketing Department
CCM	Corporate Communications and Marketing
PR	Public relations
SI	Strategic Integration
SIC	Strategic integrated communication

ABSTRACT

The concept of SIC in the banking circle specifically in Ghana and generally in Africa has raised concerns for research because it concerns the management of the processes of communication strategies to achieve communication goals. Previously, the banking reports of Ghana required that the stakeholders of industries be well-informed using the comprehensive communication plan; however, it appears that different trends of communication strategies have been adopted recently. To this end, this study explored 3 banks operating in Accra to determine their strategic integrated communication practices with stakeholders. Using the Media Richness Theory and the Two-Way Symmetrical Model of Communication, the study analysed data obtained through in-depth interviews from staff of the banks and some documents accessed from the banks. The findings indicated that the banks need to review strategies for client satisfaction and loyalty as an output of strategically integrating communication efforts. The study concludes that bank interactivity must be conducted strategically and efficiently to achieve the best communication results.

Keywords: Communication; strategic integrated communication; banking; main stakeholders; media richness; two-way symmetrical communication; Ghana; integration; strategic; branding.

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CHAPTER 1: INTRODUCTION AND BACKGROUND

1.1 Introduction

Research on strategic integrated communication (SIC) has a long tradition in integration, integrated communication, and integrated marketing communication. Recent academic advancements revealed that as businesses grow and the business environment change, communication management needs to be reviewed. In the past decades, integrated communication has played a vital role in the strategic communication management of most organisations. Several theoretical and conceptual frameworks exist for the application and evaluation of SIC within the organisations. The field has gradually broadened as later scholars developed newer models for interpreting the practice of SIC.

As an introduction, this chapter observes the research within a context, by providing a background to the study on SIC. The chapter outlines interpretations of integration and an examination of the practice of SIC within the Ghanaian banking sector. The significance of the research concerning the discipline of communication is discussed. Other components discussed are the problem statement, the goals, and the objectives of the study. The remainder includes a summary of the research method and the ethical considerations of the study. Finally, this chapter provides an outline of the study.

1.2 Background to the study

The concept of SIC plays a vital role in the discipline of communication management in the 21st century. The concept is fast becoming the main player in attaining communication goals for many business organisations. In the new global economy where stakeholders are perceived as valuable assets, the need to strategically integrate business communications entered many scholarly works. SIC is increasingly becoming an essential tool in attracting customers whilst acting as a critical catalyst for building, promoting, and sustaining brands. Integration within the field of communication underwent several revolutions owing to the works of Schultz (1996); Kitchen and

Burgmann (2010); Christensen, Firat and Torp (2008); Kitchen, Kim, and Schultz (2008) and Christensen, Firat and Cornelissen (2009).

Kitchen, Spickett-Jones, and Grimes (2007) suggest that the concept must be scrutinised further in processes rather than leaving it as a simple notion. These scholars reasoned that much of the literature comprised definitional debates. There was a need to evaluate how integration functioned. Studies and data collected over the past decade after these submissions provided evidence for further probing into SIC. These studies attempted to explain the recognition of integrated communication in business circles. Barker and Angelopulo (2013) assert, there is a gradual understanding that there should be integration in organisations' communication. This integration according to Barker and Angelopulo (2013), is not understood nor practised in the same way by all organisations.

Integration refers to the synchronisation of communications intended for stakeholders and the management of coordinated communication activities. Integration also refers to a deliberate attempt by organisations to coordinate their communication efforts whilst making the concept of cooperation an integral part of organisational communication. There should be a combined effect of an organisations' activities relating to marketing and other corporate communication activities (For example external and internal communication). Recent events also obligated developing revised models directing the new millennium and advancement in the business environment. The past decade has seen the birth of newer models of SIC practice specifically within business organisations. This is evidenced by Niemann-Struweg (2013) presenting models to be implemented within the next five years as the business environment becomes more competitive.

The SIC concept is still underdeveloped in sub-Saharan Africa, specifically in Ghana and in the banking industry. For current research on revised versions of SIC practice in this context of practice, there is a need to understand how SIC is practised in three selected banks in Accra, Ghana and how communication efforts are managed. The industry is competitive as banks deal with the acquisition and retention of customers daily. Organisations retaining customers involves engaging in activities and actions to minimise

customer defections whilst increasing loyalty (Kebede & Tegegne, 2018). These goals cannot be achieved without communication and integration.

Banks in Ghana have one objective in common - the need to survive and thrive. This need explains why banks send messages to their public (both internal and external), hoping to keep them well-informed about bank activities to ensure that the bank work is understood (Brettschneider, 2010). The banks' reputation is protected in fulfilling banks' goals. These messages from these banks must, however, be precise, consistent, and coordinated if these publics are to receive them and eventually provide feedback to complete the cycle of communication. These are the tenets of the concept of SIC. It would, therefore, be instructive to explore the case-specific experiences of some banks in Accra, Ghana to construct an appropriate SIC revised process model application in banks and other organisations. This study considers communication as central to the field of SIC, which is the main subject of this study.

Communication is a central part of most businesses. According to Hänninen and Karjaluoto (2017), communication with stakeholders is vital for business relationships. Angelopulo and Schoonraad (2013) depict communication as the binding force of all enterprises. This concerns the organisation distributing messages amongst people. The organisation's success depends on this. These communication figures include internal publics, external publics, shareholders, investors, regulators, or the government. The integration observes incorporating various elements to achieve a set goal. According to Angelopulo and Barker (2013), integrated communication is an approach to the practice of communication. It became a formalised approach to the field of organisational communication. Organisations, therefore, must strategise about leveraging the benefits accruing from the practice of integrating communication in achieving organisational goals.

Kitchen and Burgmann (2010) and Angelopulo and Barker (2013) explain "strategic" from the root word "strategy" as a comprehensive and integrated communication approach to align all actions of the organisation to the corporate brand or objectives of the organisation change. Morden (2007:184), in Vitkauskaitė (2017) explains strategy as "using a guideline

or plan with consciously set out actions to achieve organisational goals and to manage environmental change”. Steyn and Niemann (2008) support this observation that the purpose of communication is to keenly [and strategically] help develop and sustain relations with organisation stakeholders.

The phenomenon “Integration” is a method organisations use to strategically coordinate communication for influence and efficiency (Kerr, Schultz, Patti, & Kim, 2008). Evidence from Liodice (2008) indicates that 74% of firms practise an aspect of integrated communication. This suggests these firms are interested in managing communication activities to achieve set firm goals. Integrating the various communication functions in organisations is crucial to SIC. In the current business landscape, the various communication functions, such as marketing, advertising, and public relations can be established within the same organisation although they may provide for diverse needs of the business in meeting set objectives.

Closely related to this discussion is a seminal study by Drobis (1997-1998:3), in Kitchen and Burgmann (2010) who advocated (three decades ago) integrated communication in its innovative form, should surpass marketing to cover other public relations (PR) functions. This should involve the employee, shareholder, government, community, and the public on ways to ensure effective communication. There was a call for close coordination amongst these areas with integrated communication.

Barat (2008) contends to maximise returns, all these communication efforts must be integrated within these diverse and disaggregated fields to ensure message uniformity, appreciable profits, and to enhance organisational reputations. Steady growth in the organisations includes banks, engaging communication devices to survive and thrive. A good reason for this trend by organisations may be because of the new crop of audiences in the business market and the diverse communication devices and channels.

According to Ehlers (2002), revolutions within the business setting and the developments in the field, contributed to managers' instigating novel techniques and processes to stay relevant in their specific business fields [this is within the boundaries of communication for relationship-building].

After two decades of such advocacy, this study discusses SIC whilst observing these tenets within the communication field. First, employee relations, observing how bank staff are linked to bank activities whilst being informed of bank strategies. Second, regulator relations and how the banks work with rules and regulations from the Bank of Ghana. Third, customer service indicating how the banks communicate with clients and how clients perceive the bank communication. Finally, brand communication, which investigates how the banks create and manage communication activities and strategies to influence brand loyalty. All these calls for a coordination of messages and seamless interactions. There are numerous ways to organise communication in organisations. Organisations should, however, have a purpose for creating this cooperation in their communication efforts.

From the literature, it is discovered that SIC has a significant function in the bank-customer relationship. This relationship can be sustained by the careful coordination of all these interactions. Ehlers (2002) proposes effective structuring of integrated communication. In this structuring effort, she proposed that to coordinate communication, a 'multi-skilled integrator' who understands stakeholder needs and concerns must be placed at the top of affairs to coordinate all communications. To understand this and other related notions within the three selected banks in Accra, Ghana, this study investigated a few of the major topics, including communication management, brand management, and stakeholder management within three banks in Accra, Ghana concerning SIC. The study identified coordination devices these banks employ and how the coordination of communication is achieved in three banks in Accra, Ghana. This could help develop a revised model of SIC as called for by some scholars.

1.3 Integrated communication

Kerr et al. in (2008) describe integration as a well-recognised concept in strategic communication management. Smith (2012a) reported communication integration as important to strategic communication management. Subsequent studies note there may be disputes around the phenomenon as some call 'integration' 'integrated marketing communication' (IMC), and others 'integrated communication' (IC) (Kitchen & Schultz, 1999; Vos & Schoemaker, 2001; Gronstedt, 2000, in Smith, 2013).

Hunter (1997), in Ehlers (2002); Duncan and Caywood (1996); Duncan and Moriarty (1998) and Ehlers (2002) developed IC models to explain the concept and practice of IC. Gronstedt (2000) reported that several studies established that IC "expands beyond marketing PR to include corporate PR responsibilities like investor relations, public affairs, government and public policy, employee communication, and even customer service and support group or individual with a stake in the company's success" (2000:8).

There is a clear distinction between the definition of IC and the definition of IMC. For Gronstedt (2000), however, IMC is a crucial move to the concept and practice of ICs. Christensen, Morsing and Cheney (2008) suggest that integration of communication is the alignment of an organisation's messages, including those created by the procedures and behaviours of the organisation and its people. Communication should be clear, consistent and with continuity in and across formal organisational boundaries. This reveals the element of culture as a part of IC practice in organisations.

Kitchen and Schultz (2003) distinguish IMC from IC. IMC observes individual product and service brands. IC relates to the 'corporate brand' of organisations. The brand is the persona of the organisation. The study observed how it differs amongst organisations, including within the same industry. The study examined how the banks strategically manage effective, reliable, and consistent communication to enhance the bank brand. It also identified how the banks achieve the set goals within the confines of strategic communication management. This indicates brand recognition and brand stability.

A further review of the PR function and the interactivity between PR and marketing activities established that the marketing and managers of these two functions in the South African organisations identify with the concept of IC. No significant difference in their perspectives was established (Ehlers, 2002). This study attempted to determine the structure of IC implementation. It also identified a need for an outside-in approach for marketing and communication managers to reach their communication goals. The initial attention should be provided to the stakeholder. The focal aim of integration of communication engages these stakeholders to achieve an organisation-stakeholder alignment. Ehlers (2002) discovered that the existing models for IC have limitations to be considered in developing a new IC framework.

Ehlers (2002) recommends that managing communication efforts should be conducted considering the end goal. This ensures mutual understanding between the organisation and its stakeholders. To ensure the effectiveness of IC, Ehlers (2002:338) recommends that “South African organisations familiarise themselves with the two-way symmetrical model of communication and apply the appropriate strategies in their communication functions”. The study assessed the strategies banks employ in integrating their communication efforts within the competitive business environment. The study, therefore, developed a revised process model of SIC implementation as observed in the three selected banks operating in Accra, Ghana.

Integrated communications campaigns invariably involve the conjoint efforts of communication professionals with diverse skills, training, and orientations who create various communication genres, followed by conventions (Encyclopaedia of PR, 2001). Although integrated communication differs from IMC, Niemann (2005) emphasises that the concept of IC follows on IMC. As a result, IC is always IMC, but IMC is not always IC (ibid.). It will therefore be noteworthy to consider how communication efforts are integrated into the communication process.

1.3.1 *Integration in the communication process*

Proctor and Doukakis (2003:275) postulate that “an organisation should integrate the approach it uses in both internal and external communication”. According to Van Riel (1995:26), integration occurs within corporate communication, as stated in the definition of corporate communication provided where it is “a mechanism of management through which all consciously used forms of internal and external communication are harmonised”. The harmonisation process in integration should be effective and efficient to create a favourable basis for relationships within the groups. The organisation depends on this relationship (ibid.).

Models for organising and coordinating the communication process are also peculiar to this literature. Van Riel (1995) examined the coordination of communication, reasoning on how this could be achieved. First, he suggests that an individual could be enforced to manage all communication functions to achieve organisations’ set goals. Second, a group of like-minded professionals in communication could function as watchdogs in guaranteeing that all units responsible for the communication efforts of the organisation participate. Third, informal or unplanned consultations with officers in charge of communication management could onset communication solutions for the organisations. Duncan and Caywood (1996) proposed a model for the practice of IC as a relationship management technique.

A crucial aspect of IC is relationship management, a strategy employed by an organisation to maintain a continuous level of engagement with its stakeholders. Relationship management should be at the core of a business strategy. This is a crucial success factor for organisations. This is significant due to the increasingly sophisticated stakeholders’ organisations must deal with daily. According to Duncan and Caywood (1996), a primary concern is an examination of IC from the perspective of managing relationships, whilst concluding that relationship management can be achieved through the effective practice of IC.

An organisation must evaluate its IC practices to achieve its communication goals. This is essential to the creation of mutually valuable relationships. Relationships with stakeholders are vital, whether an organisation pushes its brand or advertises products and services. The projected relationship of an organisation with its stakeholders may result from the effective communication of its brand, vision, mission, products, and services. According to Barker and Angelopulo (2005), communication must represent that attraction drawing consumers through the marketing process.

Duncan and Moriarty (1998) developed a relationship management model observing how communication aids in forming and retaining mutual beneficial stakeholder relationships. Duncan and Moriarty (1997a), in Nadube (2018), acknowledge that the various communication dimensions in organisations set the tone for their brand message. Their model focuses on IMC, though offering a useful perspective for integrating communication in a wider space, beyond the marketing function. Relationship management is important to SIC. This study, therefore, examined its role in influencing the bank brands in a competitive business era.

1.3.2 Integrated communication in the banking sector

Integrated communication within the banking sector has seen some advancement over the years with scholars, such as Melewar, Foroudi, Gupta, Kitchen and Foroudi (2016); Niemann-Struweg (2013); Angelopulo and Barker (2013); and Barker (2013) suggesting a retreat from the concept of IMC to IC. IC extended beyond marketing PR to include other arms of communication management as discussed in Section 1.1. The apparent SIC advancement in banking is central to this study and is discussed in ensuing chapters.

The banking sector, like other sectors, employs communication in its daily business activities. Bena (2012) discusses the relevance of IC concerning how banks communicate with their customers, specifically 'retail customers'. The study established that the controlled ways banks informed these group of customers included marketing, PR, and advertising. This was, however, seen as minimal as clients decried the insufficient nature

of the information received from the banks, which implied a move to another bank. The study concluded that if banks are to delight and retain customers, the practice of IC is crucial. Bena (2012:35) guides as follows:

One of the most important reasons for using marketing communication is to build trust in the bank and its brand. Trust in the banks' ability to perform quality services and trust in the banks' solvency leads to loyalty and long-term relationships. As communication is the engine that drives relationships, managing communication in an integrated manner becomes a priority. The bank must be able to send out the same message to the customers regardless of whether it is from an advertisement, a front office clerk, or a newspaper insert.

This study attempted to devise a revised framework of SIC implementation by observing how communication is coordinated within the various units in three selected banks in Accra, Ghana. It also explored the diverse channels the bank employs in distributing messages to stakeholders. This is to help understand how the banks practice SIC to achieve mutually beneficial relationships with clients, brand relevance and brand stability. This is conducted through various communication activities. The subsequent sections observe the contribution of this study, the research problem, its context, its theoretical foundations, and the study method.

1.4 Study contribution

A research divergence is a missing element in the literature, which this research attempted to bridge. This study established a few missing pieces and under-explored areas in the research literature, which is to be explored. Questions were raised about potential knowledge input in the IC learning process. Preliminary work on integration by Li (2011), Kitchen, Spickett-Jones, and Grimes (2007); and Kitchen and Li (2005), confirm that it is admittedly explorative to reveal concerns rather than [being] evaluative or to confirm the theory. Smith (2012c) suggests integration as a critical yet under-recognised component of strategic communication and this means this concept needs further scrutiny.

Firstly, the empiricist nature of this study built on the works of scholars, such as Angelopulo and Barker (2013); Niemann-Struweg (2013;2005); Li (2011); and Kitchen, et al. (2007) to examine SIC against the concept of strategic communication management efforts within banks in Accra, Ghana. No previous study investigated SIC within the Ghanaian banking context. There is therefore the need to understand the practice of SIC as perceived by bank officials against prescribed theoretical perspectives. This study observed the extent to which communication is strategically integrated in the three banks in Accra, Ghana under study from the perspective of the bank and the market.

Secondly, until recently, there was no reliable evidence of the conceptual and empirical nature of SIC. Kitchen et al. (2007) suggest that the concept must be scrutinised further in processes rather than leaving it as a simple notion. Finne and Grönroos (2009;2017) indicate that in analysing communication, IMC [and by extension IC] was conceptual. They suggest future empirical grounding of these disciplines and practices through research. Following from the above suggestions, this research stance, supports Finne and Grönroos (2009;2017), Barker and Angelopulo (2013); Niemann-Struweg (2013); Kliatchko (2008) and Ehlers (2002) suggesting a revised SIC implementation model as practised within some selected banks in Accra, Ghana. The research attempted to garner information from these banks regarding how SIC is practised and identifying the practice and dynamics of the practice.

Thirdly, little is known about SIC practice in Ghana; it is unclear what factors influence the practice. The third contribution this research attempted to make is in context. From previous studies, the array of factors outside the control of those designing, implementing, or evaluating SIC as a strategy, tactic, or intervention are lacking. This research aimed to gauge integration concerning these boundary variables as influential factors to integration from the angle of context. Christensen, Morsing and Cheney (2008); Duncan & Caywood (2005); and Schultz (2003) amongst others, emphasise constructs and concepts that must be present during integration.

The study considered the factors in structuring the concept and practice of SIC were evaluated by and systematically analysed with. Ehlers (2002), Duncan and Moriarty (1998) propose models for structuring SIC in the absence of boundary variables, which might affect the eventual practice of the concept in organisations. The study developed on these works by emphasising these boundary variables. They are unique to the Ghanaian context, which may influence the integration of communication activities.

Lastly, the study attempted to contribute by developing a SIC revised process model practice after a careful literature review, considering the bank officials' perception. The model will critically incorporate and adapt the theoretical positions of existing practice, models, and literature on the topics of strategic and IC concerning peculiar challenges and realities of the banking sector in Ghana. To coordinate communication, "a multi-skilled integrator with a total stakeholder focus is needed to coordinate efforts. An integrator or a team of integrators (depending on the size of the organisation) can be responsible for the coordination" (Ehlers, 2002:341).

Hunter (1997), in Niemann (2005), also developed a five-stage model for integration and advocated, amongst other things, the synchronisation and collaboration between marketing and the PR function. This study is based on earlier models, developed on earlier works of Ehlers (2002); Hunter (1997); Duncan and Moriarty (1997); Duncan and Caywood (1996;2005) and most recent works of Finne and Grönroos 2009; 2017; Wondwesen and Kitchen 2017; Angelopulo and Barker (2013); and Niemann-Struweg (2013), to propose a relevant revised model of SIC implementation within the three selected banks in Accra, Ghana.

1.5 The need for a revised model within the Ghanaian banking context

Niemann-Struweg (2013) contends that by examining the extensive range of SIC literature, various implementation SIC models are available, but most apply to the last century. A need exists for an IC implementation model for the post-2000 business landscape with its specific challenges and opportunities (ibid.). The Ghanaian banking

sector recorded several challenges in the last five years, such as bank closures, consolidation of banks, an increase in the minimum capital requirement for banks and sceptical stakeholders. A model of SIC implementation considering the above challenges comprehends how banks in Accra, Ghana strategically integrates their communication efforts.

Barker and Angelopulo (2013) contend the need for organisations to integrate their communications. The extent to which communication efforts is integrated within the three selected banks operating in Accra, Ghana is also unclear. The growing competition in the Ghanaian banking sector created an increasing need for relevant and targeted communications between banks and their various stakeholders. This may, however, vary from bank to bank as the practice may be construed from various angles (ibid.). The research assessed the strategic integrated communication implementation within some three selected banks in Accra, Ghana to explore their interpretation of SIC, whilst offering comprehension of the banks' actions whilst practising SIC. The study will also examine the perceptions of bank officials and clients about the banks' strategic integration of communication efforts.

Anecdotal evidence suggests that communication efforts of banks operating in Accra, Ghana appear scattered because of a lack of coordination. This produces a disharmony of messages and inconsistent stakeholder relationships. This affects bank brands and brand stability. It calls for research aiding in understanding how communication professionals within the banking sector synchronise their communication efforts to produce a cohesive brand message and mutually beneficial relationships with stakeholders. The study conclusion attempted to produce a revised 'context-specific' SIC model for industry application. The primary significance of this study is an understanding of how SIC performs in banking in Ghana. This study, therefore, adds value to SIC research, as it brings lucidity to the understanding of the process of integration, particularly in the three banks under investigation. There is also a growing concern for an in-depth understanding of IC, particularly in strategy and how marketing communication activities interlock.

Most current IC studies emphasise marketing concepts, including branding and customer loyalty (Kliatchko, 2008). This study attempted to contribute to these studies by examining branding and customer care within the SIC practice. More elements are becoming operative concerning SIC. A need exists to understand integration from the perspective of PR, marketing, and advertising. This is specific to the integration processes and how these arms-related and managed within the banks. This study from theory, research, and literature draws from various SIC models to develop a revised SIC framework as implemented in three selected banks in Accra, Ghana.

1.6 The research problem and aim

The Ghanaian banking sector became increasingly competitive with deregulation and licensing up to 34 local and global banks as of the end of 2016. This growing competition created an increasing need for relevant and targeted communications between banks and their various stakeholders. The latter part of 2017 and early part of 2018 saw turbulences in the Ghanaian banking industry. Some banks closed and the consolidation of others brought the total of banks in Ghana to 23 in September 2020 (www.bog.com). This necessary regulatory intervention for the Bank of Ghana resulted in the revocation of licences of nine universal banks, 386 microfinance and micro credit companies, 15 savings and loans companies, eight finance houses, and two non-bank financial institutions (www.bog.com).

This became the necessary due to the banks' state of insolvency and inability to provide for the financial needs of its customers. The regulator, Bank of Ghana, therefore, took this decision to safeguard customers' deposits and investments. As the regulator indicates a closure and consolidation of more banks, surviving banks are looking for novel and profitable strategies of engaging customers to avoid folding up. This growing competition created an increasing need for relevant and targeted communications amongst banks and their various stakeholders in Ghana. With the above notwithstanding, these banks also encounter the challenge of operationalising the communication agenda, which is an

expensive process. Banks are, therefore, confronted with the triad difficulty of stiff competition, regulatory pressures, and limited resources to engage in communication.

The solution may be in harnessing SICs, enabling the banks to consider their strategic intents effectively within budget. For Niemann-Struweg (2013) SIC in the relationship between an organisation, its stakeholders and the post-2000 business environment are fundamental to ensure that the organisation is observed as unified in its intent. Integrating communication provides organisations with a competitive advantage. Barker and Angelopulo (2006:46) define IC as “the strategic management process of organisationally influencing all messages and encouraging purposeful data-determined dialogue to create and nourish long-term, valuable relationships with stakeholders”. This definition suggests that banks need to review and facilitate their communication approaches to manage stakeholder relationships effectively.

These submissions propose that research attempting to understand how organisations integrate their communication efforts amidst the varied challenges of the economy and other crises and how the organisation and stakeholders perceive these integration efforts are relevant. This research, therefore, attempted to examine and understand how three banks in Accra, Ghana integrates their communication efforts strategically to meet organisational goals and objectives by staying relevant and keeping the bank brand alive. This is due to the challenge of competition, banking crisis, regulator concerns and limited resources,

This study aimed to understand how three selected banks operating in Accra, Ghana perceives the concept of SIC to explore and recognise the elements of SIC implementation. This supports the development of a process model, which will apply to banks and businesses within developing economies with peculiar challenges in the 21st century. The purpose of this revised model is to offer a framework to evaluate SIC practice in the three banks selected and other business organisations. The context of the research problem is discussed next.

1.6.1 The context of the research problem

Cappelli and Sherer (1991:56) portray context as “the surroundings associated with phenomena, which help to illuminate those phenomena, typically factors associated with units of analysis above those expressly under investigation”. This study concerns the Ghanaian business environment, particularly the banking sector. The Bank of Ghana is the regulator of all financial institutions in Ghana. Banking originated during the colonial era with the one objective - to offer financial services to the colonial administration and businesses belonging to the colonial masters (The changing face...2015).

On the 4th of March 1957, just two days before the declaration of political independence, the Bank of Ghana was formally established by the Bank of Ghana Ordinance (No. 34) of 1957, passed by the British Parliament. Functions of the BOG include regulating, supervising, and directing the banking and credit system and ensure the smooth operation of the financial sector. Another function of the BOG is to licence, regulate, promote, and supervise non-banking financial institutions. The BOG has overall supervisory and regulatory authority in all matters relating to banking and non-banking business (www.bog.com).

The Ghana Commercial Bank was established in 1953 as the first indigenous bank to reduce the control of the banking sector by the two expatriate banks. By 1974, many state-owned banks and Development Financial Institutions (DFI) had also been set up to enhance the financial sector by providing services, otherwise ignored by the commercial banks. Examples included the National Investment Bank and Agricultural Development Bank. The reforms experienced in the financial sector and the enactment of the banking law in 1989 (PNDC Law 225) saw the operations of several locally incorporated banks, including the Meridian (BIAO), The Trust Bank, CAL Merchant Bank, Allied and Metropolitan Bank and Ecobank. The introduction of the new Banking Act in 2004 also led to the elimination of secondary reserves and adjustments in the minimum capital. The minimum capital was initially increased to GHS 60 million in 2007 and then in 2013, it was increased to GHS 100 million. The new Act also saw the introduction of the Universal

banking license, which allows banking to provide various forms of banking services (The changing face...2015).

As part of their licensing role, the BOG has registered several institutions to include banks, savings and loans, finance houses, leasing companies, forex bureaux, remittance companies as well as microcredit institutions and rural and community banks. In total there are 23 banks, 25 savings and loans companies and 144 rural and community banks as of April 2021 (www.bog.com). Ghana has about 15 million (from a population of 23 million) account holders as of January 2021 (www.pulse.com.gh).

Nine out of this number are indigenous while the rest are global banks (www.bog.com). Ghana has a steadily growing economy. The country experienced the evolution of many banks over the years. This introduces stern competition as a challenge for the banks. For The changing face...(2015), the best solution to this problem is for the banks to invest in techniques that will help them to retain their customer base. A good reputation is one of such ways to influence customer retention (The changing face...2015).

Using IMC in the Ghanaian banking sector may have gained ground in the early 1990s (Porcu, Barrio-García, & Kitchen, 2012) when banks required an avenue to ensure message consistency concerning specific products and services offered by the organisation. Today, various departments are in control of communicating a variety of messages to stakeholders of banks in Ghana. This raises the question about how communication is integrated concerning competition and limited resources. There are compelling arguments for bank managers to carefully consider integrating communication efforts within the banks that might have a positive effect on organisational goals and strategy. Several studies emphasised the significance of SIC in organisations, but few are centred on banks. Several studies emphasised the significance of SIC as a variant of IMC but few of these were undertaken in Africa and specifically in sub-Saharan Africa, making such a study within the Ghanaian context particularly pertinent.

Grunig (2006a), Wondwesen and Kitchen (2017) contend that it is time for IC scholars to conceptualise the concept of integration communication further. Kitchen et al. (2007) contend that IC needs more development, specifically in processes and functionality. Much of the literature focuses on the “what?” of the concept and not the “how?”, which needs investigation. The literature is underdeveloped concerning the evaluation/appraisal of SIC in organisations. This study explored processes of SIC implementation within three banks in Accra, Ghana from the observation of bank officials and bank clients. This study aimed to develop a revised theoretically reliable and relevant SIC process model concerning ways banks attempt communication in a strategic, integrated and resource-efficient manner based on evidence from the field.

1.7 Objectives of the study

A research objective is what exactly a researcher attempts to study (Babbie, 2010). A research objective describes concisely what the research is trying to achieve. The study sought to review existing IC models to provide a background to comprehend the recent SIC concept within Ghanaian banking. The primary research objective of this study was to explore perceptions of SIC practice from the perspective of three specific banks in Accra, Ghana. A strategical IC model was developed from banks’ engagement with stakeholders. This was conducted with the succeeding secondary objectives.

- **Secondary Objective 1**

The first objective was to examine ways the three sampled banks strategically integrated their communication efforts. The study aimed at assessing ways the strategic integration of communication was implemented in the three banks. This objective is based on the premise that SIC gained grounds in the 21st century within the spheres of business communication and communication management. Organisations integrate their communication efforts strategically within certain parameters. Researching on how the integration of communication works and occurs will help understand the concept whilst adding to the empiricist nature of the concept

of SIC.

- **Secondary Objective 2**

The second study objective was to determine the context-specific variables, which influence the practice of SIC in the three investigated banks. The aim was to establish the situational variables influencing the practice of SIC within the three sampled banks. Context-specific variables refer to the circumstances or factors affecting how SIC is implemented. This regarded concerns, such as culture, bank values, bank mission, vision, and prevailing business characteristics. The factors or prevailing situations influencing the implementation or outcome of the process of SIC practice are crucial to the general discussion of the concept.

- **Secondary Objective 3**

The third study objective was to assess the perception of the banks' brands from the perspective of the market. This objective involved evaluating the perception of clients about the brand of the three sampled banks. In implementing SIC, banks' goal and focus are on brand development and maintenance. The perception of clients of these bank brands is important in achieving these set goals. Assessing these perceptions from the perspective of the market relates to the study. This study examined the extent to which communication goals of the three banks sampled and customer perceptions of the brand were aligned.

- **Secondary Objective 4**

The last objective of this study was to examine how brand perceptions and attitudes are formed by bank clients. The study intended to understand banks' actions regarding integrating communication efforts strategically, how clients perceived bank communication, and how the banks practice SIC in the face of industry challenges. The study findings help develop a SIC revised process model. The model may be applied in selected banks in Accra, Ghana and other business operations after responding to

the seven research questions.

1.8 Research questions

Consistent with Wimmer and Dominick, a research question is “a formally stated question intended to provide indications about something” (2011:25). To evaluate the research objectives discussed in Section 1.7 above, the following research questions are presented:

RQ 1: What is the degree of integration in the communication efforts of the three selected banks in Accra, Ghana?

The first research question concerns the depth of integration in applying SIC in three banks sampled. This research question was essential to the study in line with scholars, such as Barker and Angelopulo (2013), who note the acknowledgement for an organisation to integrate their communication efforts understood and practised in diverse parts. Niemann-Struweg (2013) also indicates that integrating communication provides organisations with a competitive advantage. The practice of integration of communication can be observed in many organisations, which may differ on many levels and in numerous ways. The study was therefore interested in the extent of integration within the three banks under investigation.

RQ 2: What strategies are employed to achieve communication goals within the three banks?

The second research question concerned the banks’ communication goals and the strategies employed in attaining these goals. Communication goals and objectives are important in all business organisations for survival. Shrestha, Parajuli and Paudel (2019), opine that effective banking communication strengthens the relationship amongst customer, stakeholders, manager, client, and employees. It was, therefore, sensible for this study to disclose the strategies banks relied on in accomplishing their communication goals. These goals and objectives help to inspire the communication activities

organisations may have planned. To achieve these goals, a need exists to have plans for execution. This research question aimed to generate the main strategies that the three banks depended on to achieve a greater communication vision.

RQ 3: What context-specific variables influence the practice of SIC in the sampled banks?

The third research objective established interest in variables related to the Ghanaian context, which shaped SIC. Proctor and Doukakis (2003) suggest that organisations should integrate their approach in both internal and external communications. This indicates that organisations within unlike fields, countries, economies, and cultures may approach the integration of their communications in relative terms. It is, therefore, noteworthy to determine what differentiated each organisation concerning the practice. The context was vital to this study and specifically to the concept of SIC. The practice may differ amongst organisations or countries. Determining the unique variables affecting the practice was crucial to the study.

RQ 4: What strategies do the three banks employ to pursue brand communication objectives?

The fourth research question concerned brand communication objectives and bank strategy. Strategy as an aspect of SIC was imperative to this study. An objective of the practice by organisations is to enhance organisational brands by achieving brand communication objectives. A need existed to discover approaches these banks employed in tracking brand communication aims. Barker and Angelopulo (2006:46) explain IC as “the strategic management process of organisationally influencing all messages and encouraging purposeful data-determined dialogue to create and nourish long-term, valuable relationships with stakeholders”. Each organisation aims at attaining mutually beneficial long-term relationships with stakeholders. All communication activities are to achieve this aim. Effective stakeholder relationships promote brands and eventually affects the bottom line of businesses. Effective brand communication, as pursued by the

banks under investigation, was important to the study. This research question focuses on the specific strategies the three sampled banks employed in realising their brand communication objectives.

RQ 5: What are the integration barriers in the three banks?

The fifth research question concerned the limitations to integration as established in the three sampled banks. Literature suggests that integration similar to other concepts holds challenges and barriers. For Niemann-Struweg and Grobler (2007) two of such barriers were structural and functional obstacles. These obstacles prohibit successful communication integration with all stakeholders. These challenges may be in limitations or blockades. Interest was particularly on limitations to achieving SIC and the factors constraining brand communication objectives in these banks.

RQ 6: What is the brand perception of these banks from the perspective of the market, and how are these perceptions formulated?

This research question concerned ways the marketplace formed their brand perceptions. Luck and Moffatt (2009), in Melewar et al. (2017), suggest that the organisations' communication efforts should be directed at consumers to affect behaviour. An outside-in approach should be used, starting with the customer when developing a communication strategy. Stakeholder management relates to the success of organisations on IC fronts and communication management scholars. The need to position an organisation's brand is as important as the perceptions of stakeholders. Stakeholders (specifically clients) are the unofficial ambassadors of all business organisations. Clients' perceptions concerning the banks' brand influence the brand consumption. The research question also helps discuss the concept of integration and how branding and customer care fit into the wider context of SIC practice.

RQ 7: What are clients' attitudes towards the bank brands?

The last research question concerned clients' attitudes towards the bank brands. From the literature, clients form attitudes through their experiences and encounters with organisations. Clients' attitudes towards a brand may be warm, abrasive, or indifferent. The attitude of consumers towards the services and products of an organisation results from satisfaction, which feeds consumer loyalty. Hartmann and Ibanez (2007) identified consumers' consistent and repetitive purchases as an indicator of consumer loyalty. This study sought to discover the attitudes that the bank clients had towards the three investigated banks.

1.9 Research method

According to Kothari (2004:7), research methods refer to the methods the researchers use in performing research operations. This study employed a qualitative approach as the strategy of enquiry to collect data from three banks in Accra, Ghana, who consented to participate in the research. To ensure anonymity and stick to the study's ethical considerations, the selected banks are not described. Though describing the banks, workers, and officials is very important, providing a brief description of the banks and the bank officials will affect the case of anonymity of each bank as promised. This will be ethically challenging. This is because the description of the banks investigated could compromise the anonymity of the banks being investigated. However, demographics of bank officials and clients were provided.

The strengths of the qualitative approach allow a researcher to explore behaviour/phenomenon in the natural setting and increases a researcher's depth of understanding of the phenomena under investigation (Wimmer & Dominick, 2011). As a disciplinary study within the field of communication, it explores SIC within the Ghanaian banking sector to assess the practice. As exploratory research, this study attempted to examine the subject of SIC to gain further insight. Through data collected from the field,

this study scrutinised bank communication strategies and activities to help answer the above research questions.

The first step for the researcher was to decide on the research design. This was followed by the data collection techniques in collecting the needed information for analysis. A semi-structured interview schedule was designed for the banks' directors of communication/corporate affairs and PR officers/marketing officers/communication officers and the bank clients. Primary and secondary data sources formed the data collection method for this study. The primary data source was through in-depth interviews, document analysis of annual reports, and an analysis of mission statements. These data collection techniques allowed for the total investigation of the phenomenon under study.

A semi-structured interview guide was developed for the in-depth interviews. Interview questions centred on the research objectives, research questions and the theoretical foundations guiding the study. Questions relating to the above were directed. Pretesting was conducted with some interviewees within the sampling frame to ascertain whether the respondents understood the questions and if the questions elicited the responses that would answer the research questions. Steps followed in collecting the data for this study included attempting consent from bank authorities to approve data collection. Consent was also required from individual informants for a convenient date and time for the interviews.

Pretesting of the data collection instrument was conducted to ensure that the informants understood the questions. This also ensured that responses from informants related to the same questions guarantee consistency. Concerns of qualitative rigour in this study were examined by interviewing only those chosen to be interviewed. Participants were linked or involved in the communication efforts of each bank. Interviewing other people outside this circle might not have provided adequate responses to answer the research questions.

In qualitative research methodology, there are also issues of inclusiveness, diversity, heterogeneity, and homogeneity which lend credence to covering the various settings, contexts, and locations. Concerns about inclusiveness, diversity, and homogeneity are covered in this research. According to the Bank of Ghana, there are 23 private banks in Ghana. Banks in Ghana are categorised into – wholly-owned Ghanaian banks, partially owned Ghanaian banks, and foreign-owned banks. There are six wholly Ghanaian owned, three partially owned Ghanaian, and 14 foreign banks in Ghana. For this study, however, three banks were sampled from a total of nine wholly-owned Ghanaian and partially owned Ghanaian banks in Ghana. For this research 1 wholly-owned Ghanaian bank and 2 partially owned Ghanaian banks were purposively sampled. The reason behind this selection was the issue of context. Context played a key role in this research and so the researcher needed to sample banks with Ghanaian ownership.

Additionally, the private banks in Ghana have their central operations in Accra and are therefore homogeneous in their policies. The physical location of the bank branches does not affect their communication policies which stem from the main office situated in Accra. These branches operate in the different towns and regions in the country (16 regions). Another point to note is that all the banks operate from a centralised point which is known as the head office and the operations of the other bank branches are an offshoot of operations from the head offices, hence most operations at the various branches are typically the same.

1.10 Ethical considerations

Ethical concerns were considered in this study. Unisa's guidelines for ethical behaviour was adhered to (University of South Africa, 2020:23). Ethical clearance was provided before data collection. The ethical clearance document is attached to this report as APPENDIX A. Participants' responses were treated with the utmost confidentiality.

Strategies outlined were not shared amongst the banks attributable to the competitive nature of the Ghanaian banking industry.

Again, to ensure anonymity and stick to the study's ethical stance, the selected banks were not described in terms of history, size, number of branches, management team, et cetera. Although describing the banks, their workers, branches, and officials were seen as important, providing these details would compromise the anonymity of the three banks being investigated. However, the demographics of bank officials and bank clients interviewed for the study were provided.

Letters were submitted to various organisations seeking permission before interviews were conducted. Permission was also sought concerning convenient dates, times and venues before interviews were conducted. Permission was also obtained for audio recordings of responses. The participants signed informed consent forms before the interviews. The informed consent form is attached to this study as APPENDIX B. For anonymity, the names of the specific banks investigated are withheld and pseudonyms are used instead to represent the banks investigated. Names of participants from the banks and bank clients are also withheld. This offered them the confidence to share their opinions without fear of being reprimanded or queried by authorities.

1.11 Scope of the study

Integrated communication represents a development in an organisation's communication structure to influence PR scholars' efforts to define PR as a strategic relationship management function. A literature review demonstrates a divergence in understanding, as PR functions in relationship management were underdeveloped in IC literature (Grunig, 2006a). According to Grunig and Grunig (1998) in Niemann-Struweg (2013) integration through the PR function, with emphasis on communication functions, is outdated as communication managers now deal with communication and marketing (Niemann-Struweg, 2013).

This research explored SIC with relationship cultivation practices and strategic management of relationships amongst advertising, marketing, and PR. Relationship management was emphasised within PR scholarship but was not assessed within SIC. Some scholars suggested frameworks where PR may manage an organisation's strategic relationships (Kitchen, et al., 2007; Caywood, 1997; Duncan & Caywood, 1996).

A need was identified to explore the practice of SIC within banks from the observation of bank officials. For this purpose, this study investigated SIC as a process involving the integration of messages, communication vehicles, people, and outcomes. This research explored the work of these earlier scholars by conceptualising SIC implementation in other marketing communications activities (PR, branding, and advertising) to understand the practice by assessing SIC in three banks in Accra, Ghana.

1.12 Definition of main constructs

This section attempts to define and explain what each term means as it is used in this study.

- Bank motivation and focus - the focal point of bank activities and what it pays attention to
- Bank goals/objectives - the object of the bank's ambition or effort; this is an aim or desired result the bank attempts to achieve
- Bank strategic plan - a document that establishes banks' direction, where the bank plans to go or be in the future
- Reputation management - the practice of attempting to shape public perception of the bank by influencing information about the bank
- Relationship-building - the mutual affiliation or connection between banks and their publics to experience mutually beneficial relationships
- Stakeholder engagement - the process by which banks involve their publics in their daily communication and bank activities

- Two-way symmetrical communication - a model of communication focusing primarily on ensuring that decisions by banks are mutually beneficial to the bank and its publics.
- Perception - how bank officials and clients consider, recognise, and interpret the communication efforts of the three banks under investigation.
- Attitude – the way bank clients feel or think about their respective banks and banks’ brand.

The core concepts from the literature are consolidated in table 1.1.

Table 1.1: Concepts and constructs underlying this study

From theory and literature		
At the core	Setting the tone	Integrated communication
Concept - Strategic Bank Management	Concept - Bank-Stakeholder relationship management	Concept - integrated communication
Constructs <ul style="list-style-type: none"> • Bank focus • Bank goals/objectives • Bank strategic plan 	Constructs <ul style="list-style-type: none"> • Focus on internal and external communication • Developing a communication strategy • Reputation management • Relationship-building 	Constructs <ul style="list-style-type: none"> • Focus on Strategic stakeholder engagement • Practising two-way symmetrical communication • Tools for integrated studies
Strategic integrated communication in three banks in Accra, Ghana		

1.13 Overview of banks

The banks involved in this study had to meet the following criteria:

- Must be a bank operating in Ghana. A contribution this research attempts to make is in relation to context. Therefore, engaging banks operating in Ghana enabled the

researcher to propose a theoretically relevant model applicable in the selected banks operational in Ghana.

- Must have been in operation for at least two years. The Bank of Ghana must licence them. Regulator issues are of great concern within the Ghanaian banking sector. Therefore, a bank being licensed by the regulator would mean the bank has been given authority to operate in Ghana and a bank in operation for two years and above would have engaged stakeholders.
- Should have a department in charge of the bank's communications (advertising, PR, corporate affairs or brand and marketing communications). The research examined the concept of SIC. Officials providing the information must be from departments engaged in the communication efforts of the banks. A bank lacking a department in charge of communication could not be engaged in this study.

1.14 The organisation of the study

Chapter 1: This chapter sets the background for the study. The chapter observes the research within a context, by providing a SIC background to the study. Other components discussed in this chapter are the research problem and aims, and the objectives of the study. It also considered the ethical considerations of the study and provides a study outline.

Chapter 2: In this chapter, the concept of IMC is interrogated. The primary aim of this chapter is to describe IMC. This section, therefore, observes the features and the elements founding the IMC phenomenon. The chapter discusses the essence of IMC which differs from IC, which is the core of this research.

Chapter 3: The chapter observes the theoretical foundations of the study. It also observes foundational IC models and literature in SIC concerning the integration theories and models.

Chapter 4: The chapters examine some conceptual arguments and empirical findings from previous studies available in the literature on IC and the three selected banks operating in Accra, Ghana.

Chapter 5: This chapter describes the methodology and explains the processes employed in collecting and analysing the data collected.

Chapter 6: This chapter presents the research results.

Chapter 7: This chapter discusses the SIC revised process model.

Chapter 8: This chapter contains a discussion and analysis of those findings.

Chapter 9: This chapter represents the preceding chapters to conclude the IC strategies of the banks under study. It also includes an acknowledgement of the limitations to the study and presents recommendations for future research.

1.15 Summary

Chapter 1 formulates the study in context by outlining interpretations of IC, and the need for SIC in a competitive business world, specifically in the banking sector. As SIC becomes an extremely vital tool in customer acquisition, management, and retention it has also been found to be a key facilitator for the development, promotion as well as and sustenance of brands. Integration of communication strategically refers to the harmonisation of communications and coordination of communication activities with a goal in mind.

With the underdevelopment of the concept in sub-Saharan Africa, specifically in Ghana and in the banking industry, this chapter organises the initial thoughts of scholars about the concept to be investigated. The chapter observed the practice of SIC in dealing with building and managing relationships with publics. It also discusses the concept of integration and how branding and customer care fit within the wider context of SIC. The

chapter also observed the concept of IC and bank communication. The chapter notes the research problem, research objectives, and research questions whilst articulating the study expectations. An inquiry of several theoretical assumptions on a potentially effective SIC and how this concept is practised in the three selected banks operational in Accra, Ghana is evaluated. Chapter 2 explores IMC as a concept from where IC was assumed.

CHAPTER 2: INTEGRATED MARKETING COMMUNICATION

2.1 Introduction

In this chapter, integrated marketing communication (IMC) is elucidated. This section, therefore, observes the features and the elements that form the phenomenon of IMC. According to Groom (2008), the premise of IMC is an effort towards bridging communicative divergences in marketing by inviting a stronger dialogue with consumers. As organisations progressed, they realised the need for a shift in external communication practices being parallel to internal communication that reflects an outside-in commitment. IMC became the most effective process to adopt in a complex multi-channel digital environment (Child, 2012 and Keller, 2016, in Laurie & Mortimer, 2019). This chapter further explores the above discussion.

2.2 Evolution of integrated marketing communication and the current situation

Caywood, Schultz, and Wang (1991b) conducted the first study on IMC. The first 'conceptual ideas' were published in the book "*integrated marketing communications*" by Schultz, Tannenbaum, and Lauterborn in 1993 (Kitchen Burgmann, 2010). Kitchen (2004, 2010, 2017), Kliatchko and Schultz (2015), Schultz and Kitchen (2010), and Hurwitz (2015) contributed to the dialogue on IMC. According to Adetunji, Nordin and Noor (2014), these theorists and advocates observe IMC as an innovation to rescue the downward trend of the advertisement industry. It aims to strengthen the strategic and tactical power of branding.

Integrated marketing communication was developed within the trade and academic circles in the late 1980s (Hurwitz, 2015). In trade, IMC, as it was often referred to, became a new label for an 'old' field, indicating direct mail marketing. As direct mail techniques burgeoned with databases and increasing competition, their reputation suffered; integrated marketing represented an attempt to rebrand the practice area, though it

offered little beyond a contemporising of the name (ibid.). In the academic field, IMC represented a call to synchronise approaches in PR and advertising activities.

These became anchored in various supply chains into organisational departments, managed by various organisational routines (Hurwitz, 2015). According to Wondwesen and Kitchen (2017), ten years after its emergence, IMC received recognition by practitioners of marketing and academics. In line with Hurwitz (2015:2), “despite the common-sense understanding it presumes to elicit, the phrase carried different meanings for different constituencies pursuing distinct purposes, which have varied over time”.

IMC “has not ripened into a working construct to discuss the genuine challenges that provided its original impetus” (Ibid.:2). Later IMC pioneers, such as Kliatchko (2008); Eagle and Kitchen (2000), link the development of IMC to an “increased global competition” and “swift technological improvements”. These changes challenged and raised an alarm on accountability and financial returns of marketing communication activities; the strategic quests to discuss those challenges established IMC (Schultz, 2003, in Adetunji et al., 2014). “Pertinently, the hazy theoretical and implementation journey of IMC must have partially or completely left the advertisement insuperable problems unresolved” (Thomas, 2002, in Adetunji, Nordin & Noor, 2014:1).

According to Schultz and Schultz (2003), IMC was to mitigate concerns about brand copying in the 1980s. There was a need to eliminate brand imitation of true innovators through conceptualising consistent communication with their clients. There was also the desire to brand products by communicating the unique features of these brands to them by ensuring message recall and increasing communication effectiveness. Through this, IMC offers the option of integrating several marketing communications approaches in one message content to develop effective brand equity.

Until the IMC, no response altered the traditional starting point for marketing the product (Groom, 2008). IMC brought to the foreknowledge and understanding of the consumer as the means to achieve marketing success (Ponsonby & Boyle, 2004; Muniz & O’Guinn,

2001). IMC scholars and practitioners believed that it marked the promise of a “critical step” until companies implemented this orientation. A necessary advancement for the field indicates marketing becoming an idea compelling strategy and tactics and made the message meant for the consumer (Calder & Malthouse, 2003:14). Yastrow (2000) united the theme of “process” in re-engineering with IMC, arguing that being integrated meant going beyond IMC as an external communication orientation to integration throughout the entire organisation.

Hurwitz (2015:3) notes that “IMC was far less prevalent in the trade press and the academic literature for the first decade of this century”. He added that “it resurfaced in professional practice as a call to coordinate digital marketing across the desktop web and mobile venues, and in the academy in new or redefined communications programmes that housed a wider array of channel subject than ever and rhetorically equated integration with maintaining a channel-agnostic posture” (ibid.:3).

2.3 Defining integrated marketing communication

Early IMC theorising mandate as an audience-centred (versus activity-centred or product-centred) approach to marketing communications. Implicit in this approach was the recognition that various devices could reach audiences. Early IMC theorising also emphasised the extension of the same metrics used to measure advertising in communications efforts (Encyclopaedia of PR, 2001). According to Kitchen and Burgmann’s (2010), the IMC definition reckons that researchers cannot agree upon a single definition of IMC owing to disagreements about the emergence of IMC and the limited research conducted with actual organisations. Schultz (2004b) defined IMC a year earlier before Kliatchko (2005:2) who defined IMC as “the concept and process of strategically managing audience-focused, channel-centred, and result-determined brand communication programmes over time”.

Kliatchko’s (2005) definition does not focus explicitly on individual stakeholder groups but refers to them as “audiences”. His definition is not as explanatory as Schultz’s (2004b),

as he underplays the purposeful characteristic of IMC and does not explicitly mention the importance of the long-term brand value and short-term financial returns (Kitchen & Burgmann, 2010). Schultz and Schultz (2003:20-21) define IMC as “a strategic business process used to plan, develop, execute, and evaluate coordinated, measurable, persuasive brand communication programmes over time with consumers, customers, prospects, and other targeted, relevant external and internal audiences”. Kliatchko (2008:140) later redefined IMC as “an audience-determined business process of strategically managing stakeholders, content, channels and results of brand communication programmes” to capture all elements left out of his earlier definitions.

A critical review of previous definitions of IMC and an assessment of IMC literature reveals that researchers reduced IMC definitions to five crucial attributes (Kitchen et al., 2004a; Low, 2000, in Kitchen & Burgmann, 2010). For Luck and Moffatt (2009), in Melewar et al. (2017), this is because of numerous discussions and debates in the literature over the last 25 years on concerns, such as the meaning of IMC. First, the communication effort should be directed at consumers to affect behaviour. Second, an outside-in approach should be used, commencing with the customer when developing a communication strategy. Third, a well-established relationship between the company and the customer is necessary. The fourth is to deliver a message correctly, with all communication activities included with liaison integrated into the strategy. Last, to create a competitive brand and coordination amongst the communication disciplines.

As a strategic marketing effort, IMC and its definitions became increasingly relevant since its inception. Revisions to IMCs definition, therefore, continued to evolve from conceptions of relationship-building to the behavioural and attitudinal response. This includes the importance of dialogue between the organisation and the consumer (Duncan & Moriarty, 1998). In recent years, definitional refinements sustained (Kliatchko, 2005) as notable revisions came from the IMC pioneers and experts. Northwestern’s Kellogg School of Management and the Medill School of Journalism reaffirmed that marketing “has always meant, and will continue to mean, responding to consumers (or, with intermediaries, customers) to increase sales” (Calder & Malthouse, 2003:6; Schultz,

2003). This was according to their 2003 collection of published essays on the subject. For Kehinde (2011), in Barker (2016), an IMC approach focuses on the consistency of message to ensure financial, competitive, and effective benefits to be attained the collaboration afforded by the process of integration.

Table 2.1: Integrated marketing communication definitions

Author and Year	Concepts Introduced
Caywood, Schultz, and Wang (1991a and 1991b)	<ul style="list-style-type: none"> • Coordination and consistency of messages and communication channels (one sight, one sound) • Use of a variety of communication disciplines to work in synergy based on a comprehensive plan • IMC as a concept
Schultz (1991)	<ul style="list-style-type: none"> • Inclusion of consumers, prospects • Behavioural responses • Nurture relationship and customer loyalty • IMC as a process
Duncan and Everett (1993)	<ul style="list-style-type: none"> • Profitable relationships expanded audience scope from customers to other stakeholders
Nowak and Phelps (1994)	<ul style="list-style-type: none"> • Reinforced notions of consistency, coordination, and behavioural response
Schultz and Schultz (1998)	<ul style="list-style-type: none"> • Strategic business process • The expanded notion of brand communication • Measurability • Specified the multiple markets more explicitly, inclusive of external and internal audiences
Schultz (2004b) and American Marketing Association (2007)	<ul style="list-style-type: none"> • Strategic business process • Extensive brand communication • Evaluation and measurement • External and internal stakeholder groups • Long-term brand value focus
Kliatchko (2005)	<ul style="list-style-type: none"> • Process and concept; Audience-focused • Communication programme

	<ul style="list-style-type: none">• Result-determined
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Kliatchko (2005: 21) from Kitchen and Burgmann (2010).

A new description surfaced for IMC in this 21st century as Kerr and Patti (2015) observe the concept and practice as in its “midrange level of maturity”. Other discussions look at how integration can be achieved (Christensen, Firat & Cornelissen, 2009; Christensen, Firat & Torp, 2008; Kitchen, Kim, & Schultz, 2008) and how it can be measured (Schultz & Patti, 2009). Laurie and Mortimer (2019:222) observe that IMC “requires people to collaborate, across the client organisation and the various external stakeholders, ensuring all brand interactions are integrated, and the customer journey is smooth and effective”. Scholars of IMC called for a move from fragmented marketing activities to cohesive marketing communication.

2.4 Integrating the marketing mix

The traditional devices in the “promotion mix” used by marketers include advertising, sales promotion, direct response, personal selling, and PR/ publicity. Clients used these devices for many years. At the beginning of the 1990s, the industry recognised the importance of combining using these devices for effective results. From IMC history, the need for integration of the promotional combination is core to branding and brand consistency. IMC, whilst it achieves its’ goal in one direction, the element of message integration has not reached its subsequent purpose as a strategic business process (Kitchen & Schultz, 2001) concerning strategic integration or organisational integration (Adetunji et al., 2015).

Adequate to IMC literature, the elements of the marketing contribute to “generate synergistic energy used to build lasting relationships with main stakeholders. Along these lines, marketing is considered a philosophy, rather than simply a function” (Encyclopaedia of PR, 2001:630). For example, PR practitioners use two-way communication amongst the organisation and consumers and other crucial publics to develop solid relationships.

Advertisers use one-way communication strategies, such as slogans, taglines, themes, characters, and images. These are designed to generate awareness and promote main product attributes and benefits to the consumer. The sales team collaborates one-on-one with vendors to stock the marketplace, place point-of-sales materials, create special end-aisle displays (Encyclopaedia of PR, 2001).

The need to integrate all “media/marketing channel mix”, which validated the importance of expanding the marketing communication toolkit, whilst arguing “customer-centricity” as the rationale for coordinating its elements was crucial (Schultz, 1996b). The benefits of IMC can be summarised as follows by McGrath (2005a); and Reid (2003):

- an IMC approach aligns short- and long-term marketing to avoid conflicts within an organisation
- it is a sound and clear approach
- all target audiences are considered
- individual and one-to-one communication is encouraged
- cooperation and recall increase
- results in financial benefits

Integrating the marketing options in organisations calls for the collaboration noted above is fundamental to the four main components of IMC (Kliatchko & Schultz, 2015). These components are media neutrality; consumer centricity based on customer insight; coordination and consistency across the customer experience; and strategic involvement at the board level. These occur amidst several limitations and critiques as levelled against IMC scholars. Organisations sought to integrate all marketing opportunities as established within the organisation.

2.5 Limitations and critiques of integrated marketing communication over the past decade

IMC is confounded with some limitations. Though the road towards IMC practice, as established in earlier texts, observed as integrated promotional combination variables (or

the 'one voice' phenomenon) reached its zenith, the journey towards integration from a consumer or corporate perspective has scarcely begun. A limitation of IMC concerns the model of communication where it is established. IMC leans more towards an asymmetric practice of PR than the two-way symmetrical model of PR. It casts PR in a supporting role to marketing in developing mindshare to translate into market share. Schultz (2001) considered the concept of the campaign as a problem in IMC because IMC focuses on long-term relationship-building whilst a campaign is executed for the short-term.

Another limitation is represented by the trend towards specialisation in the 21st century. This reaches the risks of change (Laurie & Mortimer, 2011;2019). For example, the acknowledgement of the need for IMC to be implemented at a strategic level of an organisation led to a small but significant linguistic distinction in the literature from IMCs, with an 's', which refers to integrating various communication methods to IMC, a philosophy discipline (Luck & Moffatt, 2009, in Melewar et al., 2017). If there can be a linguistic change, there can be a change in practice in subsequent years and the evolution of technology. Technology and business environments change. These may hold as an approach towards the metamorphoses of IMC.

Another barrier to IMC is the conflicts amongst employees and fragmentation of tasks because of inadequate database development, short-term planning, or "inside-out" communication. Attributable to increasing pressure from clients and decreasing marketing budgets, agencies may exploit the concept of IMC to include more promotional combination elements in their functions. This may cause greater profits for the agency (Laurie & Mortimer, 2011;2019). Tsikirayi, Muchenje and Katsidzira (2012) underscore budgetary restrictions and inadequate quality product as barriers in IMC planning and implementation. Due to budget restriction, promotion can be of inadequate quality and undermine the sale of decent quality products, whilst inadequate quality products can neglect the impact of suitable promotion due to users' boycotting products.

Table 2.2 emphasises critiques levelled against IMC.

Table 2.2: Critiques of integrated marketing communication over the past decade

Scholar	Critique
Cornelissen and Lock (2000)	<ul style="list-style-type: none"> • Little evidence of how an IMC approach can be implemented or how the concept is being used in organisations. • IMC as nothing more than a managerial fad.
Cornelissen, (2003); Cornelissen and Lock (2000); Schultz and Kitchen (2000b)	<ul style="list-style-type: none"> • IMC advocates overemphasised the language being used to describe IMC, rather than grounding IMC based on empirical data
McGrath (2005a); Cornelissen and Lock (2000); Stewart (1996); Nowak and Phelps (1994)	<ul style="list-style-type: none"> • IMC as too ambiguous, partially owing to its lack of a universally agreed-upon definition and the resulting divergence of operational IMC measures

Source: Niemann-Struweg (2013).

The history and background of an organisation, its traditions and experience, can lead to difficulties when implementing an IMC programme. There is also difficulty in understanding IMC. Agencies may not clearly understand the function of IMC (Wondwesen & Kitchen, 2017). Eagle and Kitchen (2000) categorised the aforementioned barriers into four groups of potential obstacles to IMC success. These include barriers concerning control, resources, cultural concerns, and flexibility. Critiques of IMC also arise because of the barriers discussed earlier. IC scholars draw a line between integration in the IMC concept and integration in IC with the element “strategy” differentiation.

2.6 Integrated marketing communication vs integrated communication

Respectively, scholars noted the missing link of 'strategy' in the concept of IMC. To introduce and emphasise this missing link, Barker (2013), Kerr and Patti (2015) provide a 'strategic element' to the concept of IMC. They proposed the added terms of SIC and Strategic Integration (SI), respectively to compel this deficit (Laurie & Mortimer, 2019). Over the years, this dichotomy of this missing element of 'strategy' created two separate disciplines in communication literature. According to Niemann (2005:27), "there are some fundamental differences between the concepts of IMC and IC (with IC seen as the evolution of the concept of IMC)".

For clarity for this study, these differences can be placed under five fundamental ideas (Niemann, 2005). According to Niemann (2005), the most fundamental difference between IMC and IC is that with integrated marketing communication, the marketing or communication departmental strategy encourages the organisations' messages. In IC, however, the strategic intent of the organisation, inspire all communication of the organisation. The other four are shown in Table 2.3.

Table 2.3: Difference between integrated marketing communication and integrated communication

	Main idea 1	Main idea 2	Main idea 3	Main idea 4
IMC	Predominantly on customers	messages sent out by the organisation (one-way approach)	Focuses on external messages only	contributes to the technical aspects of the organisation
IC	A more holistic perspective to include stakeholders	the focus is on communication (implying a two-way process),	focuses on internal and external messages	is strategic, contributing to the strategic thinking processes within the system of the organisation

Adopted from Niemann (2005).

2.7 Summary

This chapter explains the phenomenon of IMC from its history to current practices from a scholarly perspective. The chapter also captures the definitions of IMC to date. IMC for Groom (2008) involves an outside-in approach that provides support for the marketing and marketing communications function of an organisation. This is employed by the organisation to navigate change and ambiguity to build persuasive communication plans. The chapter emphasises the phenomenon as observed as a concept within the marketing and advertising fraternity. It also discusses the discord around the terminology or the phenomenon two decades after its emergence. This discord has some scholars referring to integration as IMC, and others as IC. The differences between the two concepts have been extensively discussed by scholars and a summary of these discussions is clarified in this chapter. It suggests the most essential difference between the two concepts; with IMC, the marketing or communication departments' strategy inspires the messages of the organisation whereas with IC, the strategic intent of the organisation influences all communications of the organisation.

Introducing the element of the strategy proposed a new way for scholars, such as Angelopulo and Barker (2013) and Kitchen (2005), to pursue the concept of IC and explore the consideration of IC beyond marketing PR. This includes corporate PR responsibilities, such as investor relations, public affairs, government and public policy and employee communication. It also embraces customer service and support group or an individual with a stake in the company's success. Hence, the need exists to expatiate the concept and observe IC as innovative in communication management. The next chapter will discuss the concept of IC and the elements contriving this concept as a theoretical review.

CHAPTER 3: INTEGRATED COMMUNICATION'S FOUNDATIONAL PERSPECTIVES AND THEORETICAL FUNDAMENTALS

3.1 Introduction

This chapter discusses foundational perspectives and theoretical fundamentals of the study, a few IC models, and the concept of IC as practised in organisations. The chapter is divided into three parts. The first part discusses research work in the areas related to communication and IC models. The second part details the foundational models forming the base for this study. The final part observes the media richness theory and the two-way symmetrical communication concerning the study. Theoretical perspectives are fundamental parts of research. Research must be within a theory to draw conclusions that discuss basic tenets of the theory and literature. This is to create a working link amongst the theories of communication to be discussed, foundational IC models and empirical evidence of the study concept.

A host of theories exist in communication and communication management. Several scholars have various observations on communication and IC and how it is managed in diverse spaces. These communication theories conceptualise effective communication concerning dialogue, mutually beneficial relationships, adaptation, coordination, and organisational success. The section discusses IC within the media richness theory and the two-way symmetrical communication. Theories within communication with direct links to strategic communication, dialogue, symmetry, relationship cultivation and mutually beneficial relationships between the banks and stakeholders are discussed in the section below.

3.2 Related works on integration, integrated communication, and strategic communication

This section reviews studies on IC concerning the theoretical foundations. Foundational IC models are reviewed in the subsequent sections. This is imperative to the study as it provides a basis for the debate regarding the main concept of this study. Studies in IC management, integration within planned communications, and planned communications as employed in organisations are captured in this section to depict relationships amongst the elements of the media richness theory, the two-way symmetrical communication, and IC models. Literature in these fields is also reviewed in this section. This offers empirical evidence to the practice of SIC supporting the research objectives and the research questions. Creating these connections from the review of works will help validate whilst reviewing conclusions of SIC studies.

3.2.1 Integrated communication management

Kitchen, Spickett-Jones, and Grimes (2007) researched PR and advertising agencies in the United Kingdom. Participants for the study were senior executives who were interrogated about the concept of integration. The study established that though these agencies recognised the concept of integration, barriers to integration hindered the process and implementation. Similarly, this study sought to determine the limitation to the achievement of integration in three banks in Ghana. Smith (2012) attempted to progress research on IC management from its current debates on definitions and normative models to a research-based understanding of integration facilities, implemented at an organisation with a high integration level.

According to Cornelissen (2004) and Cornelissen and Lock (2000), communication integration holds a strong appeal to contemporary organisations. By discussing alignment and coherence, it promises order, stability, and predictability in an otherwise fragmented and confusing world. According to Christensen et al. (2008), this justifies centralised control of all communication functions in a business environment that otherwise can call

for participation, involvement, and decentralisation. The report attempted to provide insights for communication managers in implementing successful IC programmes. The research incorporated a qualitative single case study of a representative organisational case of IC, using in-depth interviews and document analysis as data sources.

From the study, it was determined that the IC operates organically through cross-functional connections and knowledge sharing. It is facilitated by an open organisational structure by which integration occurs naturally. The research provided research-based learning on IC management and implementation. It included steps to establish a successful integrated programme. Cornelissen and Lock (2000) observe a single case study of a European organisation to extend research-based learning guidelines on IC management and its implementation.

Their research is limited in these two areas. First, the notion that integration is a natural occurrence of integration in organisations cannot be entirely true and maybe on a limited scale. This is because the alignment of communication efforts must be implemented intentionally if organisations are to achieve their goals and objectives. Second, their submission recommends a one-size-fits-all device for IC for all organisations. This may be a bit problematic. This is because European and African organisations are distinct in their formation, culture, values, behaviours, and practices. A European case study might not actualise for an African organisation. It is, therefore, imperative that an African study be conducted to provide a research-based study on ways African organisations integrate or may integrate their communication efforts to achieve organisational success within integration limitations.

Extensive research conducted on IC has noted barriers to integration in organisations concerning definitions and concepts. A need exists to explore further barriers to integration in Ghana. It was established that though integration is recognised, barriers to integration hinder the process and implementation of IC. What they however missed were the perceptions of marketing regarding integration and integration barriers. Notably, what may be a barrier for a UK organisation may not be a barrier for a Ghanaian organisation.

Again, the UK economy and business environment are different from the Ghanaian economy and business environment. Thus, a Ghanaian study to probe further into integration and integration barriers is laudable to add to integration literature in Africa.

Ehlers (2002:318) also empirically investigated how successful South African organisations achieved the integration of organisational structures. This research involved the development of a framework for structuring the communication function within South African organisations. This promotes integration and improves the efficiency of organisations. Ehlers study looked at successful organisations. The question then arises about unsuccessful organisations and how integration may be structured there. Again, the organisation investigated were South African organisations and therefore there is the need to investigate other organisations outside South Africa. A Ghanaian study was, therefore, appropriate to gauge strategic integration efforts within three banks in Ghana.

This study, therefore, examined ways some three selected banks operating in Accra, Ghana strategically integrated their communication efforts in a competitive business environment and identified activities encompassed in the SIC implementation in the banks. This was to help to propose a revised model of SIC for the banks' communication operations.

Strategy is critical to the main concept under examination. The term strategy descended from the Greek word '*strategos*'. This referred to a function, indicating a general in command of an army. It later took the meaning of "art of the general," comprising the skills to undertake that function (Encyclopaedia of PR, 2001). According to Hambrick (1983), there were suggestions for two main reasons for this lack of consensus: first, the strategy is a multidimensional concept; second, the strategy is situational and will vary by industry. Mintzberg (1991) recognised the multifaceted nature of strategy, suggesting five alternative yet related definitions of strategy, which he labelled the five Ps-strategy indicating the following:

- a plan
- a ploy
- a pattern
- a position
- a perspective

Examining each definition of strategy leads to implications for the content and the nature of the process of strategic decision-making. Strategy as a plan represents the most accepted understanding of the term. This definition implies that strategy represents “some sort of consciously intended course of action, a guideline (or set of guidelines) to deal with a situation” (Mintzberg, 1991:12). As a plan, the strategy can be defined or can relate to a specific course of action. In the latter sense, Mintzberg (1991:13) suggests that strategy becomes a ploy - “a specific manoeuvre intended to outwit an opponent or competitor”.

As a pattern, the strategy encompasses the planning aspect of strategy and the resulting behaviour concerning a stream of actions. For this study, the emphasis is on strategies indicating “consistency in behaviour” when it is intended. Conversely, the strategy is inferred from the consistency of the organisation’s actions, which might follow a stated plan. As a position, the strategy is observed as a way of locating an organisation in its environment. From this perspective, strategy “becomes the mediating force-or ‘match’-between organisation and environment, which is between the internal and external context (of the organisation)” (Mintzberg, 1991:16). Communication should, therefore, engage in the strategy considering the discussion above. The discussion on planned and strategic communications follows in the subsequent section.

3.2.2 Integration within planned communication efforts

The strategy conjoins with planned communications and eventually integration. Hallahan, Holtzhausen, van Ruler, Verčič and Sriramesh (2007) examined strategic

communication. They concluded that six pertinent disciplines were involved in the growth, execution, and evaluation of communications by many organisations. These include marketing, public relations, and technical communication, among other relevant disciplines. Kaplan (1991) articulates that in a strategic communication process, the relevant elements include; (i) the wants of the communicator, (ii) the audience and (iii) the communication strategy. In the schema, the communicator needs a profile, solution, leverage, and environment for success. The audience requires recognition, unfulfilled needs satisfied, to know the rationale for a bank's action and unambiguous clarity. For Hallahan et al. (2007), strategic communication is a multidisciplinary field of knowledge, defined as purposeful communication that an organisation plans and executes to fulfil its mission concerning internal and external stakeholders.

Historically, "strategic communication was associated with organisational functions (communication or corporate communications departments) and communication actors (PR or communications officers)" (Falkheimer, 2014:124). Falkheimer (2014) affirms that all communication functions within the organisation are crucial within the organisation's strategic communication. In contemporary research, strategic communication is observed from a holistic standpoint, with challenging borders amongst functions, such as human resource, marketing, information technology and communications.

The idea of integration comes to the fore if these functions within the organisation communicate with various stakeholders on behalf of the larger organisation. It will be prudent to assess ways consensus, consistency and coherence of communication are achieved. These departments must, therefore, be integrated to achieve a harmony of action and consistency in brand perception.

Christensen, Firat and Cornelissen (2009:2) suggest strategic [corporate] communication as, "a mindset, a certain way of thinking about and approaching communication as a strategic management function... that embraces all the organisation's [sic] communication activities". These communication activities stem from the units within the organisation liaising with one another in distributing information to the publics.

Organisations observing communication management as important will observe it as a managerial function, enhancing their stakeholder relationships.

The literature on strategic communication and integration includes Falkheimer's (2014) study, which was a description of and a reflection on strategic communication and its relevance for organisational development. According to Falkheimer (2014), strategic communication permeates organisational life. It involves communication practitioners and all managers and co-workers in various aspects.

The study observed contemporary organisational challenges through the perspectives of communication and four arguments on reasons strategic communication is valuable for organisational development. The study reports that strategic communication is used by organisations because communication is considered contributing to the organisation's effectiveness and trust. It is observed from a survey that in a multinational corporation, focusing on the quality and quantity of information for trust amongst employees may illustrate the complexity in measuring such effects (ibid.:131):

The relationship between communication and trust is context-related and interconnected, which makes it difficult to tease apart. We found that in the relationships with co-workers and supervisors; it is quality, not quantity, of information that best predicts trust. In contrast, in the relationship with top management, it is the quantity, rather than quality of information that is significant. In all cases, trust was very closely tied to perceptions of organisational openness, which, in turn, predicted employee involvement.

Falkheimer (2014) remarks that strategic communication relates to the significance of keeping, transforming, or improving an organisation's image amongst the main publics. If the image in this context is defined as collective perceptions of an organisation and held by external stakeholders concerning mediations of the organisation, a need exists for strategic communication within an organisation to ensure planned and effective communication.

Organisations determined strategic communications as an apparatus for enforcing, enhancing, or changing the organisation's identity amongst staff and the organisational

culture. Effective communication, as proposed by Falkheimer (2014:131) “is assumed to lead to a positive community around core values, which in turn supports the organisation’s vision and strategy”.

Finally, strategic communications are necessary. It encourages candidness and transparency amongst the staff of an organisation and the organisation, the main publics, and the public. The argument is based on a non-dictatorial and intentional observation of organisations assuming that concealment and holding onto information is negative for organisational development (ibid.). Being open will mean communicating with stakeholders to achieve organisational development. Integration is imperative if an organisation is to employ strategic communication. Integrating the needs of stakeholders and the goals of the organisation should be considered for efficient communication. This will occur when organisations employ strategic communication practices.

3.2.3 Strategic communication as employed by organisations

This study acknowledges communication as a perspective is broad. It involves all disciplines of communication management, such as organisational communication, change communication, PR, advertising, marketing communication, online communication, and corporate communications. These unite in communication across organisations. De Nobile (2017) perceives communication as essential to organisations. Without communication, these organisations cannot function. Strategic communication describing the discipline activities is increasingly recognised as a developing subfield in communication.

The significance of strategic communication cannot be overemphasised, as banks have been advised to adopt effective strategic communication processes in their communication management to enable them to leverage competition (www.Ghanaweb.com, 2019). The reason for such an admonition is that the banking environment is competitive, and strategic communication remains the pivot around which targeted corporate objectives revolve (www.Ghanaweb.com, 2019). When banks learn of

this reality, the need for strategic communication becomes part of the communication plan. Indications of that can be established in these banks' day-to-day communication activities and tactics.

Strategic communication is defined as the purposeful use of communication by an organisation to fulfil its mission (Hallahan et al., 2007). Mahoney (2011) recommends banks employ strategic communication in developing and protecting corporate reputations, promoting organisational values, and employee communication. For communication to be strategically balanced, the organisation needs a goal (increasing public awareness or enhance credibility). For communication to be strategic, it would mean being transparent with all communications; having a direct focus on a targeted audience; couching main messages and distributing messages to stakeholders with a level of consistency. These diverse approaches to communication construct this communication strategy.

Banks lacking a sense of communication strategy are more likely to lose their customers to those practising strategic communication. This argument is supported by Cornelissen (2004), who observes the management of corporate communication as essential, pointing out that the management of corporate communication must be undertaken strategically by organising the corporate communication function, including developing support systems. Corporate objectives are met and the organisation, including the bank, is served.

According to Mahoney (2011) and Cornelissen (2004), strategic communication does not occur as an afterthought by organisations but as a well-organised plan, considering a conclusion. Strategic communication does not occur in a vacuum, as various elements are considered, positions taken, and reflections made - all in line with drawing up and implementing a plan related to strategic communication in organisations.

3.2.4 The concept of “integration” in integrated communication

This section observes IC through the perspectives of a myriad of scholars concerning the theories and the models discussed to offer a holistic observation of the theoretical perspectives. According to integration scholars, integration, as speculated by Johansen and Andersen (2012), is a vital component in marketing and corporate communications. Despite problematic synergetic representations, increased credibility, and transparency was observed as some benefits (Kliatchko, 2005; Christensen et al. 2009, in Johansen & Andersen, 2012). For Groom (2008), IMC as an emergent discipline constitutes a prophetic response to the current marketplace. The consumer is the fulcrum of all marketing planning, strategy, and execution. This outside-in approach aligns marketing and marketing communications to navigate change and ambiguity to build persuasive communication plans.

IC emphasises the holistic synchronisation of a myriad of communication purposes concerning the publics’ needs as a management discipline (Debreceeny & Cochrane, 2004, in Smith (2009); Schultz, 2007). Integration is a vital constituent in communication and marketing disciplines, emphasising coherence and consistency principles. The primary aim of organisations and banks is to distribute information to their stakeholders as seamlessly as possible to make an impression, developing, and maintaining their reputation and brand. To achieve this, organisations must focus on effective message delivery, message consistency, dialogue, and oneness in brand outlook. These are elements embedded in the IC.

3.2.5 Elements integrated with the communication process

Definitions of IC indicate the sundry elements that may be integrated into the communication process, establishing bearings in the IC models and the media richness theory, including two-way symmetrical communication. According to Smith (2012c), the earliest definition of IC was devised by the American Association of Advertising Agencies. It was developed as “a concept of marketing communications planning that recognises

the added value in a programme that integrates a variety of strategic disciplines to provide maximum communication impact” (Kerr, Schultz, Patti, & Kim 2008:515).

Earlier definitions incorporated concepts, such as branding (Keller, 2003; Kliatchko, 2008; Madhavaram, Badrinarayanan, & McDonald, 2005), synergy (Moriarty, 1996), information control, and audience targeting (Madhavaram et al. 2005; Reid, 2003). Kliatchko (2008:140), in Smith (2012a), contends that an appropriate definition of integration, based on literature, is “an audience-determined business process of strategically managing stakeholders, content, channels, and results of brand communication programmes”. Kliatchko’s inclusion of stakeholders, content, channels, and results provides a framework against which to explore.

Indications from Smith (2012a) and Niemann-Struweg (2013), indicate integrating stakeholders as an IC element. Stakeholders form the foundation for integration. An established relationship with them is a long-term goal for organisations. Recent research has expanded target audiences beyond the traditional customer orientation to include all stakeholders (Niemann-Struweg, 2013; & Kerr et al. 2008). According to Gronstedt (2000), a comprehensive stakeholder orientation is crucial because an employee may also be a consumer and an opinion leader. Niemann-Struweg (2013); Schultz (2007) and Kitchen et al. (2008) perceive IC as a technique to help fulfil the needs of a merging stakeholder base. The two-way symmetrical model of communication emphasised stakeholders and the need for dialogue.

Another element to observe is integrating content. Smith (2012c) observes this as a message, logo, and other material for cooperation. This was a priority of IC research since 2000 (Kliatchko, 2008). The focus on tactical elements in IC research may be natural. Scholars seek to identify how “marketing and communication activities interact with each other in the marketplace [and] come together to affect the host of other stakeholders involved in today’s marketplace success” (Schultz, 2007:5). Daft and Lengel (1986) propose that organisations must ensure clarity and consistency in messaging (communication) of which the IC models discuss as the main ideas within the concept of

integrated communication. Communication must have varying capacities for resolving ambiguity, creating clear and concise content for all stakeholders.

Moriarty (1996:333), in Smith (2010:6), remarks that synergy, which stems from “linkages created in a receiver’s mind because of messages that connect, leading to impact beyond the power of any single message on its own”, involves each department “speaking the brand language” in their interactions with stakeholders (Kitchen et al., 2008:154). This leads to brand equity and competitive advantage (Aaker, 2008); Debreceeny and Cochrane (2004); and Schultz and Kitchen (2001). Research by Kerr et al. (2008:516) confirms “the holistic effect of coordinating all messages, rather than only marketing messages”. Support for these submissions assumes that bank clients expect that all messages distributed from the various departments/units of the bank are well-coordinated and remain consistent. The client’s periodic ability to link messages to their bankers is a strategy to promote the bank’s brand and remove all forms of confusion for the client. A cue, tag line, word or phrase may draw stakeholder’s attention to messages from a particular bank.

Channel is another element to be integrated. This includes considering all access points between a company and its stakeholders, and the strategic selection of multiple media platforms for the desired effect (Kliatchko, 2008; Stammerjohan, Wood, Chang & Thorson, 2005). Kitchen et al. (2007:33) conceptualise integration as a quick-response mechanism to the “diversified media sector [...] widely varying consumers’ needs and tastes, and clients’ desires to develop a cost-efficient and effective marketing strategy”.

An observation exists that communication channels are as essential as messages. Daft and Lengel (1984) offer diverse message channels. The criteria for describing a channel are lean or rich. Choosing the wrong channel to distribute a message might render the message fragmented or incapable of reaching the targeted audiences. In line with the above, the study envisaged that banks would select channels of communication based on the demographics and features of their specific target audiences. The channel or means of distributing information has a function ensuring that stakeholders receive the

right information and at the expected time. Failure to integrate these communication channels may lead to distortions in the message delivery.

According to Kliatchko (2008), in Smith (2012a), organisational effectiveness and measurements are crucial components of integration. Integration is designed for enhanced evaluation (Zahay, Peltier, Schultz & Griffin, 2004). Liodice (2008) contends that measurement should comprise common processes, objectives, and strategies across functions. For organisations as a practice, IC is a concept implemented with reaping benefits. These benefits must be measured as monitoring and evaluation to help advance the cause of the organisations if banks should integrate their communication efforts to achieve desired results.

Results must be measured concerning various processes in the bank, objectives in their communication strategy or organisational strategic plans, vision, mission, and policies. These benefits accruing from effectively implementing IC must be evaluated as a design for subsequent implementations. Kerr et al. (2008) contend that IC measurement requires the evaluation of long-term results, such as stakeholder relationships. Much of the literature considers integration as marketing (Kliatchko, 2008) and PR (Niemann-Struweg, 2013) outside sub-Saharan Africa. How is integration practised or achieved in other African countries specifically Ghana? Perhaps literature on this will enrich the discourse on IC and SIC. Thus, the current study was constructed on these approaches to integration consistent with challenges presented by Niemann-Struweg (2013); Hallahan (2007); Gronstedt (2000), and Duncan and Caywood (1996). They suggest comprehending the integration of communication efforts in organisations (and in this scenario in a developing economy, such as Ghana), by considering all organisational communication efforts.

3.2.6 Integrating communication efforts in organisations

Over three decades, IC models were developed as considered in Section 3.3. These models are discussed within the boundaries of related studies conducted in IC as practised in organisations. Wondwesen and Kitchen (2017) observe disagreements, the theoretical sturdiness, and the practical application of IMC. Some authors express doubts and others' optimism with Niemann (2005) discoursing that IC is, therefore, not an innovative concept.

This optimism progressed to prepare organisations to thrive in their respective business ventures. IC captures ideas of the management of business and communication and marketing. The SIC processes are perceived as a part of business management; it is not merely a function thereof (Niemann, 2005). According to Niemann (2002:65, 2013:188), "IC in brief means unity of effort". This "Unity of effort" transcends organisations, sending and receiving messages. It observes the agreement of organisational aims, organisational processes being coordinated, and harmony of communication activities within the organisation (ibid.).

IC literature is rich and diverse, with research discussing the battles involved in integration. Scholars contend for a transition from silo-mentality to unified singularity (Liodice, 2008; Kitchen, et al. 2007). The literature review was a germane part of this study as it emphasised divergences in the IC landscape. This was to enable the study to realise these divergences and perceive ways of bridging them. After the review of empirical works by scholars, a few communication theories to position these studies are discussed. This study serves as an intellectual ring. The media richness theory and two-way symmetrical model of communication are discussed next.

3.3 Theories of communication supporting the research

3.3.1 *Media richness theory*

The first theory to be discussed in this section is the media richness theory. The theory asserts that communication channels require varying levels of 'richness' in the message they carry; the richest medium must be selected for effective communication. This theory underpinned this research for two reasons. Firstly, concerning the concept under investigation, to practice of IC is to ensure coordinated efforts for effective communication influencing the organisation's success. Consequently, the media richness theory examines effective communication and organisational success which are key elements of SIC.

Richard Daft and Robert Lengel (1984) proposed that this theory deals with the communication challenges in organisations concerning vague messages, confusing messages, or conflicting interpretations of messages within the organisation. The theory suggests that challenges of unclear and confusing messages are inevitable in communication. Organisations must strive in their communication culture to ensure clarity and consistency in communication, which are the fundamental ideas within the concept of IC.

The media richness theory is based on the information processing theory by Galbraith (1977), who posits that, humans process the information they receive, rather than simply responding to stimuli. This perspective equates the mind to a computer, analysing information from the environment. Consistent with the standard information processing model for mental development, the mind's machinery includes attention mechanisms for captivating information, working memory for actively manipulating information, and long-term memory for passively holding information so it can be used.

Secondly, the core assumptions of the theory state that individuals want to overcome equivocality and uncertainty in organisations. Media variety commonly used in organisations work better for certain tasks than others. If humans process information

received rather than merely responding to stimuli, the theory suggests that messages from various avenues within the bank must be harmonised to stabilise distributed information.

Daft and Lengel (1986) emphasise the varying capacities for resolving ambiguity, negotiating varying interpretations, and facilitating understanding within communication media. Previous research indicates that marketing communications can reduce uncertainty and ambiguity for customers, enhance their confidence, and encourage them to stay loyal to the service provider (Webster & Sundaram, 2009; Ndubisi, 2007). This theory is used to rank and evaluate the richness of certain communication mediums, such as telephone calls, e-mails, and video conferencing in organisations. A medium possesses more richness with a larger selection of criteria. The media can be ranked in the following descending order concerning their richness:

- face-to-face
- video systems
- audio systems
- text systems

Media is, therefore, observed as extraordinarily rich, somewhat rich, lean, or very lean. These channels in ranking them must also be synchronised to send the same message to receivers. The theory, therefore, proposes that the banks must practise synchronisation of media/communication channels to foster effective communication. According to Daft and Lengel (1986), the richness of a medium is estimated using the following criteria:

- Capacity to include personal focus - each medium has various levels of personal focus, especially when a medium incorporates more personal emotions, the message gets conveyed fully in better terms. An example is communicating face-to-face compared to e-mail communication.
- The immediacy of feedback - communication is considered complete when the feedback is provided; receiving feedback also indicates that the message is received

correctly. Feedback ensures correcting mistakes in the transmission immediately. The immediacy of feedback in a medium refers to the ability of the medium to allow users to quickly respond to the communication received. The medium should be able to support two-way communication.

- Conveyance of multiple cues - there are various approaches where the medium of communication information is reached. These cues can either be visual or auditory.
- Variety of language carried - this refers to the range of meaning conveyed using language and symbols, such as numbers. Numbers indicate precision whilst natural language help convey various concepts and ideas.

Some criticisms have, however, been levelled against this theory. Scholars posit that, tasks could have varying degrees of uncertainty and, therefore, it will be difficult and will not make sense to decide on either rich or lean media to be used. This may be correct as no matter how rich a medium may be, it might not be most effective for sending across some type of information. Scholars add that the theory is too deterministic. Social pressures can influence media use much more strongly than richness inconsistent with the main elements in the theory. Researchers also observed that cultural and social backgrounds influence media choice by individuals in organisations incompatible with predictions based on the theory. This research explores the factors which influence the strategic integration of communication within the practice of SIC in the three different banks in Ghana. Thus, cultural dynamics, as well as company policy may play a role in SIC implementation in these banks. As critics observe the shortfall of the media richness theory, this study examines the elements of integration which includes the channels of communication.

According to Gronstedt's (2000) model of IC (in Thorson & Moore, 1996), integrating transmitting devices are observed. A message is initiated from the sender, encoding the message, and sending it to the receiver who decodes the message. This action model places the problem of message inconsistencies on the sender. According to Gronstedt (2000), suitable message channels can be chosen carefully when the integrated

communicator recognised the category of the audience and established the purposes for communicating with these audiences. The central idea of this model is that a manager will use the device, promising the highest success in each situation (that device with which the set goals and objectives can best be reached).

In integrating communication efforts in the banks under investigation, this study identified transmitting devices or channels within the context of integration. Considering the diverse departments and units in each bank, it is crucial to determine the criteria used in judging the richness of a medium when employing these transmitting devices where both internal and external publics are concerned. It is vital to also study how this is accomplished in the concept of integrating communication. The two-way symmetrical model of communication makes up for the shortfalls of this theory and is discussed next.

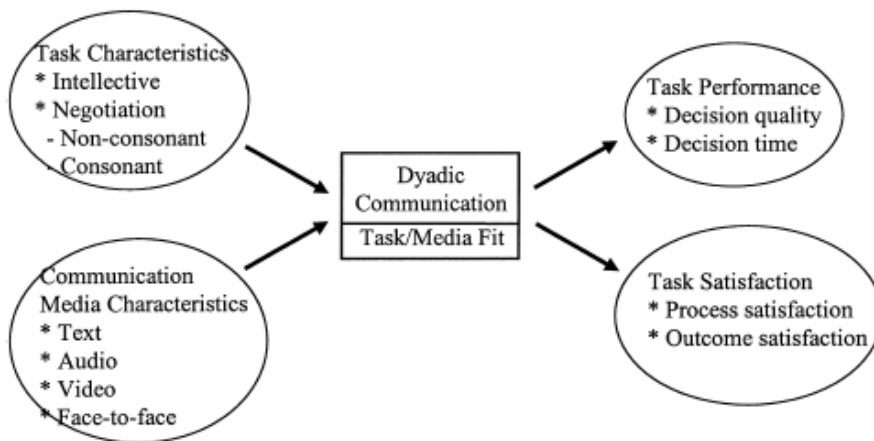


Figure 3.1: Conceptual model of media richness theory

Source: Suh (1999:23)

3.3.2 Two-way symmetrical model of communication

The second theory supporting this study is the two-way symmetrical model of communication. The theory is “the most effective model for building long-term relationships is based on balancing the organisational and stakeholder interests for a win-win situation through a steady stream of public input” (Dozier, Grunig, & Grunig, 1995).

The two-way symmetrical model is based on employing social science research methods to understand the values, attitudes, and beliefs of an organisation or [a bank's] public. This model uses communication effectively to promote understanding and conflict resolution with strategic publics.

Three elements characterise the two-way symmetrical model of communication. These are symmetry, dialogue, and feedback. Symmetry is a long-term, dialogical process that attempts to create and maintain relationships with publics. According to Grunig and Hunt (1992), through mutual understanding and collaboration, trust and credibility can be built between [a bank] and its publics. Also, dialogue helps in building effective relationships with publics crucial to the long-term survival and profitability of [a bank]. As Hunt (1992: 289) notes, "with the two-way symmetrical model, practitioners use research and dialogue to bring about symbiotic changes in the ideas, attitudes, and behaviours of both their organisation and publics".

Grunig and Hunt (1992) provide evidence for the primary benefits of using a two-way symmetrical approach in the building, strengthening, and maintenance of relationships with publics. Commenting on this, Gronstedt (1996:156), in Niemann (2005) claims that "a dialogue approach is mandatory to integrate communication activities with all the stakeholders where they are documented as receivers and senders of information". The last element of feedback reaches interactivity, which refers to two-way communication, and "allows both the organisation and the stakeholders of the organisation to send and receive messages" (Thorson & Moore, 1996:296).

The two-way symmetrical model relies on honest and open two-way communication and a mutual give-and-take rather than one-way persuasion. It, therefore, focuses on mutual respect and efforts to achieve mutual understanding, emphasising negotiation and a willingness to adapt and make compromises (Turney, 1998). The relationship between organisations and stakeholders are outlined in the model in figure 3.2.

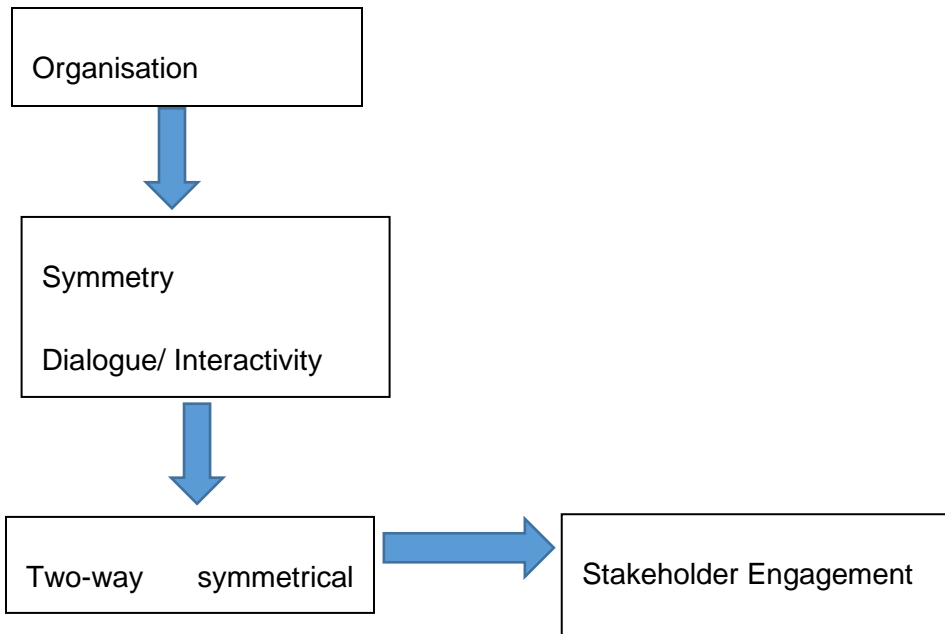


Figure 3.2: The relationship between organisations and stakeholder engagement

Source: Own Conceptualisation

3.3.2.1 *Two-way symmetrical communication as a way towards integration*

Cutlip, Centre and Broom (2000) observed external communications, including Public Relations (PR). Most definitions of PR emphasise the significance of “public”. Massie and Andersen (2003) understand the influence of external communication on them. Cutlip et al. (2001:1) define PR as “the management function that establishes and maintains mutually beneficial relationships between an organisation and the publics on whom its success or failure depends”.

Public relations and IC must observe a connection (Grunig, 2006a). This connection must surpass PR solely to include marketing (Niemann-Struweg, 2013). Scholars, such as Ledingham (2003), Heath (2001), and Hon and Grunig (1999) conducted assorted studies reinforcing the definition of PR. PR aims to build relationships with an organisation’s main constituencies or publics. They also emphasise that the worth of PR organisations is in

their relationship-building capacity function (Grunig & Huang, 2000; Grunig, Grunig, & Dozier, 2002:548).

For Massie and Andersen (2003), another pertinent caption is public affairs referring to an organisation’s relationship with the government or community. Some non-governmental institutions call ‘public affairs’ ‘government relations’. Concerning marketing communication, Finne and Grönroos (2009) suggest a focus on the receivers and the meaning created by the receiver in the communication process. According to Van Riel (1997), the concept of marketing communication comprises forms of communication that support sales of specific goods and services. The ultimate idea perceived by the receiver must be coherent with no internal contradictions (Van Riel, 1997). The need for integration of external and internal communication efforts are therefore crucial.

Table 3.1: Characteristics of the Two-way Symmetrical Model of Communication

Purpose	Nature of communication	Research	Where practised
Mutual understanding	Two-way balanced	Formative research Evaluation of understanding	Regulated business and modern flat structure companies

Source: Grunig (1984)

Grunig, Grunig & Dozier (2002); Broom Casey and Ritchey (2000) conducted extensive studies on integration within PR. Hallahan (2007:301-308), who has reviewed many of these works, discovered that PR scholars met the concept of IMC with resistance. This is because to them scholars who wanted to put PR and marketing in the same bag soon forget that marketing is a one-way form of communication. PR is two-way communication, which is an inaccurate argument to pursue. Later studies by Finne and Grönroos 2017; Wondwesen and Kitchen 2017; Angelopulo and Barker, 2013; Niemann-Struweg, 2013; Smith, 2012 show that an argument in this line is accurate as PR and marketing are departments established in many organisations. These departments also work towards

the achievement of organisational goals. Integrating both activities is best in achieving a holistic integration of communication.

Hallahan (2007:303) examined the conclusions drawn by the excellence study - which indicated that expressive features of excellent communication were that the PR function should operate independently of marketing. Will bank officials of the banks under investigation hold a similar observation in this study in the 21st century? This assumption does not hold in today's 21st century where businesses are looking to harness all activities within the organisation to meet set goals. Integration in this new millennium occurs at various levels and stages for organisations with strategic plans.

Smith (2012b) and other empirical research from the excellence study saw support for integration (Hallahan, 2007:308). Authors Grunig, Grunig and Dozier (2006) in their 2006 report of the excellence study, discovered that the PR function and the marketing function received equal recognition and support (Hallahan, 2007:308). Integration is likely to occur within the theoretical lenses of the two-way symmetrical model of communication. It is the only model Grunig (1984) postulates with the element of dialogue and feedback embedded in it.

The other three are press agency, public information, and two-way asymmetrical models. According to Niemann (2005:128), "the best way to manage reputation or brand image is by using two-way symmetrical communication to help manage the organisational behaviours that produce a negative reputation and to develop a trusting relationship with both consumer markets and publics".

Symmetry is the concept upon which the two-way symmetrical model is based, and it is one of the four models proposed (Grunig and Hunt, 1984). The two-way asymmetrical model does not use research to discover how its publics feel about the organisation or bank. It concerns having its publics convinced to its thinking patterns without changing the organisation including the bank, its policies, or its observations (ibid.). The two-way symmetrical model of communication incorporates elements, such as dialogue,

consensus, mutual understanding, and symbiotic relationships between organisations'/banks' and targeted audiences. This model uses communication to negotiate with publics, resolve conflicts, build consensus, and promote mutual understanding and respect between the organisation/bank and its publics and for conflict resolution with strategic publics (ibid.). Grunig and Hunt's (1992) two-way symmetrical model creates the possibility of two-way communication (dialogue) between the consumer and an organisation or a client and his bank where the power relations are equal. Dialogue in symmetry and building symbiotic relationships, two-way communication and relationship-building in organisations/banks are a few elements that lead to Grunig and Hunt's (1984) model of communication (Duncan, 2016).

Some criticisms were levelled against the two-way symmetrical model of communication. The first is that the two-way symmetrical approach to PR does not guarantee that all involved will benefit equally. For true symmetry to occur, both sides must consider and weigh the effects of institutional decisions and actions and have the power to affect a particular outcome. Bank officials are likely to speak in the affirmative for bank clients concerning the effectiveness of communication efforts. This research however interviewed bank clients in addition to the bank officials to receive first-hand information about their perceptions of bank communication. This was to glean from this category of people how they perceived the bank brand from the communication efforts of these banks.

A few questions are also unanswered by the theory, such as how far PR practitioners should go to ensure that mutual benefit is gained? Do their responsibilities lean more to want to defend the interests of their employers? The institution that sets the "rules" could raise concerns around the ethics of this process, as it could allow the power of the operating principles and development of the outcome of the decisions to remain in the hands of one party. To answer the above queries, it was prudent for the researcher to interview bank clients as well as analyse documents that may have some information about how the banks engaged stakeholders and managed the bank-client relationship for mutual benefits.

Despite these criticisms, the two-way symmetrical model of communication and the media richness theory were chosen to support this study. This study critically interrogates the thoughts proposed by Grunig et al. (2002) and Duncan (2016) amongst other scholars observing that communication efforts of the marketing and PR in an organisation must be coordinated, ensuring effective communication. This is because each unit generates various forms of messages to be distributed amongst stakeholders. Integrating these messages, therefore, is to ensure message consistency and centralised information flow, crucial to organisations. The study observed the above argument concerning three banks in Accra, Ghana and how information from both arms within the organisation is centralised and ways organisational communication is coordinated and eventually integrated. The foundational IC models are considered below in line with the research development.

3.4 Foundational models of integrated communication

The previous sections provided a background for theory and the practice of IC from empirical stances. After reviewing the literature and discussing the theories supporting this study in sections 3.1 and 3.2 there is the need to further probe into a few theoretical models for organising and coordinating the communication process in organisations. The theories of communication and IC models are vital parts of this study.

Duncan and Caywood (1996) propounded the earlier IC models with their initial model of IC. Over the past two decades, other scholars contributed to the discourse of IC (Caywood, 1997; Duncan & Moriarty, 1998). At the start of the millennium, other scholars, such as Niemann (2002; 2005) and Niemann-Struweg and Grobler (2007) also deliver related models. Recent scholars also proposed newer versions of IC models to include the element of strategy (Niemann-Struweg, 2013 & Mulder, 2008). Discussing these IC models helps in situating the study within the context, allowing careful examination of the concept under investigation.

3.4.1 *The evolutionary integrated communication model*

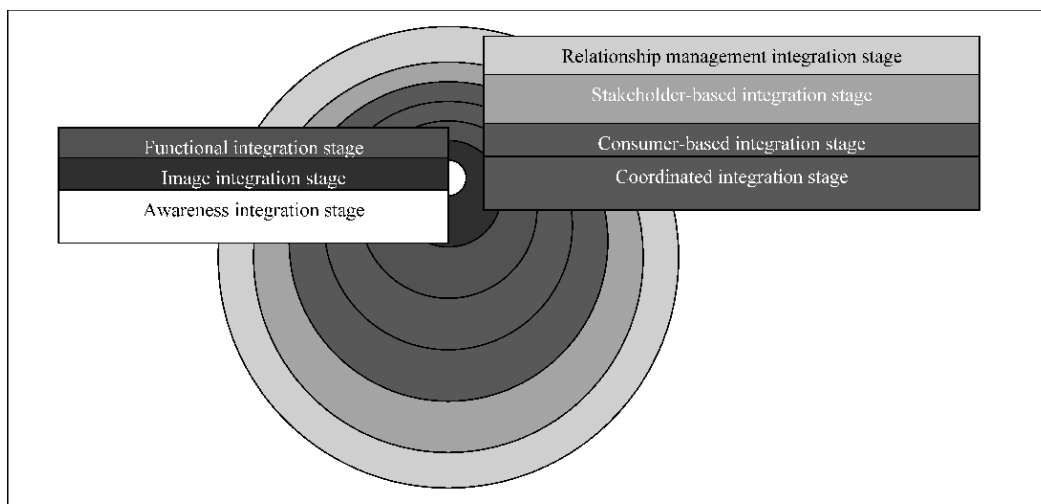
Duncan and Caywood (1996) regarding these earlier models adopted the stance that organisations [and banks] can integrate communication. This can be accomplished by awareness of the changing trends in business and drawing up strategic plans to stay competitively relevant. In this fashion, until an organisation [bank] comes to terms with its business environment, it will see no need to take certain steps. This calls for “new organisational strategies and tactics to communicate with the customer, consequently establishing new relationships with customers and other stakeholders” (Caywood, 1997:14; Niemann, 2002:56).

Organisations must focus on the corporate image where the organisation is interested in how it looks, feels, and sounds to stakeholders. Integration efforts initially focused on how integration looked or did not look (Hunter, 1999, in Niemann, 2005). For Ehlers (2002:148), although not a full array of marketing and communication is required for all market challenges, “the visual and verbal consistency might prove to be an eminent stage in developing internal cooperation amongst the various specialised communication disciplines”.

Again, the process of integration to a greater degree of involvement is to be analysed within the confines of the traditional responsibilities of communication. (Niemann, 2005). “The process of integration at this stage begins with a strategic analysis of the strengths and weaknesses of each of the functional communication areas” (Duncan & Caywood, 1996:26). For banks in Ghana, these functional communication areas may include PR, marketing, customer service, and advertising. A blend of strategies for publicity established a basis in the strengths and weaknesses of each strategy. This is developed to best suit the organisational needs (Hunter, 1999, in Niemann, 2005). This is known as the functional integration stage.

In critiquing Duncan and Caywood’s (1996) model, the following questions are brought to the fore: does the organisation have its focus on something other than its corporate image

for which it wants to practise IC? Can an organisation practice IC if it has no focus? The next critique is established in the next step in the process where Duncan and Caywood (1996) calls for an appraisal of a strategic assessment of the strengths and flaws of each of the functional communication areas. If the emphasis is on only functional communication areas, the following questions arise: what happens to communication areas within the organisation that need a boost to be functional? Will these “non-functional” communication areas not be analysed strategically in the effort to determine the IC process? Hunter developed a five-stage model for integration “after an extensive analysis of issues surrounding the corporate implementation of an integrated structure” (Niemann, 2005:121).



Source: Duncan & Caywood (1996: 22)

Figure 3.3: Evolutionary model of integrated communication

3.4.2 Hunter’s model for integrated communication

Another foundational model discussed in this section is Hunter’s (1997) model. This is a five-stage model for integration, describing the integration processes and advocates that:

- There should be coordination and cooperation between PR and marketing
- PR and marketing are perceived as equally important by members of the organisation, especially top management, regardless of their organisational relationship

- Marketing communication is moved from the marketing department to the PR department, known as the communication department. The communication department will comprise three subdivisions: marketing communication, corporate communication, and internal communication
- Communication and marketing are placed on a hierarchical level immediately below the CEO, and both functions have their senior officer in the dominant coalition
- Integration of the communication function into the relationship management approach as proposed by IC scholars such as Duncan and Caywood (1996). There is a consulting relationship between the marketing department and the subdivision for marketing communication

For Hunter (in Niemann, 2005), the first stage assumes that PR and marketing are organised as two departments. This phase encourages the two functions to collaborate in serving the organisation's communication requirements. The second stage contends that "public relations is usually hardly regarded as a profession nor as a strategic management function" (Wightman, 1999:4) and the function may therefore be regarded as less vital to the success of the organisation (Niemann, 2005:125). The third stage observes the most fundamental component of the Hunter model (Wightman, 1999). Hunter (1997:179), in Niemann (2005) confirms that "marketing relinquishes its marketing communication responsibilities to the public relations department".

The next phase advocates for the marketing and communication departments to be recognised equally in rank with managers of both functions placed on the management team of organisations (Ehlers, 2002). The final phase acknowledges there should be a working relationship between the PR department and other units, such as the human resources department, to complete the cycle of integration in organisations. These models present various approaches to the structuring of the IC.

Hunter's (1997) model picks up from Duncan and Caywood (1996) to describe implementing IC instead of the processes. Hunter's (1997) arguments are like that of Duncan and Caywood (1996) in practising IC as a relationship management strategy.

According to Hunter (1997:179) to call for “relinquishing marketing communication responsibilities to the PR department” is of concern. This is because marketing and PR are both departments that engage in communication in the organisation. Though their functions are similar, they are different when they are critically observed. Collaboration would be best if organisations incorporate their communication functions from these two departments. Van Riel’s (1995) model observes IC from a systems perspective.

3.4.3 Van Riel’s model of integrated communication

Another model of IC is Van Riel’s model that challenges this from the perspective of procedures. Three divisions within procedures form the basis of three sequential phases (Van Riel, 1995). These are ‘an input phase (the preparation of communication activities, which is analysis and strategy)’; ‘a throughput phase (the execution of plans, decision-making, and implementation)’; and ‘output phase (the final expressions of the forms of communication and their effects)’. Van Riel (1995) offers a way for organisations to promote collaboration amongst all the related communication functions by identifying a criterion for the needed business communication.

Models within IC and stakeholder relationships and the communication process are not operationalised as devices of evaluation, however, the basic ideas established in the model could act as benchmarks for evaluating the integration of organisational communication (Barker & Angelopulo, 2005). Du Plessis and Thomson (2013) developed a measuring instrument for determining the integration of organisational communication by employing concepts from Duncan and Moriarty’s (1997b) ten strategic drivers of integration as discussed below.

3.4.4 Duncan and Moriarty’s (1997b) ten strategic drivers of integration

Duncan and Moriarty’s (1997b:15) model identifies ten strategic drivers of the brand relationship that organisations benefitting from marketing communication employed. The authors stress the importance of considering integration as a continuum, stating that all ten drivers do not have to be fully implemented before an organisation can benefit from

IC. Duncan and Moriarty (1997:16) provide three categories of integration within the ten drivers they propose. These are infrastructure, corporate focus, and corporate processes.

The first category of 'corporate focus' incorporates the first two drivers. The first observes the building and sustaining of relationships that surpass operational relationships. For Duncan and Moriarty (1997), IC must be determined from the top of the organisation. This requires that the management team be encouraged to observe the importance of focusing on relationships rather than focusing on transactions. They must realise that stakeholders overlap and therefore their management must be integrated (Duncan and Moriarty, 1997). This is because it is more costly to acquire new customers compared to managing the existing ones. To sustain and strengthen relationships with customers, organisations should effectively communicate with them through credible communication channels (ibid.).

A focus on all stakeholders and not only on customers is needed. Duncan and Moriarty (1997) explain that a relationship with all stakeholders will help with the brand value over the long term, affecting profitability. To achieve this, the scholars advise that the objectives of the organisation should include an all-encompassing stakeholder approach within the PR function.

The next four strategies focus on operation processes. These are 'strategic consistency', 'purposeful interactivity', 'mission marketing' and 'zero-based planning'. Crucial to this model is the focus on maintaining strategic coordination instead of individual brand messages. To generate purposeful interactivity, messages should be distributed to customers and open lines of feedback from them. Feedback is a vital component of this model as the greater the possibilities of feedback from customers, the greater the possibility of integrating their needs into the organisation's goals and objectives. The model would have a dialogue rather than a 'mass media monologue'.

There is also the focus on marketing the mission of the entire organisation and not individual product and service claims. The mission of an organisation contributes to the

goals and objectives which may be integrated into all functions of the organisation. Having the corporate mission integrated into each function fosters oneness, harmony, and consistency. This model frowns on the simple adjustment of previous plans to create a new one. The last of these drivers under the operation process is employing zero-based planning rather than adjusting previous plans. Each organisation must prioritise its SWOT analysis before attempting to engage in a communication campaign. All communication strategies must be evaluated in line with communication objectives. This may contribute to a favourable relationship with customers.

The final strategies relate to organisational infrastructure. These are 'cross-functional management', 'basic skills', 'data motivated marketing' and 'working with an integrated agency' (relating to business and marketing management). These strategies are essential to the organisation in creating the corporate infrastructure required to support the process drivers. The first is the cross-functional activities involving all departments. Since the aim of IC is a robust stakeholder relationship, customer information can be shared across the departments to enable a consistent relationship. Management and monitoring of customers across functions, such as sales, marketing and customer service remains the same, although these functions are working as individual teams. These functions can collaborate effectively with other departments once the corporate focus and vision are clear.

The second of these drivers is for organisations to create "core competencies rather than merely communication specialisation and expertise" (Niemann 2005:84). Expertise in the individual fields of communication is less valuable without building the competencies of integrators for planning and integrating comprehensive communication programmes (Niemann 2005). From this driver, outsourcing specialised skills can be conducted without affecting the generality of communication functions. The next driver is using an 'integrated' outfit rather than the traditional. If outsourcing of some specialised communication skills is to be undertaken, the agency used must understand the processes and value of integration to conduct its implementation (Duncan & Moriarty, 1997).

The last of the drivers is “building and managing databases to retain customers rather than simply acquiring new ones” (Niemann 2005:85). Customer databases are currencies for organisations. These include information on client demographics, and relationship with the organisation to support managing future interactions. Technology simplifies collecting such information. Duncan and Moriarty (1997), in Niemann (2005), therefore, suggest that organisations must have such databases with crucial information of all stakeholders assisting with easy communication. These foundational models helped to develop newer models. Such a model considers the changes in the business environment as years go by with associated concerns.

3.4.5 Post-2000 model of strategic integrated communication implementation

This section discusses one of the models developed for the 21st-century business environment with the element of strategy embedded. This model was developed to meet the needs of the businesses that encounter numerous challenges in the new millennium. Niemann-Struweg’s (2013) model of SIC implementation sought to incorporate essential elements of IC. The model was based on two main guidelines: first, that the strategic intent of an organisation shows the path for IC and second, “the organisation must reposition itself in a wider context” (ibid.:191). The model emphasises three areas of integration necessary for implementation – (a) organisation integration, (b) stakeholder integration and (c) environment integration.

Organisational integration in this model happens at two levels, the CEO/management level and ‘the Renaissance communicator level’. The CEO is the architect of organisational integration (ibid:188). There is an importance placed on integration at all levels in the organisation to determine long-term strategies. The Renaissance communicator implements communication strategies for the organisation and constantly interacts with the CEO. The Renaissance communicator concept is based on Hunter’s model of IC (1997;1999) concerning constant coordination and cooperation between PR and marketing, and the perception of both functions as equal.

In Niemann-Struweg's (2013) model, stakeholder integration was crucial to post-2000 businesses as they need to consider the needs of all stakeholders - not only consumers. Niemann-Struweg (2013:189), explains that "IC is important in managing stakeholder relationships because of the overlap. Interdependence, and interaction between stakeholders-cooperation creating value for the organisation and its brands". The model indicates that integrating stakeholders occurs through interactivity and brand contact point. Interactivity relates to the two-way symmetrical model of communication (Grunig, 1992), observing communication as dialogic, personalised and purpose-determined. Brand contact points support for stakeholders' access to messages from the organisation.

The model observes feedback as an essential element in integrating stakeholders within the context of brand contact points. For Niemann-Struweg's (2013), for a successful SIC implementation, there must be a continuous interaction between organisations and stakeholders; message timing must be considered, and the communication channels must be stakeholder-appropriate.

The final level of integration is integration with the environment, comprising political, economic, and technological landscapes. Organisations must learn from these landscapes to survive. The model advocates "the interaction between the organisation, its stakeholders, and the environment to build a strong brand relationship" (ibid.:190). This newer model discusses the following within millennium organisations:

- The relationship management with stakeholders is observed as a long-term goal
- A broad stakeholder orientation
- Strategic consistency ensures the unity of efforts
- An emphasis on interactivity - accessibility, recognition, responsibility, and accountability
- Mission encourages IC

The above models discuss how IC should be implemented in organisations by various scholars in all five models were discussed. Duncan and Moriarty's (1997) model seem

most thorough with many elements to consider, followed by Niemann-Struweg's (2013) model. Similarities and differences are established amongst these models. Hunter's model differs from Duncan and Moriarty's model in that the former displays descriptive processes, whilst the latter focuses on explaining these integration processes. These models contributed to the marketplace of concerning IC.

The models of Van Riel (1995); Duncan and Moriarty (1997) and Niemann-Struweg (2013) indicate the need to centralise communication integration. A single person or an entity understanding the communication needs of the organisation should lead this centralisation of communication and knows organisational goals. The models of Hunter (1997), Van Riel (1995) and Niemann-Struweg (2013) suggest an integration of the marketing and PR function to complete the cycle of integration. The models of Van Riel (1995), Duncan and Moriarty (1997), and Niemann-Struweg (2013) also advocate for an organisational focus with all integration strategies.

This relates to vision, mission, and strategic planning for the commencement of IC in organisations. These models were developed for South African and European settings. The elements from these models though may form a basis for the revised model this study attempts to develop; the element of context will be embedded. The revised model observes ways the three investigated banks in Accra, Ghana, implement SIC amidst the challenges within the banking industry. Another factor to consider is the country within which these banks are operating, which is Ghana, a sub-Saharan African country with a developing economy.

3.5 Summary

The chapter comprises three sections. The first part exams some conceptual arguments and empirical findings in previous studies in the literature on IC. There were three areas that the literature captured in this chapter. Each area helped explain how scholarship perceived the main concept of IC the study attempts to explore. The literature under this section featured studies on IC management, integration within planned communications,

and planned communications as employed in organisations. The second part explores the IC models. The third and last section focuses on the basic tenets of the theories, supporting the study and implications for the study.

Integrated communication management is key in organisations and for Christensen et al. (2008), communication integration justifies centralised control of all communication functions in a business environment that otherwise can call for participation, involvement, and decentralisation. There is also the need for integration within planned communication efforts as historically noted, “strategic communication was associated with organisational functions (communication or corporate communications departments) and communication actors (PR or communications officers)” (Falkheimer, 2014:124). Falkheimer (2014) affirms that all communication functions within the organisation are crucial within the organisation’s strategic communication.

Regarding strategic communication as employed by organisations, Mahoney (2011) recommends banks to employ strategic communication in developing and protecting corporate reputations, promoting organisational values, and employee communication. For Smith (2012a), elements integrated with the communication process included stakeholders, content, channels, and results. This is in relation to the Media richness theory which asserts that communication channels require varying levels of ‘richness’ in the message they carry; the richest medium must be selected for effective communication. Again, in integrating stakeholders and eventually building lasting connections the two-way symmetrical model of communication has been explained: “the most effective model for building long-term relationships is based on balancing the organisational and stakeholder interests for a win-win situation through a steady stream of public input” (Dozier, Grunig, & Grunig, 1995).

The concept of “integration” in integrated communication was also discussed in this chapter. Integration is a vital constituent in communication and marketing disciplines, emphasising coherence and consistency principles. According to integration scholars,

integration, as speculated by Johansen and Andersen (2012), is a vital component in marketing and corporate communications.

This chapter focuses on the elements that may lead to the conceptualisation of a revised process model of SIC practice in the three selected banks in Accra, Ghana. This concerns the peculiar challenges and realities affecting the financial services industry in Ghana. The proposed model critically incorporates and adapts the theoretical positions of existing models of SIC. The next chapter observes bank communication and SIC as the mainframes of literature.

CHAPTER 4: BANK COMMUNICATION AND STRATEGIC INTEGRATED COMMUNICATION IN AFRICA

4.1 Introduction

Studies captured in this chapter covers SIC in brand communication and bank communication in Ghana and Africa as the mainframes of literature. The chapter outlines all variables, and the perspectives to provide context to the practice of bank communication, bank SIC in African banks by reviewing literature where the framework and practice of SIC occur within banks in Africa and specifically Ghana. Bank communication, in this chapter, is reasoned concerning the activities of the bank that constructs mutual beneficial relationships and encouraged dialogue between an organisation and its publics/stakeholders, which includes internal and external publics.

It also observes brand communication as a main SIC output. This research discusses the study definition of SIC from the terms, concepts, and models established in the literature. The literature under this section features a description of the concepts and the processes of SIC practice. The chapter outlines elements and concepts that may institute the revised provisional model for this study.

4.2 Defining strategic integrated communication

A large and growing body of literature investigated SIC - its definition and implementation. SIC is all about professional communication work (Encyclopaedia of PR, 2001). The need for organisations to strategically integrate communication increased as organisations realised that they must consider all the stakeholders, such as the employee, the customer, the society, and the owners/shareholders. SIC, therefore, established a route into communication circles as IC evolved. Many scholars, such as Angelopulo and Barker (2005); Barker and Angelopulo (2004) and Barker (2013), have numerous works on this concept and practice. Massie and Anderson (2003:223) confirm that SIC, “entails communication both internal and external, which is aligned, consistent and integrated with

such modus as to support the achievement of the organisation's mission and to prevent the development of a fragmented image of the organisation”.

Explaining the phenomenon ten years down the line, Barker and Angelopulo (2013:22), posits that, organisations must integrate their communications possible. They, define SIC as:

The process of strategically managing mutually beneficial organisational and stakeholder relationships where the planning thereof recognises the added value of an integrated communication approach through the integration of all functions which is information-driven, interactive, and focus on consistency in brand, messages, knowledge creation and sharing, processes, functions, and the strategic intent of the organisation.

They identify components of SIC to include consistency in messages aligned with the brand towards relationship-building with stakeholders. The SIC elements of the promotional combination are the integration of all communication in alignment with the brand multimedia approach. The SIC characteristics indicate an internal and external focus around the stakeholder-centred approach, creating a route to two-way communication. In discussing the practice, SIC is a term proposed to fit an alternative re-orientated strategic perspective based on all current approaches (Barker, 2013).

In line with the above ideas, SIC is therefore “the management of the processes of communication in a strategic, coherent and results-determined manner to achieve organisational goals inherent in strategic plans” [Own definition]. The revised process model developed by this study combines SIC components, elements, and characteristics as established in the practice of SIC in the three banks under investigation.

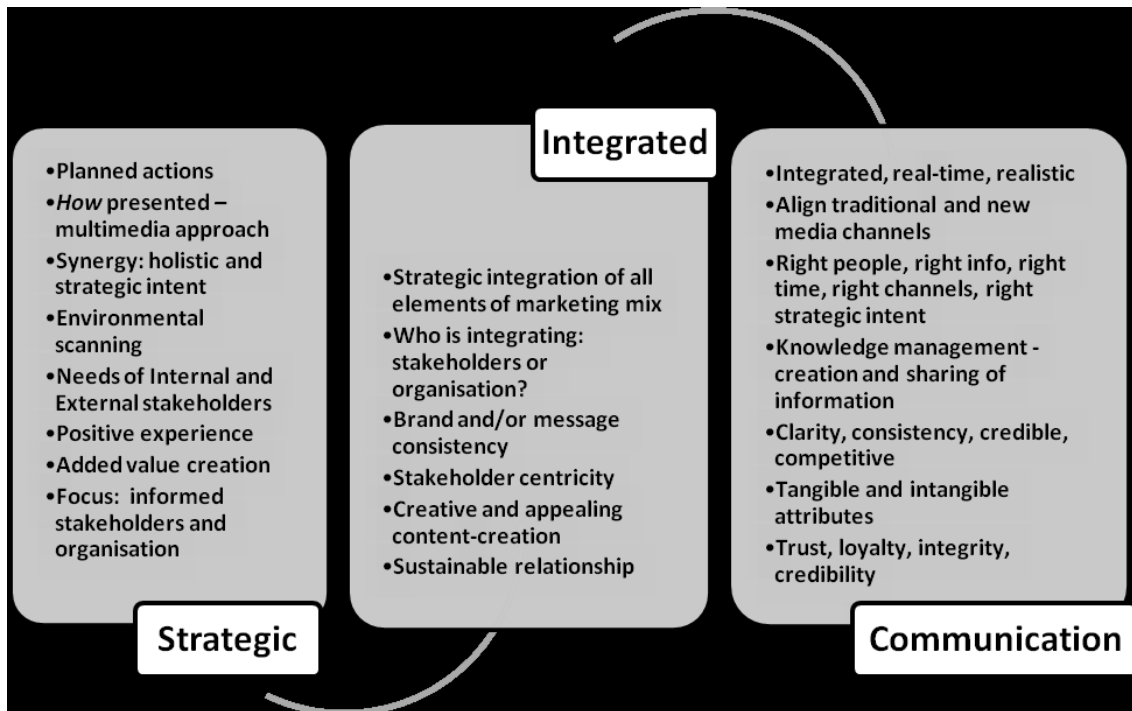


Figure 4.1: Strategic integrated communication

Source: Barker and Angelopulo (2013).

4.3 Components of strategic integrated communication

Integrating all communication functions for businesses must be crucial if that business attempts to engage all stakeholders. SIC practice in organisations lends itself to various constituents that provide the concept. The subsequent paragraphs discuss the components of the practice as discovered from theory and literature.

4.3.1 The core - Strategic management

The first piece observes the core of the practice, referring to organisations' management of strategic intentions. From the various models and literature discussed in the previous chapters and sections, the roots of integration are discussed here. Niemann (2005) under strategy outlines a strategic intent, Barker and Angelopulo (2013) observe planned actions, Duncan (2001) observes strategy, and Ehlers (2002) considers the mission

programme of an organisation, with Duncan and Moriarty (1997) discussing communication objectives and strategies. From these models, at the core of SIC for organisations is the need to have a strategy in mind. This study proposed that at the core of communication integration of the bank will be activities relating to “strategic bank management”. The study envisaged this concept of strategic bank management to include the bank’s motivation/focus, objectives, goals, mission, vision, strategic plans, and survival techniques. To survive and be profitable, the bank must know its core mandate to enable it to manage its communication efficiently, like its strategic plans.

The second piece observes motivation and/or focus, what motivates an organisation determines the extent to which resources will be allocated to that focus. It focuses on plans and strategies. Duncan and Moriarty (1997:16) empathise corporate focus as one of the three focus areas of the ten strategic drivers of integration. Commenting on corporate focus, Niemann (2005) indicates that where the marketing function concentrates on customers; the communication function emphasises stakeholders.

Niemann (2005) observes that in IC, stakeholders are crucial. Since IC is a strategic element within the business management function, a holistic stakeholder approach to strategic management in organisations is vital. From the Ghana banking survey (2017), banks focus more on being truly customer-centric, and, therefore, the plan was to communicate effectively with their customers. If the bank focuses on stakeholders and communicating effectively with them, the execution of communication activities will be central to the management of vital relationships.

Niemann (2005) asserts that the management board of organisations must inspire the practice of IC. These top officials must be encouraged to focus on relationship-building principles and activities, as this is more important to the survival of the organisation. Therefore, if the banks focus on communication to succeed, communication management will be crucial with the drivers of integration relating to the corporate focus of the bank as identified by Duncan and Moriarty (1997:16). This will relate directly to communication management. The focus is on developing relationships with stakeholders. This includes:

- Establishing and nurturing relations rather than just making transactions

According to Duncan's (2001:62), "in the product century, marketing communication was the process of developing and delivering brand messages to generate sales, which is transactions". Harris (1998:4) offers a note that "organisations have realised that they can be more profitable by concentrating on building customer relationships rather than only on transactions". Duncan and Moriarty (1997:16) believe that it is progressively more costly to acquire a new customer. Organisations establish that investing in growing current customers is more profitable. Organisations must therefore get to know their customers and use that information in their communication with their customers, enhancing their credibility (Ehlers, 2002:178).

- Focusing on stakeholders rather than on customers and/or shareholders

To better understand this point, Duncan and Moriarty (1997) indicate that IC should surpass managing relationships with only customers to include a relationship with internal publics. Internal and external publics (stakeholders) contribute to the success of the organisation. Various scholars have diverse ideas of what the organisation's focus should be as indicated above. For this study, the banks had the sceptre in deciding what their focus is where the practice of SIC is concerned. The need for SIC and the ways it is practised by banks was therefore central to this research.

The third part relates to organisational goals and objectives. Banks have goals and objectives as they operate daily. An organisation's [bank's] focus will help determine its aims and objectives. An organisation must align its communication goals with those of the organisation after critically and strategically demonstrating an understanding of its vision, mission, goals, and strategies (Seitel, 1992). The prominence of the organisational mission creates a link for these functions - business management, marketing management, and communication. Studying the vision and mission, corporate goals and objectives of an organisation will help make communication relevant in the strategy

formulation process (Argenti, 2003:26). Stemming from the focus, these aims, and objectives were arrived at.

The fourth portion discusses having and working with strategic plans. An organisations' strategic plan establishes its direction. After deciding on what its motivations are for communication, and after arriving at the aims and objectives, there must be a plan implemented to achieve these. Strategic planning is an organisation's process of defining its strategy or direction and deciding on allocating its resources to pursue this strategy. It may also extend to control mechanisms for guiding the strategy implementation. If an organisation's focus, mission, goals, and objectives are to communicate effectively, this must be stipulated within its strategic plan. In clarifying, banks will have activities and tactics to achieve their communication strategies.

This concept stems from one barrier to IC practice, which is "a short-term planning focus" (Percy, 1997:178). Schultz (1993b:16) indicated that short-term planning undermines an organisation's capabilities to build a reliable customer base. Because of this, organisations must therefore have a long-term strategic plan to IC, to aid the alignment of communication objectives (Schultz, 1993). The bank's strategic plan will explain in some detail how the aims and objectives are achieved, as it indicates tactics and activities in attaining that feat.

The fifth part considers effective communication for stakeholder management as per an organisations' aims. In an investigation into stakeholder management, Niemann (2005), reports on the perception that strategic management pertains to the relationship between the organisation and its environment. This role of communication management is naturally included in such a strategic process (ibid.). This process must include how the bank manages communication with internal and external publics. There are main questions and notions still not discussed in the literature. This relates to how the communication management with internal and external publics is implemented and how banks achieve mutually beneficial relationships with these publics because of continuous communication.

The banking industry became increasingly competitive, as clients have become discerning with considerable options to choose from. It became vital that banks communicate effectively. This calls for the management of all communication efforts within and without the bank to be executed strategically. To determine what an effective communication strategy is, Herschey (2005) maintains that a good communication strategy involves a two-way process, which helps banks to collect information and receive information. An ideal strategy details the structure of information flow, the message, the correct audience to discuss, potential vehicles to carry the message, resources required to fulfil that communication strategy, and feedback mechanisms to learn from the whole exercise.

Much of the works on communication strategy emphasise the ideal direction to integrate communications. Herschey's (2005) work is supported by Massie and Anderson (2003), who writes that for an organisation to achieve its aims and goals and to prevent a fragmented or distorted image, all communication, both internal and external should be aligned, consistent and comprehensively integrated. Managing communication efforts should involve both internal and external communications. Organisations handicapped in information sharing activities risk misinforming the internal publics/stakeholders and eventually the external ones.

Kitchen and Daly (2002) observe that internal communication is not only a crucial variable concerning achieving organisational success but a precursor for organisational existence. External communication carries this same weight since feeding clients with information is crucial to organisational survival. On the grounds of this, when organisations sever ties with informing main stakeholders, they cease to exist.

Kitchen's (ibid.) perspective is that employees involved in the communication efforts of the organisations are better informed to partake in organisational activities and in helping achieve organisational goals. Massie and Anderson's (2003) study complement Kitchen and Daly's (2002) work where they suggest that employees need to understand where

they fit into an organisation's strategy and how they contribute to achieving the organisation's aims and objectives.

Jimenez-Castillo (2016) discussing the importance of internal communication also holds the observation that despite the significance of relationship management in information provision or exchange, PR scholarship typically focused on examining the underlying internal communication processes from a transactional perspective. These scholars assert these processes are frequently associated with organisational information dissemination, overlooking other critical contents to make strategic decisions.

Neill (2015) focuses on building internal relationships through internal communication activities about information processing (transferring information across departments and up and down the hierarchy), a firm makes more informed and better strategic decisions. According to Welch and Jackson (2007), this implies that in developing relationship management strategies, the focus of internal communication must not only be on information aimed to promote employees' commitment to the organisation or their understanding of the firm's developing aims. This is because employees are the first ambassadors for organisations.

Massie and Anderson (2003:224) contend these same employees "conversely can become ambassadors of indifference when managers do not remember that the most important asset an organisation has is its employees". Based on these earlier arguments, internal and external communication efforts must be harnessed and provide the same priority as external communication. This is because they both carry the same weight in facilitating the fulfilment of organisational aims and objectives by building stakeholder trust. The 50/50 rule must be applied to ensuring that communication efforts are integrated both internally and externally.

4.3.2 *Setting the tone - stakeholder relationship management*

Another umbrella that feeds into the wider array of components for SIC practice revolves around setting the tone for the practice. This entails strategic stakeholder engagement and management. The first element here is the need for a communication strategy by organisations. Argenti (2003:22) considers communication strategy “as the vital link between organisational strategies (business management) and the communication function - enabling the professional to implement communication programmes that advance the accomplishment of the corporate vision and mission”. The audience, message, channel, feedback forms part of every communication strategy.

A communication strategy works efficiently with a well-thought-out communication plan. This will help ensure that all main internal and external stakeholders are informed adequately. These stakeholders include the bank’s management, the board of directors, various regulators, employees, customers, and shareholders. A communication strategy will ensure the alignment amongst various stakeholders. Banks, including those which already claim to have a plan in place, will therefore need to continually assess their communication plans.

The focus should be directed on main questions, such as what specific stakeholders want, how much influence specific stakeholders hold when to communicate what, and which channel and media to use for the communication. Kaplan (1991) observes that a communication strategy provides an orderly framework to shape concepts, language and style that simultaneously satisfy the desires of the communicator and fulfil the unfulfilled needs of the audience. As Kaplan (1991:14) states, “the objective of the strategic process is to establish a proper fit between communicator and audience”.

Table 4.1: Kaplan and Herschey's Schema

Element	Kaplan	Herschey
Target	Audience definition	Audience definition
Content	Message	Message
Two-way	Feedback	Feedback
Reason	Communication objective	Communication objective

Source: Kaplan (1991)

In their articulation, the target audience definition, communication objective, the message, and tonality of the message are all outlined as salient components of an effective communication strategy (Kaplan, 1991). Understanding the needs of the audience ensuring those needs are met by the communication strategy and the importance of clarity of the message is necessary for every communication strategy (ibid.). There are five communication spoilers or barriers to communication as resistance to change, wandering focus, unwarranted expectations, distrust, and lousy listening (ibid.). These, if not considered when putting together a communications strategy, can damage its implementation and success.

The second element to consider is reputation management and relationship-building. The concepts of reputation management and relationship development run through the concept of strategic and corporate communication. Relationship-building, its maintenance and reputation management as elements in corporate communication are core to the concept of SIC and why organisations communicate. According to Frandsen and Johansen (2013), the similarities established in the definitions of corporate communications by Goodman and Hirsch (2010), Cornelissen (2004; 2017), and Van Riel (2003;1995) can be observed as outlined below.

First, it integrates external and internal communication activities spread amongst organisational practices to build, maintain, change and/or repair one or more positive images and/or reputations. Another element to note is reputation management. The second is that all these activities occur inside relationships with the external and internal stakeholders of the company. The final element is relationship-building. These elements from similar definitions should be integrated with communication in organisations. These elements must interlace the organisations' communication efforts with both internal and external stakeholders when the concept of SIC is emphasised.

In today's intense business environment, image and reputation are crucial to branding. Reputation reaches the beliefs or opinions held about someone or something. Reputation management is the strategic use of corporate resources to positively influence the attitudes, beliefs, opinions, and actions of multiple corporate stakeholders including consumers, employees, investors, and the media (Encyclopaedia of Public Relations, 2005). The custodians of the corporate reputation, as accounted for by Haywood (2002), must be professionals of integrity, courage, and vision. The other core theme of corporate communication is the relationship between the organisation and its stakeholders, which is usually because of effective corporate communication.

Organisations must be able to communicate messages stemming from organisational decisions occasionally with utmost consistency and clarity. This invariably plays a role in reputation management and image building. The image stakeholders hold of an organisation relates to its communication activities, though other factors may come into play. In business circles, an organisation's ability to engage stakeholders after decisions were made is due to effective communication, therefore, the discussion of the concept of reputation management and relationship-building concerning SIC.

4.4 Strategic integrated communication in Africa

Research on SIC in Africa is scanty with a few in Ethiopia, Kenya and Ghana with the majority focusing on the South African context. There is no immediate reasoning for this

occurrence, although a major reason could be due to the novel nature of the concept with little or no applicability in organisations in these African countries. Research on SIC in South African organisations includes learning the effects of SIC on organisations, engaging SIC as an alternative to IMC, developing SIC models, evaluating these models in various organisations, and discussing SIC implementation in selected organisations. These studies are in various sectors of the economy with diverse mandates, aims, objectives, competitors, and culture. Other sectors in the African context must benefit from the research on SIC around practicability.

The banking sector in Africa, like other sectors, employs communication in their daily business activities and bolsters the economy of the continent. The sector in Africa survives amidst various challenges and pressures from fierce competition to policy concerns. Previous reports by the Ghana banking survey (2017), observe the complexity of a change in the banking industry and suggests this will require a sound communication plan that ensures all main internal and external stakeholders are well-informed. It advises that the banks have a communication strategy that will ensure the alignment amongst the stakeholders, to achieve effective communication.

The question of how to create this alignment of communication comes to the fore with SI of communication being one answer. The banks, in achieving IC, will have features and characteristics of their communication plan feeding into their SIC practice. These concepts stem from some constructs to be discussed below as elements that will lead to the proposal of a revised model of SIC as employed within some three selected banks in Accra, Ghana.

Millison Narh, the deputy governor of the Bank of Ghana, in his closing remarks at the 2017 continental seminar of the association of African central banks (AACB), emphasised the need for effective communication in the Ghanaian banking industry. In his remarks, effective communication has now emerged as one of the most crucial and latest additions to the menu of monetary stability policy devices at the disposal of central banks in our modern era. As such, a targeted communication strategy cannot be ignored by the bank

that wants to deliver the twin mandate of price and financial stability. He added that effective central bank communication requires a consciously designed strategy in line with core mandates (vision, mission, and goals).

These strategies include the adoption of the most suited medium. Considering a specific target audience, these needs include specific strategies for monetary policy and financial stability, consistency in message, proper coordination, and adequate funding of communication activities. These in the observation of the deputy governor must not be underestimated. This is as the media richness theory proposes. A thorough review of a seminar on the theme “Credible Communication Strategies of Central Banks” saw the Bank of Ghana indicating the need to use strategic communication to influence and win the support of the public (constituencies) that its work affects.

The central bank also discussed the best means of communicating effectively by distributing the appropriate message, using a suitable medium to the respectable audience at the appropriate time and place. The role of strategic communication as stated by the central bank is to strengthen the strategic objectives of the Bank of Ghana. This can be achieved by developing a mutual understanding with critical constituencies (Credible Communication Strategies of Central Banks, 2017).

If the regulator emphasises the role of strategic communication in their operations, the banks who work within the confines of the regulator may also find the need to employ elements of strategic communication to foster relationship-building with all publics. Applying SIC in the banks may be to achieve the following: effective bank-client relationship, to enable brand communication, to communicate to safeguard customer satisfaction, consumer attitudes and positive brand perception. These are all discussed further in the next sections.

4.4.1 Strategic integration and bank-client relationships

Bank communication and marketing communication scholars elaborated on bank-client relationships within banks. There is a close connection between the bank-client

relationship and the strategy of relationship banking in the three banks investigated. This strategy evolved over the years as the competition in the banking industry becomes keener. It has also become one of the significant techniques that banks engage and maintain clients. Duncan and Antwi (2017) in a study of communication strategies in two banks in Ghana noted that the bank through the relationship managers took care of a portfolio of clients for the account opening to credit assessment and recovery. This relationship will call for a bank-borrower relationship after loans were advanced to these clients. These banks studied employed relationship managers to engage in relationship-building (ibid.). Integrating its efforts where relationship banking is concerned is at the core of businesses today, specifically within banks. This integration reaches the information the relationship officers send across to clients and how feedback is managed by these officers.

Due to its relevance to banking operations, relationship banking/management was a strategy by Unibank Ghana Limited and GCB Bank Ghana Limited. The relationship managers functioned as a mouthpiece for the bank for various clients. The two banks employed this strategy to enable the bank to communicate professionally with clients (ibid.). These relationship managers were therefore assigned to various clients who received timely and accurate information from the banks. This enabled the bank to send the right messages to the right clients at the right time. The messages sent by these officers must be aligned to the bank's brand (ibid.). Failure to execute this will mean a distortion of messages and a dent in the corporate brand. Since integration reaches consistency, harmony and synergy, banks who employ relationship banking as a strategy must have these elements embedded in the tactics that feed into their strategy.

Tandoh and Boateng (2019) established that financial institutions are expected to work on product innovations, however, the real differentiation by competitive relevance will be possible only by using targeted communication planning and campaign management. Therefore, brands and communications are the links between the company and the customer. This is to help customers distinguish one brand from the other provide the competitive nature of the financial industry. They studied the communication devices used

to reach customers by selected banks, as this was one of the most critical issues considered in each institution to reach the customers.

Relationship-building is the main concept associated with IC. Organisations' goal is to build and maintain mutually beneficial relationships with their stakeholders - be it internal or external publics. The role of relationship-building finds is optimal in two-way symmetrical communication where the model's trinity of dialogue, feedback, and symmetry meet. Communicating effectively using the two-way symmetrical model of communication by the banks would mean distributing consistent information amongst stakeholders. Stakeholders are the pivot of organisations and concerning Gronstedt's (1996) stakeholder relations model, the emphasis is on a dialogue approach, which is an essential element in two-way symmetrical communication. Gronstedt (1996), diagnoses that dialogue is that which organisations and stakeholders rely on to build mutually beneficial relations.

He again recognises that all stakeholders are interdependent, and building sustainable relationships is vital. It is anticipated that banking institutions in this circumstance must interact with all publics. This is to harness all communication efforts emanating from various wings in the organisation to ensure dialogue and clarity in the minds of stakeholders, build consensus, and enhance mutually beneficial relationships between bank and stakeholder. For Gronstedt (1996:297), relationships are an outgrowth of a successful integration when he states that:

"The integrated use of the receiving, interactive, and sending tools will facilitate a dialogue in which the stakeholders are active, interactive, and equal participants of an ongoing communication process. The purpose of such communication process is to build lasting relationships that...are treated as a marriage, rather than a date."

4.4.2 Customer satisfaction, consumer attitudes and brand perception

Tandoh and Aubin-Barnes (2019) established an upsurge of competition and recent events in the Ghanaian banking sector, calling for exceptional service quality delivery not just to win customers but also to retain them to maximise profits. In considering this, most

banks must assess their service quality to survive in the ever-stiffening banking sector. Because organisations bear the most significant task of controlling their brand, customers also have a part to play in this. How customers perceive a brand is how the client will relate to the brand's products and services. There are several studies on customer satisfaction and loyalty, which feeds consumer attitudes, which influence brand perception.

In another major study, Kursunluoglu (2011) analyses the customer service effects on customer satisfaction and customer loyalty by surveying on a face-to-face and electronic mail basis 400 shopping mall customers in Turkey. His study indicated that customer services could explain both retailers must improve customer satisfaction and customer loyalty. Retailers are in business to make a profit and to satisfy customers, just as banks are, therefore, the onus lies on banks to also provide services that satisfy customers to engender loyalty and affinity towards the bank and its brand.

Hartmann and Ibanez (2007) identified consistent and repetitive purchases by consumers as an indicator of consumer loyalty. Once the consumer keeps patronising services from the same vendor for an extended period, it is considered loyalty. Loyalty is because of satisfaction feeding the consumers' attitude towards the services and products of the organisation. Banks must create avenues for clients to be loyal by exposing clients to satisfaction of services and products. It is therefore expected that for clients to cultivate a positive attitude towards the bank's brand, they must first be satisfied with services offered by the bank, and this will influence the manner the client relates to the bank brand.

4.5 Bank communication

Shrestha, Parajuli and Paudel (2019), propose that effective bank communication strengthens the association amongst customer, suppliers, stakeholders, manager, client, employees, and board of directors. The need to integrate such communications is at the core of businesses in the twenty-first century, probably because the business environment became highly competitive in the last decade. Over the past decades, the

concept of IC was discussed on various fronts by scholars. These discussions and debates are at the peripheral ends of the main issue, with Kitchen and Burgmann (2010) and Kitchen, Spickett-Jones, and Grimes (2007) opining that integration of various marketing approaches should be considered by marketing managers as a holistic concept to communication. There are also growing appeals for a complete break from defining what IC is to how it functions in organisations. Evaluating the concept in this sense will unearth various issues and concerns and hopefully proffer best practices for SIC.

Duncan (2016) notes that communication has an especially significant role to play in the banking industry in Africa. In this same vein, statistics about a decade ago indicated that banks lost an average of 20% of their customers every year due to lack of communication. A broader perspective adopted by the Harvard Business Review in that same year established that by increasing customer retention by just 5% through effective communication, a bank can increase profitability by 100% (Holt, 2011). Coombs (2007) emphasised the relevance of effective communication regarding a bank's ability to identify and correct problems to manage and improve customer retention. Coombs (2007) asserts that inadequate communication compounds the dissatisfaction of clients, as such banks must become better communicators and deliver better customer services.

Brettschneider (2010: 46) suggests therefore that "this need of the client is a terrific opportunity for the banks to regain and strengthen their clients' trust by formulating their communications in a readily understandable and transparent manner". Zephaniah, Ogba and Izogo (2020:6) support this observation. Fierce competition continues to rage in the Nigerian banking industry. Amidst this competition these banks "engage in recruitment of best hands and adopt several marketing communications practices to outsmart the competition, win, retain, and maintain loyal customers". They explain that the levels of performance of the banks' marketing communication practices are equal to the levels of customer loyalty (ibid.).

Huang (2007) recognised that in striving to achieve communication goals in a complex and uncertain world, banks should say and do what they can, to promote a general

understanding of the fundamental nature and various aspects of their policymaking process. Their motives and actions, and their economic objectives of price, output, and financial stability, are to be communicated to the public without creating false accuracy and confusion, being misleading, or damaging the policymaking process or economic outcomes.

4.6 Strategic integrated communication in African banks

African banks have over the years encountered and still are encountering fierce competition with the goal of each bank to make a profit and eventually break even. Studies on SIC in Africa are well documented; it is well acknowledged that the concept is a stakeholder-centric, data-determined method of communicating with stakeholders (that is two-way communication). Organisations must, therefore, understand the application of this concept within an organisation (Niemann, 2005). For example, research provided evidence of banks in Africa thriving on relationship marketing as a marketing strategy. Developing relationships with stakeholders specifically prospective and clients, in African banks stems from the marketing strategy known as relationship banking. As was reported in the literature cultivating the right relationship and maintaining such, must be the objective of all African commercial banks.

Global Finance Magazine identified 30 commercial banks as the best African banks in 2020. The criteria used for screening the best banks included strategic relationships with other factors being growth in assets, profitability, customer service, competitive pricing, and innovative products. For banks to communicate effectively they must harness all communication avenues within the bank and pass on information with consistency, clarity and in time. The challenge, therefore, is in the various avenues of communication within the bank. There is a need to coordinate these communication forms in distributing messages. Duncan (2016) indicates that that effective communication maximises shared information and minimises misinterpretations.

Clarity is important to bank communication as clients may base all monetary decision-making on a specific message received where banks are concerned. Disjointed or convoluted messages or information may stir up trouble between the bank and its clients concerning message consistency, lucidity, truth-telling and organised information dissemination. Prior research by Ehlers (2002) emphasised the need for accurate databases of various stakeholders to create a ready channel for information dissemination in organisations in the South African context.

This element forms part of Ehlers's (2002) model of structuring SIC in South African organisations. To this extent, segmentation of stakeholders and cataloguing information about them is crucial to the practice of SIC. The literature review shows having a database of the public and communicating accurately and consistently with them, will help deepen customer relationships. Building mutually beneficial relationships with stakeholders improve on organisations successes. Communication must be executed to include all the elements of communication as Niemann-Struweg (2013:190) maintains that "an organisation cannot develop effective messages or incentives unless and until it understands its stakeholders". The inability of a business to adhere to this will indicate two opinions - unhappy internal publics and disgruntled external publics.

Grönroos (2017) concludes that in marketing, service and relationships interrelate. Service is based on associations amongst actors, with the Nordic school asserting that in research tradition, relationship marketing cannot be implemented without service. Scholars have reasoned that where market power exists, banks may have more motivation to invest in acquiring soft information by instituting close relationships with their clients a concept known in banking circles as relationship banking (Dell'Ariccia & Marquez, 2004). Studies in the broader literature examined stakeholder relationships in banks.

For banks to cultivate mutually beneficial relationships with their clients, there is the need to communicate effectively with these clients. Banks cannot survive or thrive without a healthy relationship with their clients. Banks, therefore, need to establish various levels

and types of relationships with their clientele base or customers as client needs differ. Banya and Biekpe (2017) analysed and chronicled various findings in relationship-building amongst banks in ten frontier African countries and various publics. There is the bank-borrower relationship, where banks keep close relationships with individual borrowers to avoid the non-payment of loans acquired. There is also the bank-depositor relationship, which interfaces with the relationship between the bank and clients who engage in periodic deposits to ensure a stable bridge for revenue mobilisation. Banya and Biekpe (2017), also emphasise the relationship between the banks and lending firms with the financial strength to inject capital into the business for the smooth running of bank activities.

These diverse relationships exist to ensure that all stakeholder needs are met, and lines of communication created to ensure bank success. More specific research questions will be introduced and investigated in bank-stakeholder relationships to meet bank goals and objectives. In line with this, the study expects that banks with the long-term success of their operations in mind will engage these diverse stakeholder relationships to enhance the cause of the institution. When various audiences were segregated by determining the relationships banks must engage in, the concept and activity of communication may be effective. For communication to be effective the target audiences must be identified, and the channel of communication developed to enable communication to occur seamlessly and conducted appropriately.

Rootman, Tait and Sharp (2007) draw our attention to relationship marketing and customer retention lessons from South African banks. Drawing on an extensive range of sources, the authors discovered that stakeholder relationship-building was crucial to South African banks' success. For them, there is a relationship between the perceived two-way communication of banks and the effectiveness of customer relationship management strategies as part of the communication plan in banks.

Banks placing a premium on stakeholder relationships will fuel the cause of dialogue between the bank and its publics essential for every two-way communication. Within the

South African banks, it was established the practice of two-way communication, which referred to the communication from bank management to clients and vice versa (ibid.). The increasing need to manage relationships with consumers had revealed a wide variety of innovative marketing models in the banks which could be labelled as customer-focused, market-determined, one-on-one marketing, relationship marketing and IMC forms. In the observation of Rootman et al. (2007), each marketing approach emphasised the importance of two-way communication. These elements are incorporated in the two-way symmetrical communication.

With the above positions, it is envisaged that banks in dire need to build mutually beneficial stakeholder relationships may have to ensure elements such as dialogue and feedback all inherent in the two-way symmetrical model of communication. Integrating communication from the banks through the relationship managers will help fertilise the garden of stakeholder relationships. The banks' utilisation of relationship managers is an avenue for integrating communication within the bank as synergy is built. This concerns communication's centralised, and messages are received from one source - the relationship manager- whom all queries and concerns can be directed. This study discusses further this concept of relationship management on stakeholder relationships and bank success.

4.7 Achieving strategic integrated communication

From the literature, the one way to achieve effective SIC is through strategic stakeholder engagement. Thus, Smith (2012b), explains that scholars often have used the term stakeholders to refer to categories of people who may have a relationship with an organisation and in this case [banks]. Stakeholders again refer to entities that might be important to an organisation (Aldoory & Sha, 2007; Gronstedt, 1996). Strategic stakeholder engagement for Christensen and Langer (2009) involves the nature, extent, and timing of communications in organisations. For banks to strategically engage their stakeholders, there is the need to consider the engagement regarding communication,

the degree of the communication/engagement and when to communicate/engage. Banks cannot survive or thrive without a healthy relationship with their stakeholders.

Banks, therefore, need to engage these stakeholders effectively as stakeholder needs differ, with many scholars advocating for SIC to interlock other communication concepts (Kliatchko, 2008), in the areas of organisational stakeholder relationships and relationship management. Aside from the elements outlined by Christensen and Langer (2009), mediums employed to ensure interactivity in building stakeholder relationships should also be considered. These stakeholders are those on whom the success and failure of the banks depend. It is envisaged that the banks will therefore engage them to succeed. Smith (2012b), note that relationships may also be central to organisational success, whilst Grunig and Hunt (2002) also contend that relationships affect an organisation's reputation.

Second, there is a need to use devices for strategically integrated strategies if an organisation is to achieve successful SIC. There are many devices of SIC available to communication professionals, including transmitting devices, which link the PR devices and marketing tools. There are also receiving tools and interactive tools. Hunter (1997:185) emphasises that "the experts in the various specialised fields of communication need to collaborate in selecting the devices that promise the highest degree of effectiveness for synergies to be created so that the total communication effect can be greater than the sum of its parts". The decision about what communication devices to use is linked closely to the stakeholder integration for the management of SIC (Niemann, 2005).

In today's technological world, communication takes various forms. Organisations communicate using some technology-mediated form of communication. Information technology, therefore, comprises new tools. Individuals and organisations must speed up and simplify more communication with the stakeholder. Due to the shifting nature of technology ownership and control of information technology, the practice of IC was altered to fit the times. (Niemann, 2005).

Third, there should be synergy in integration implementation if businesses are to execute SIC successfully. Synergy is a vital component of IC literature. For Naik and Raman (2003:375), “the combined effect of multiple media activities which exceeds the sum of their individual effects is known as synergy”. Zahay et al. (2004) reasoned that, barriers to integration also include failure to share customer-level data amongst the varied functional areas of an organisation. If banks are to integrate their communication efforts, sharing of information amongst departments within the bank is crucial to keep each team and department abreast with issues of concern to the bank and the client. The goal of integration is ‘synergy’, or the added value of synchronising all communication content (Kliatchko, 2008:154; Stammerjohan et al., 2005:55; Moriarty, 1996). It is expected that these synergistic efforts will pay off when “information sharing” is a necessity rather than an option for the banks to be investigated.

Synergistic communication as established by Alden, Basil and Deshpande (2011) results from integrating the approach to social marketing where managers deliver more consistency in the brand’s promotional efforts through the communications mix. This improves the influence on consumer trust, loyalty, and commitment. For Melewar et al. (2016), synergy in communication may occur by using multiple modes of communication to send the desired message to the intended audiences and improve consumers’ loyalty. Synergy in communication must be adopted amongst the diverse marketing elements to attain short-and long-term relationships with consumers (Melewar et al., 2016).

Niemann (2015) reminds us that the changing media landscape also requires a rethinking of media planning, where media synergy is the main element in moving forward and achieving synergy. Academic sources, such as Baron and Scissors (2010:53); and Clow and Baack (2010:80) agree that “the basis of synergy is conveying messages through multiple-marketing communication media, to utilise the intrinsic strengths of each medium”, and to reach a wide range of audiences (Niemann-Struweg, 2013). Synergy is therefore an integral part of integration and by extension SIC.

Ensuring synergy in communication activities of organisations is paramount to achieving communication success and effective bank communication. Some interesting areas to probe further into this context are within the two-way symmetrical model of communication and synergy. In exploring the processes of IC, the study attempted to answer the following questions: What communication activities did the banks integrate? how was this integration achieved? Why were the communication efforts integrated? how do their strategic plans feed the integration process? To discuss these questions, officers and managers involved with the banks' communication activities were interviewed to ascertain their observations on who the main integrator should be in pursuing synergy in all communication activities of the bank.

This synergistic tendency is what Kliatchko (2009), calls one spirit, one look or one voice of the organisation the bank. By employing the concept of relationship banking to integrate various communication streams, it will ensure clarity and effective message delivery with little or no issue of confusion and misinformation (Barker,2013). The focus in SIC is on the strategic intent of the organisation to enhance strategic, IC and knowledge management of information through creative media strategies and environmental scanning. This should be based on trust, loyalty, integrity, and credibility, to maintain valuable long-term stakeholder relationship-building.

4.8 Summary

This chapter focuses on SIC and bank communication in Ghana and Africa. It focused on the elements that may lead to the conceptualisation of (SIC) as practised in some banks in Accra, Ghana. Studies captured in this chapter observed bank communication, strategic integrated communication, strategic integrated communication in Africa and Africa SIC in banks as the mainframes of the literature. The chapter discusses the elements/constructs/concepts that could formulate the revised theoretically sound model this study attempts to develop. Discussions of the concepts of SIC built an understanding of its implementation. This helps to evaluate the strategic integrated communication as

this study attempts to advance a revised framework of strategic integrated communication as practised in three banks in Accra, Ghana suitable for later, confirmatory, research. The chapter also reviews works on customer attitude towards organisational brands, customer perception, relationship-building and stakeholder engagement and management. The next chapter describes the methods and techniques used to collect the data for the study.

CHAPTER 5: METHODOLOGY

5.1 Introduction

This chapter observes how data was collected to answer the research questions set out for this study. It begins with an overview of the research strategy adopted for this study noting the specific features pertinent to the research strategy engaged. It is followed by the rationale behind the choice and a description of the research design, data collection techniques and issues of reliability and validity. Research is founded on theoretical foundations and each of these theoretical foundations suggests various methods of data collecting and analysis within the context of the study. This chapter, therefore, describes the methods and techniques used to collect the data for the study. It discusses the in-depth interview for collecting data for this study. The chapter observes the research strategy, the research design, data collection methods, and data analysis for this study. Other concerns regarding the specific reliability and validity of this study are discussed. Ethical issues are also discussed in this chapter. The concluding piece on analysis provides a clear account of how the data was analysed and presented.

5.2 Research approach

Research methodologies used in organisational communication have expanded to include qualitative, interpretive, cultural, and critical approaches (Barker & Angelopulo, 2005). Bryman (2008) explain that a research approach refers to a method for collecting data whilst Kothari (2004:7) opines that “it refers to the methods the researchers use in performing research operations”. The general orientation to the conduct of social research is in two main parts: qualitative and quantitative (Bryman, 2008). The quantitative approach can be construed as a research strategy that emphasises quantification in the collection of data and analysis whilst qualitative research usually emphasises words rather than quantification in the collection and analysis of data (ibid.).

Yin (1994), Bryman (2004) and Blaikie (2010) indicate that research designs could be quantitative, qualitative, and mixed research in nature. The qualitative approach was adopted in this study due to some features that distinguish the qualitative approach from the quantitative. First, the qualitative approach can strike a relationship between theory and research, where the former is generated out of the latter. Data relevant to the topic is collected and grouped into appropriate and meaningful categories. Explanations emerge from the data collected. It aims to generate meanings from the data set collected to identify patterns and relationships to build a theory.

Second, the ontological position of this thesis is constructionist and is discussed in the subsequent subsection. The constructionist view implies that social properties are outcomes of the interactions amongst individuals, rather than phenomenon 'out there' and separate from those involved in the construction (Bryman, 2008). Third, the research purpose and questions guided the selection of the qualitative strategy as a method for this study. Considerations such as the objectives and aims of the research and research questions, nature of the inquiry, and the period of research usually affect the selection of a research design (Blaikie, 2006).

Fourth, the epistemological position of the qualitative approach described as interpretivist, is discussed in the subsequent subsection. Conversely, "in contrast to the adoption of a natural scientific model in quantitative research, the stress is on the understanding of the social world through an examination of the interpretation of that world by its participants" (Bryman, 2008:366). Sampled interviewees in the banks responded to questions based on how they observed their environment, and in this circumstance, how they perceived communication as integrated within the bank.

This study was exploratory and therefore employed a qualitative approach as the strategy of enquiry to collect data from three banks operating in Ghana. The strengths of the qualitative approach supported its choice as a research strategy. It allowed the researcher to observe behaviour in a natural setting and it increased the researcher's depth of understanding of the phenomena under investigation as prescribed by Wimmer and

Dominick (2011). Miles and Huberman (1994) explain that qualitative research attempts to describe complicated issues through reduction or explains complicated ideas by showing how the parts fit together consistent with rules and standards.

From the above, this research employed the qualitative approach to explain the process through which SIC develops and is practised in the three banks sampled. The inquiries observed how departments in charge of communication conveyed a variety of messages to various stakeholders, and how SIC is practised to achieve bank-stakeholder relationships and brand consistency both within and without the bank. These included communication directorates, marketing departments, and PR units.

The study, through the qualitative research strategy, observed what these departments do concerning their day-to-day communication goals, objectives, activities, and customary practices. The qualitative strategy also helps expose the practices inherent in communication administrators' dependent and autonomous choice of integrating communication efforts from each department. Second, the approach helps describe what banks do to tackle communication in a strategic, integrated and resource-efficient manner peculiar to the three selected banks in Accra, Ghana.

To accomplish the above, the study employed thick descriptions (Blaikie 2010) from officers and senior managers within the communication department to describe the perceptions of bank officials about SIC implementation. Bank communication and its' SI concerning bank goals, objectives, and activities. It also described the perception of bank clients of bank communication and bank brands. Thick descriptions refer to the detailed account of field experiences where the researcher makes explicit the patterns of cultural and social relationships and puts them in context (Holloway, 1997).

Thick description is a term borrowed by Geertz (1973) from Ryle (1949) to describe and define the aim of interpretive anthropology. Geertz (1973a) refers to thick descriptions as rich accounts of details of a culture. According to Bryman (2008), Lincoln and Guba (1994) have argued that a thick description provides a database for making judgements about

the possible transferability of findings to other settings. Thick descriptions involve detailed portrayals of participants' experiences and meanings of their actions. It helps the readers to develop an active role in the research as researchers share their knowledge of the study with the reader.

The research approach involved step-by-step methods of designing a semi-structured interview schedule for the corporate affairs officers, marketing officers, brand managers and staff involved in communication for the three sampled banks. These data collection instruments supported the data collection techniques that were used for this research. The rationale behind the selection of the qualitative approach is discussed next.

5.3 Approach selection rationale

The ontological and epistemological stance of this thesis aided the selection of the research approach. For this study, the qualitative approach was adopted. Since the study understands the intricate progressions fundamental to SIC, and the practice thereof, the qualitative approach was apt; specifically, the in-depth interview and documentary analysis were used in collecting data from the field. This study was an explanatory one and therefore employed a qualitative approach as the strategy of enquiry to collect data from three banks operating in Ghana.

This research interrogates the concept and application of SIC as employed by specifically three banks operating in Accra, Ghana in achieving brand relevance, brand consistency, and building mutually beneficial relationships with banks stakeholders (specifically clients). It examines the processes of SIC within the selected banks. This is towards developing a revised theoretically sound and relevant model from how banks tackle communication in a strategic, integrated and resource-efficient manner peculiar to the Ghanaian banking industry. It was established that communication is the principal apparatus in the marketing process and the latter, always has a role to play in attracting and retaining customers (Barker & Angelopulo 2005). The method's epistemological

stance is discussed in the next subsection as it describes the research paradigm employed in this study.

5.4 Research paradigm

The study adopted the constructivism and interpretivism paradigm mix for this research, as the aim of this study can best be explored from the perspective of social constructionism, which is also a main feature of the qualitative research strategy. This study adopted the observation that the reality and meaning of an effective SIC are not constructed as an abstract concept or a perceived reality. Bank officials are constructing processes of what they understand the practice of SIC to mean. A research paradigm is a group of shared ideas and observations amongst scientists regarding understanding and discussing issues (Kuhn, 1962).

Guba (1990) indicates that research paradigms can be characterised through their ontology (what reality is), epistemology (how you know something), and methodology (how it is established). These can be explained further by establishing the relationship amongst them, after identifying what reality is (ontology). The next step is to identify what and how to know this reality/knowledge or what is regarded as acceptable knowledge in a discipline (epistemology) (Bryman, 2008). This leads to the theoretical perspective of what approach can get the knowledge (theoretical perspective). This finds support in the procedures to acquire the knowledge (methodology) on what devices to use to acquire the knowledge (method) and what data can be collected (sources) to complete the relationship circle within the research paradigm.

Kuhn (1962) uses this concept to denote a conceptual framework shared by a community of scientists which provided them with a convenient model for examining problems and finding solutions. For TerreBlanche and Durrheim (1999) a research paradigm is an all-encompassing system of interrelated practice and thinking that define the nature of enquiry along these three dimensions - ontology, epistemology, and methodology.

The ontology and epistemology of this research create a holistic observation of how knowledge is observed and how it relates to this knowledge. It is also about the methodological strategies to be employed to uncover or discover the knowledge for this study. An awareness of philosophical assumptions will increase the quality of this research and can contribute to the creativity of the research design. For Creswell (2003), positioning the research in a specific philosophical stance or an ideological position must first be considered when selecting a specific research strategy to engage in a study. This informs the researchers choice of epistemology, research paradigm and strategy to employ.

Epistemology looks at variations in scientific knowledge (Creswell, 2007). Here, peculiarities are drawn between describing scientific knowledge as the 'actual' that exists originally 'out there' or a thing constructed socially (Blaikie 2007; 2010; Bryman 1998; and Miller, 1991). Though social realists suggest that reality can be observed, the social constructivists opine that how real a phenomenon is can be socially constructed (lived experiences). The concept of lived experiences involves a representation and understanding of a researcher or research subject's human experiences, choices, and options and how those factors influence one's perception of knowledge (Boylorn, 2008). Some authors prefer to discuss the interpretive framework concerning 'knowledge claims' (Creswell, 2003); epistemology or ontology; or research methodologies (Neuman, 2000).

5.4.1 Ontological considerations

Ontological considerations concentrate on what is known to be true. Ontology is a system of belief that reflects an interpretation by an individual about what constitutes a fact. Ontology helps researchers recognize how certain they can be about the nature and existence of objects they are researching. Ontology is associated with a central question of whether social entities should be perceived as objective or subjective. There are two schools of thought - objectivism and subjectivism. Objectivism asserts that social phenomena and their meanings have an existence that is independent of social actors.

Also known as constructionism or interpretivism, subjectivism on the contrary refers to the idea which recognizes that social phenomena are created from the perceptions and consequent actions of those social actors concerned with their existence. This explains the claim that social phenomena and their meanings are continually being accomplished by social actors. According to Bryman (2012), it challenges the suggestion that categories such as organisation and culture are pre-given and therefore confront social actors as external realities that they have no role in fashioning.

Identifying the thesis' ontological position was seen as a critical step in the research process as it determined and influenced the choice of the research design. This also influenced the research method this thesis employed as well as the research approach. The research strategy and methods of data collection and data analysis were all influenced by the position of constructivism, which is the thesis epistemological position.

5.4.2 Epistemological considerations

Bryman (2008:13) indicates that epistemological matters questions “the ‘what’ is or should be regarded as acceptable knowledge in discipline”. It is seen as a branch of research philosophy that deals with the many sources of knowledge available to researchers. Epistemology considers the possibilities, nature, sources, and limitations of knowledge in any field of study. Accepted knowledge for this research includes lived experiences of participants concerning the details of how the three banks sampled integrated communication efforts, the reality behind the need for integrating communication efforts, subjective meanings of bank officials and bank clients about communication, branding, and bank-stakeholder relationships.

The different sources of knowledge can be divided into Intuitive knowledge, which is based on intuition, faith, beliefs et cetera. Human feelings play a greater role in intuitive knowledge compared to reliance on facts. The second division is authoritarian knowledge which relies on information that has been obtained from books, research papers, experts, and supreme powers. The third part is logical knowledge, which is the

creation of new knowledge through the application of logical reasoning. Finally, there is empirical knowledge that relies on objective facts that have been established and can be demonstrated.

The many branches of epistemology include empiricism, rationalism, pragmatism, positivism, realism, idealism, and Interpretivism. For Hallebon and Priest (2009), empiricism accepts personal experiences associated with observation, feelings, and senses as a valid source of knowledge, whereas rationalism relies on empirical findings gained through valid and reliable measures as a source of knowledge. Pragmatism focuses on practical applied research where different perspectives are integrated to help interpret the data collected. Positivism focuses on causality and law-like generalisations, reducing phenomena to the simplest elements where only observable phenomena can provide credible data and facts. In realism, insufficient data means inaccuracies in sensations (direct realism). Alternatively, phenomena create sensations that are open to misinterpretation (critical realism) and the focus is on explaining within a context. For interpretivism, attention is given to the details of a situation, the reality behind these details, subjective meanings, and motivating actions. Members of the social world provide their subjective meanings and thoughts to social phenomena experienced or observed (Saunders, Lewis & Thornhill, 2012).

With full knowledge of the above sections of the epistemology, this thesis, chose the interpretivism branch of epistemology as this research considered subjective meanings and non-quantifiable data as knowledge. Thus, bank officials and bank clients provided their subjective meanings of the concept of SIC. The bank officials and bank clients shared their perceptions and experiences of bank communication, brand strategies and general communication efforts of the three sampled banks in Accra.

5.4.3 Ontological position on the Epistemological stance of the study

To explore and understand how banks integrate their communication efforts strategically to enhance their stakeholder relationships and promote brand stability and consistency, the study adopted an interpretivist and constructivist mix perspective for its

epistemological and ontology stance, respectively. These are both crucial features of the qualitative strategy. Interpretive and constructive researchers believe that the reality of people's subjective experiences of the external is socially constructed. For Creswell (2007), the elementary perspective of social constructivists is that 'real' is not simply around us or provided by our surroundings but, indicate this reality is constructed socially.

Interpretivist and constructivist approaches to research have the intention of understanding "the world of human experience" (Cohen, Manion & Morrison 2007:36), suggesting that "reality is socially constructed" (Mertens, 2005:12). For example, participants or bank officials observe reality as they socially construct the meaning of this reality of SIC through their perception of organisational goals, mission, vision, concepts, values, work routines, activities, and other related communication practices. Bank officials interact, discuss, and share ideas on how to effectively communicate with one voice and eventually put into practice these discussions and decisions. It is expected that as an organisation they may construct the reality of the strategies for IC to enhance relevance and brand consistency.

Kvale (1996), suggests that a researcher who has a keen interest in knowing how people comprehend their world and their life must seek to ask them about it to enable them to voice out their thoughts and experiences. Emphasis is on exploring the social construction process amongst individuals linked to or involved in the communication efforts, which allows the meaning of SIC to emerge as practised in the banks. To explore and understand how the above happens, the people under investigation must be queried (Kvale, 1996). He contends that if a researcher wants to know how people understand their world and their life, there is the need to talk to them about it. Blaikie (2007) advocates therefore this process should incorporate the listening and re-describing of motives and explanations of individuals under investigation for practising SIC, as per this study.

Constructivism and interpretivism emerged as the leading metaphor of human learning with constructivist researchers emphasising the interest in behaviourist and information processing perspectives. Mayer (1996); Vygotsky (1962) amongst others, criticised this

as being too narrow, specialised, isolated, and intrapersonal in standpoint. Blaikie (2010) contends that the problem regarding how social actors' construct reality is not considered although social constructivist researchers stress heavily on what is real and its meaning.

The possible reasoning here is that what may constitute the implication of socially relevant episode, and concerning this study, SIC, may not find a solution by interrogating participants. This is because social construction (how a person considers his/her world to be structured) or sociological construction (the social scientist approach to structuring the social world) can affect meaning. Regardless of these critiques, the study still adopted the position. Considering that the extensive nature of the research was a methodological challenge for the study, especially concerning selecting the appropriate research methods, the next subsection presents the research strategy and design adopted for the study.

5.5 Research strategy

This study employed the abductive strategy as its research strategy which Teddlie and Tashakkori (2009) explain as a strategy that notes the existence of a thing and offers explanations into the "motives" underlying that phenomenon (Blaikie, 2007) as per the thesis epistemological and ontological positions. Choosing a particular strategy over the other is centred on research being conducted as well as the epistemological and ontological stance of the research. Research strategy helps the researcher to investigate the research issue. There are several research strategies established in literature comprising inductive, deductive, and abductive strategies (Creswell, 2003; Bryman, 2012). Blaikie (2007), note that most research studies use one or a combination of these strategies to answer research questions.

Concerning the inductive research strategy, the researcher infers the implications of his/her findings for the theory that prompted the whole exercise (Bryman, 2008:9). Inductive research strategy involves the search for pattern from developing explanations or theories (Bernard, 2011) by which data are collected relevant to the topic and are

grouped into appropriate and meaningful categories. Explanations emerge from the data collected. It aims to generate meanings from the data set collected to identify patterns and relationships to build a theory. An inductive approach does not prevent the researcher from using existing theory to formulate the research question to be explored (Saunders & Thornhill, 2012).

Deductive research begins with an expected pattern evaluated against observations (Babbie, 2010). Hypotheses are developed before the study and relevant data are collected and analysed to disprove or approve the hypotheses. According to Bryman (2008), it represents the commonest observation of the connection between theory and social research. A deductive research design might assess to observe if this relationship or link did exist in more general circumstances (Gulati, 2009). Deductive research strategy deduces hypotheses and subjects them to empirical scrutiny to confirm or disconfirm (Bryman, 2008). The goals of inductive and deductive strategies are inherent in their effort to establish or disprove theories. Whilst inductive research attempts to confirm empirical generalisation by developing theories, deductive research attempts to refute or confirm the known theory.

An abductive research strategy is set to discuss weaknesses associated with deductive and inductive approaches (Saunders & Thornhill, 2012). Both inductive and deductive research strategies are founded on sturdy projections and an assessment to verify what is. With abductive research, the focus is on the probability of uncovering new phenomena. It must be clarified that the abductive strategy is like deductive and inductive research strategies in the mode it is applied, for logical inferences and construct theories simultaneously. In the abductive research strategy, the research process starts with “surprising facts” or “puzzles” and the research process is devoted to their explanation (Bryman & Bell, 2011). For Timmermans and Tavory (2012), the abductive research strategy takes up a more rational structure which differs from the inductive and deductive strategies.

5.5.1 *The abductive research strategy*

Abductive research involves discovering, establishing, and recognising something new (Flick, Kardorff & Steinke, 2004). This study employed abductive research as its main research strategy. This is because of the research's ability to discover some new evidence. There was the probability of this study to establish and recognise new evidence regarding SIC as employed by the three banks sampled. This strategy also helped the researcher in answering the research questions presented. Primarily, the choice of an abductive strategy is considered the most appropriate for the research interrogation this study aimed to discuss.

The main research objective was to explore how the communication efforts of three selected banks operating in Accra, Ghana was integrated as a strategy to maximise returns, promote brand consistency, and build mutually beneficial stakeholder relationships. It focused on "how?", "why?" and "what?" queries to answer a set of seven research questions. The "how?" questions, were to enable the study to explore the ways/means the three banks integrated their communication efforts strategically within the confines of competition and limited resources to develop a revised theoretically sound and locally relevant model from how banks tackled communication in a strategic, integrated and resource-efficient manner. The study also presented "why?" questions to investigate and eventually to understand the processes of communication, and why it is strategically integrated and implemented within three selected banks in Accra, Ghana and to what end.

The "why?" question was also to unearth organisational reasoning relating to the need to strategically integrate their communication efforts. This corresponds to employing the abductive strategy as it is the best strategy for examining the reasoning behind the phenomenon (Blaikie, 2010). The "what?" queries were to help with describing the elements that feed into the SIC efforts of the selected banks. A combination of "how?", "why?" and "what?" questions allowed the researcher to engage bank officials involved in the communication efforts of the bank in-depth. This study, therefore, densely describes

the social phenomenon of SIC in three banks operating in Accra, Ghana, which can best be explored using the abductive research strategy.

5.6 Research design

The in-depth interview was employed as one of the data collection methods for this study. This method is used when the researcher wants to understand a real-life phenomenon in-depth (Yin, 2009). For this research, the researcher was interested in delving deeper into the phenomenon under review - SIC as practised in the banks under investigation.

Yin (2009: 24) identifies a research design as “the logic that links the data to be collected (and conclusions to be drawn) to the initial questions of the study”. Every research begins with planning or designing the research structure. A research design “relates to the criteria employed when evaluating social research” (Bryman, 2008:30). The outline for producing evidence is appropriate both to a certain set of criteria and to the research questions which the researcher is interested in (Bryman, 2008). Bryman (2008) again indicates that research designs steer the implementation of a research method and the analysis of the data gathered.

The choice of a research design “reflects decisions about the priority provided to a range of dimensions of the research process”. These include the importance attached to (Bryman, 2008: 31):

- expressing causal connections amongst variables
- generalising to a larger group of individuals than those forming part of the investigation
- understanding behaviour and the meaning of that behaviour in its specific social context
- appreciating social phenomenon and their interconnections

Ultimately, the strengths of the qualitative approach and research design are that it allows a researcher to explore behaviour/phenomenon in the natural setting and increases a researcher’s depth of understanding of the phenomena under investigation (Wimmer & Dominick, 2011).

5.7 Data collection

The main sources of data collection for this study were in-depth interview and document analysis. These data collection techniques allowed for the total exploration of the phenomenon under investigation and are discussed below. Data collection involves a systematic collecting of information relevant to the research purpose (Miller 1991; Burns & Grove 2001).

5.7.1 In-depth interviews

For Yin (2009) sources of research evidence may include interviews of the persons involved in the events. One of the most important sources of information is the interview (Yin, 2009). “In social science research interviews, the aim is for the interviewer to elicit from the interviewee all manner of information: interviewees’ behaviour or that of others; attitudes; norms; beliefs; and values” (Bryman, 2009:192). This study employed in-depth interviews in the data collection process. For this study, 31 recorded interviews were conducted. 10 with brand managers and corporate affairs officials from the

communication, marketing, PR and advertising directorates, departments, or units, face-to-face and 21 with bank clients. Questions asked were in IC to develop an in-depth understanding of SIC from the perspectives of these managers and the market. Pretesting was conducted with some interviewees within the sampling frame to ascertain whether the participants will understand the questions or not and whether the questions would elicit the responses that would answer the research questions.

Daft and Lengel (1984) in evaluating the media richness theory have suggested that “managers might be asked to describe critical communication incidents and to describe the medium used” (Daft & Lengel, 1984:55). This interfaces with the interview method of data collection. Smith’s (2009) interview process was based on Rubin and Rubin’s (2012) responsive interviewing model and Lindlof’s (1995) concept of the respondent interview. Interviews were loosely structured based on an interview guide that directed questions but required open-ended responses.

For the interviews relating to this study, a semi-structured guide was developed (APPENDIX C). Participants included males and females with varying levels of responsibilities (from associate/technician to director levels) and tenure at the organisation. In this fashion, the interviews were informant interviews (ibid.) with individuals the most knowledgeable about how communication efforts are managed in the banks because of the individuals’ involvement. Interviews were semi-structured based on an interview guide that directed questions but required open-ended responses.

Following Lindlof’s (1995) interview pattern, Horomia (2007) in his study employed a semi-structured interview with a representative from each of the participating organisations to gain the management perspective of internal communication. The findings of the interviews were transcribed and discussed under the academic literature. Horomia’s (2007) study followed a qualitative approach as the most appropriate approach due to the small sample size employed and the ability to collect detailed data from participants through semi-structured interviews.

For this study, the number of interviews conducted was based on three factors. First, the participants engaged had to be communication executives (in PR, marketing communications and advertising)-those that would provide meanings for the SIC processes within the banks. It was assumed at the initial stage there would be three or five individuals, on average, at each bank involved in the decision-making of IC activities. The other two considerations in the interview sampling were based on availability and saturation point. In each bank, participants available and willing to be part of the study were interviewed. Interviews were pursued with participants until a satisfactory understanding of integration had been arrived at where further interviews did not necessarily reveal new insights.

Following closely in the footsteps of Horomia (2007), Volujevica (2012) in his study also engaged the in-depth interview to collect data on how effectively banks communicated with the stakeholders. Data were collected from semi-structured in-depth interviews, which were recorded, transcribed, and analysed in line with the proposed models of Miles and Mangold (2004). Out of this, Volujevica (2012) developed a model suitable for his analysis. Also, Smith (2009) to evaluate PR roles in IC, conducted 31 qualitative interviews with communication professionals involved in the communication activities of the banks.

For this study, a semi-structured in-depth interview was employed. The bank officials were asked questions connected to the concepts and constructs discussed in the earlier chapters. For example, questions were centred on what the banks focus on communication and its management. The officials were also asked to discuss the banks' goals and objectives concerning how their communication efforts were integrated. Again, understanding that there were various stakeholders the banks dealt with, this research enquired about how bank executives had planned the process and timing of communicating important pieces of information. The research asked the officials to discuss how the management and integration of communication were achieved.

Again, since the literature indicates that diverse relationships exist to ensure that all stakeholder needs are met, officials were asked to explain the appropriate lines of communication created to ensure communication efforts were integrated. Other questions directed at bank officials included: What role communication played in drawing staff's attention to bank strategic plans? What communication devices were employed to manage and enhance the public's perception of the bank? How the bank ensured consistency and harmony in communication with all stakeholders? The study inquired from officials about how the banks engaged these stakeholders to maintain brand relevance and consistency.

5.7.2 Population and sampling methods

Population refers to the universe of units from which a sample (a segment of the population selected for investigation) is to be selected (Bryman, 2008). The probability (random) and the non-probability (non-random) sampling represent the two main approaches of sampling. The random sampling methods involve the selection from the population in a way each unit has an equal chance of being selected. With the non-random method, however, some units in the population are more likely to be selected than others. Bryman (2008), notes that if the qualitative researcher needs to generalise to a wider population, then units of analysis must be sampled randomly. This was a qualitative study; however, the main aim was not to generalise to a wider population and so the non-random sampling method was used to sample bank officials. The non-random sampling method involved sampling that does not consider randomness as opposed to random sampling methods.

5.7.3 Population and sampling of bank officials

A total of 10 interviews were conducted with bank officials in Accra – 5 from bank A, 3 from bank B and 2 from Bank C. For the interview method, the participants were chosen based on four main sampling criteria. The sampling strategy for this study was based on Miles and Huberman's (1994) framework of sample sources. After research questions

were formulated the next step in line with Bryman (2009) is the selection of sites and/or subjects/participants, setting the tone for where and from, whom or what to collect data for the research. The population of the research is “basically, the universe of units from which the sample is to be selected” (Bryman, 2008:168).

“Qualitative researchers typically engage in purposive sampling” (Bryman, 2008:375). This sampling concerns the selection of units (people, organisations, documents, departments, et cetera), with direct reference to the research questions being asked. For this study, participants (bank officials) were purposely selected based on:

- They had to be directly linked to or involved in the communication efforts of each bank. (These included corporate affairs officers, marketing communication managers and brand managers sampled purposively)
- Participants for this study included communication managers and officials within each bank. (This enabled the researcher to retrieve data from bank officials with various levels of communication practice. It helped to contribute diverse perspectives to the process of SIC)
- They had to voluntarily partake in the study and be willing to sign the informed consent forms
- The language of the study was English and so participants had to read, write and speak

The sampling strategy for this study was based on Miles and Huberman's (1994) framework of sample sources that is, sampling as structured, purposive, and theory-determined, and boundaries for research. Participants recruited for this research were based on the concept of theoretical sampling, which prescribes that, researchers make sampling decisions regarding people, places and situations based on the theoretical concepts under study (Corbin & Strauss, 2008; Starks & Trinidad, 2007). Using the concepts of theoretical sampling, the study identified and recruited participants from each bank who could discuss many categorical concepts (Glaser & Strauss, 1967).

The choice of study site considered and applied the following:

- a. all banks operating in Ghana in terms of ownership are categorised by the Bank of Ghana as either wholly Ghanaian owned, partially Ghanaian owned or foreign.
- b. all the universal banks have their central operations in Accra and are therefore homogeneous in their policies.
- c. the physical location of the bank does not affect the communication policies of the bank.
- d. All the banks have branches operating in the different regions in the country (16 regions).
- e. All the banks operate from a centralised point which is known as the head office.
- f. All the head offices in Ghana are situated in Accra, the capital city of the country.
- g. The bank officials interviewed for this study were all located at the head office in Accra, and this was the study setting.
- h. Operation of the other bank branches stem from operations at the head offices, hence most operations are typically the same.

Consequently, the researcher could only study the banks from the head office in Accra as the interviewees were found there. Furthermore, combining convenience (Accra Location of head offices) and purposive sampling approach (because bank officials had the characteristics that will help the researcher answer research questions stated), this choice was the most appropriate.

Smith (2009), throughout his research recruited varying levels of communication managers, directors, and practitioners. Likewise, this study has as its units of analysis individuals who manage the communication within the banks. Using the concepts of theoretical sampling, this study identified and recruited participants from each bank who could discuss issues of SIC as practised in the banking environment and much-discussed

how the banks effectively harnessed their communication efforts. The sampling approach was based on saturation where perspectives overlapped adequately if further research sources do not continue to offer new perspectives.

Also, to ensure anonymity and stick to the study's ethical stance, the selected banks were not described in terms of history, size, number of branches, management team, et cetera. Although describing the banks, their workers, branches, and officials were seen as important, providing these details would compromise the anonymity of the three banks being investigated. However, the demographics of bank officials and bank clients interviewed for the study were provided. Table 5.1 highlights the demographics of bank officials sampled for the study.

Table 5.1: Demographics of bank officials

Bank	Unit/Department	Position	Gender	Years of experience
A	Marketing Department (MD)	Advertising Officer	F	Over 7 years
		PR and Branding officer	M	Over 6 years
		Marketing Officer	F	Over 5 years
B	Marketing Department (MD)	Head of Dept.	M	Over 10 years
		Marketing research officer	F	Over 7 years
		Social Media Officer	M	Over 4 years
		In charge, Advertising	M	Over 5 years
		Events and Sponsorship officer	F	Over 5 years
C	Corporate Communications and Marketing (CMM)	Head of Dept.	F	Over 10 years
		In charge, Corporate affairs	M	Over 5 years

Source: Fieldwork

5.7.4 Population and sampling of bank clients

Concerning bank clients, the study sampled 21 bank clients for the study, 7 from each of the three banks. In-depth interviews were conducted with these participants to examine their perception of the banks and their communication efforts helped by an interview guide (APPENDIX D). Since the qualitative approach lends itself to an in-depth analysis of a phenomenon (Bryman, 2008) and thick descriptions (Blaikie, 2007), the sample size did not need to be large. Again, since generalisations are not expected with the qualitative approach (Yin, 2009) small sample size was considered appropriate for the study. Criteria for sampling bank clients were:

- Participants should have saved with the bank for over two years. (This was to ensure that answers to questions were based on having a relationship with the bank and not hearsay)
- They had to voluntarily partake in the study and be willing to sign the informed consent forms
- The language of the study was English and so participants had to read, write, and speak

5.8 Document analysis

The second thread of data collection involved using documentary sources to contextually position the concept and practice of IC and to obtain a bird's-eye observation of the processes involved in SIC implementation in three selected banks in Accra, Ghana. Document analysis is a systematic procedure for reviewing or evaluating documents-both printed and electronic (computer-based and Internet-transmitted) material (Bowen, 2009). According to Corbin and Strauss (2008), document analysis requires that data be examined and interpreted to elicit meaning, gain understanding, and develop empirical knowledge. Denzin (1970: 291) indicates that document analysis is often used combined with other qualitative research methods as a means of triangulation - 'the combination of methodologies in the study of the same phenomenon'.

Scott (1990) indicates that documents can be placed in two distinct categories: personal and official. Personal documents refer to diaries, letters, and autobiographies. Official documents refer to documents of the state and belonging to the bank as an entity. Scott (1990:6) suggests four criteria for assessing the quality of documents as follows:

- Authenticity - is the evidence genuine and of unquestionable origin?
- Credibility - is the evidence free from error and distortion?
- Representativeness - is the evidence typical of its kind, and if not, is the extent of its untypicality known?
- Meaning - is the evidence clear and comprehensible?

There are also official documents deriving from private sources which may be from a very heterogeneous group of sources, “but one type that has been used a great deal is company documents” (Bryman, 2008:522). Daft and Lengel (1984) propose analysing content as a method where the research is grounded in the media richness theory. In analysing documents, “samples of communications typically sent and received through each medium could be obtained and analysed for systematic differences in content” (Daft & Lengel, 1984:55). With the media richness theory as one of the theoretical foundations for this study, the bank documents analysed were annual reports (2019), and mission statements.

The rationale behind the analysis of documents is in the reasoning that the qualitative researcher is expected to draw upon multiple (at least two) sources of evidence; that is, to seek convergence and corroboration through using various data sources and methods (Bowen, 2009). Second, it helps the researcher to provide ‘a confluence of evidence that breeds credibility’ (Eisner, 1991:110). By examining information collected through diverse methods, the researcher can corroborate findings across data sets and therefore reduce the impact of potential biases that can exist in a single study. According to Yin (1994), document analysis applies to qualitative case studies-intensive studies producing rich descriptions of a single phenomenon, event, organisation, or programme.

A coding guide that stipulated the categories within the research questions and the theoretical bedrocks guiding the study was developed to analyse the bank documents. These categories included elements of IC, relationship management activities, stakeholder engagement activities, feedback mechanisms, communication activities, bank events, and bank information (APPENDIX EH). Yin (2003) contends that the most critical use of documents is to corroborate and augment evidence from other sources. On this account, this technique was used to corroborate what officials had said during the interviews in some written form.

Smith (2009) analysed organisational documents that pertained to IC. This analysis was to answer research questions on how the PR function was integrated into the communication efforts of the organisation under study. There are, however, a few limitations to this method. Limitations cited by Yin (2003) include issues of access, where documents may be deliberately withheld, retrievability, and bias. Selectivity may be inhibited by researcher bias, and if access is limited, it may provide an impartial perspective of the research subject.

Documentation may be inherently biased towards the organisation. Some documents may epitomise the organisation's "best work" (that is strategic plans, communication strategies, corporate strategy, memos, minutes of meetings, letters, proposals, progress reports, news clippings and other articles appearing in the mass media). For this poses another weakness of the documentary analysis as Yin (2003:87) puts it "documents may not always be accurate and may not be lacking in bias".

Another limitation of the documentary analysis is that documents may also lack permanence and may not represent an organisation's reality. Documents may be outdated, or they may represent perspectives that have yet to be implemented. The research design of this study sought to compensate for these limitations of documentation analysis by employing other forms of data collection methods such as interviews to provide a holistic observation of the phenomenon under study. With all these limitations notwithstanding, bank documents were analysed to answer the research questions. The

analysis was to help tease out elements that focus on the SI of communication in line with bank goals, objectives, mission, vision, and strategic plans.

5.8.1 *Sampling for document analysis*

The population for the document analysis of bank documents included all documents produced and published by the banks since their inception. The study employed the purposive sampling method to select only those documents regarding the study objectives and research questions. Banks produce documents daily, monthly, and annually. These include organisational documents on communication such as promotional materials, organisational hierarchies, websites, memos, minutes of meetings, strategic plans, communication strategies, corporate strategy memos, letters, proposals, progress reports, news clippings, and other articles appearing in the mass media. For this research, the documents to be analysed were purposively sampled. These documents were selected because of Yin's (2003) assertion of access; where documents were deliberately withheld from the researcher [to protect bank secrets] and retrievability, where there was the ease of retrieving documents. Eventually, the documents analysed were annual reports (2019), and mission statements.

5.9 Data analysis

5.9.1 *Thematic analysis - Interviews*

Thematic analysis was chosen to analyse data from the interviews and the bank documents. This analysis was employed because it provides a mechanism for discourse extraction. This creates a path for looking for patterns in data and connecting these as one into expressive concepts that capture the main topic under investigation (Braun & Clarke, 2006). Thematic analysis is an interpretive process, by which data are systematically searched to identify patterns within the data to describe the phenomenon (Bryman, 2008).

Data analysis comprises examining, categorising, tabulating, testing, or otherwise recombining evidence, to draw empirically based conclusions (Yin, 2009). The data analysis included semi-structured “fact-finding” interview transcripts and documentary analysis as primary sources. These semi-structured fact-finding interviews aimed to establish and deepen information by triangulating it with the documentary evidence available. Garnering from the research questions, literature and theory, the study attempted to answer the research questions set. To achieve this, the following three steps were followed, as adopted from the National Centre for Social Science Research (2006). These stages were adhered to in analysing the data for this study:

5.9.1.1 Stage 1: Transcription

A Transcript is a written verbatim (word-for-word) account of verbal interaction, such as an interview or conversation. Transcription in this study interfaces with the writing out word-for-word conversations the researcher had with the interviewees. For this analysis, a decent quality audio recording and, ideally, a verbatim (word-for-word) transcription of the interview is needed. For this analysis, it was not important to include the conventions of dialogue transcriptions such as pauses or two people talking simultaneously, because the content is of primary interest for this study. The transcripts had large spacing between each line margins for later coding and notes.

5.9.1.2 Stage 2: Familiarisation with the interview

This is a vital stage in the interpretation of data. The audio recordings were listened to repeatedly to enable the researcher to immerse herself in the data. The spaces between the lines were used to record analytical notes, thoughts, or impressions.

5.9.1.3 Stage 3: Coding

After familiarisation, the researcher read over the transcript line by line, applying a paraphrase or label or a code that emphasises what was important. Codes could be called substantive things as observed in the interview transcripts. For Braun and Clarke (2006),

codes are pithy labels identifying what is of interest in the data. On the grounds of this, the coding at this stage was aimed at identifying elements that run through all the data so it can be compared systematically with other parts of the data set. Coding may be defined as “a process of applying codes to chunks of text so that those chunks can be interlinked to emphasise similarities and differences within and between texts” (David & Sutton, 2011:339) and is “an interpretive act” (Saldana, 2010:4).

5.9.1.4 Stage 4: Developing a working analytical framework

After coding, the codes were categorised into clearly defined themes. Themes are broader aspects of codes, with Braun and Clarke (2006), stating that themes are ideas or concepts making common recurring patterns across a set of data, clustered around a central organising concept. Patterns are links in the data that tell us something significant about the research questions. This supported the analysis and creating sub-themes to emerge, and the analysis continued. At this point, the researcher discovered several repetitive themes. Other themes which seemed distant from the stated themes were ignored as they did not fit into the purpose of the study. The patterns established allowed the researcher to develop themes that were theoretical constructs supported by the data.

5.9.1.5 Stage 5: Applying the analytical framework

At this point codes developed were applied to the raw data. The working framework of codes was applied by indexing subsequent transcripts using the existing categories and codes. Additional coding occurred when the initial codes developed were less applicable. The next level of clustering themes was developed to create themes that were more relevant to the raw data. The process of additional coding led to the second level of theme development. During this stage, themes developed were “more accurate and reliable, and the themes were less prone to errors and mistakes” (Alhojailan, 2012). Each code was an abbreviation and a number for easy identification of themes and was written directly onto the transcripts.

5.9.1.6 Stage 6: Charting data into the framework matrix

The researcher was working with data of over 100 pages therefore there was the need to manage and summarise (reduce) the data. A database was used to generate a matrix for the data to be placed into. Data were summarised by categorising each interview transcript. The researcher had to balance summarising the data on one hand and retaining the original meanings of the interviewees' words on the other. The matrix included references to illustrative quotations by the interviewees.

5.9.1.7 Stage 7: Interpreting the data

The final stage required the researcher to note down impressions, ideas and early interpretations of the data collected. Characteristics of and differences in the data were identified. This aided in generating typologies, interrogating theoretical concepts (which emerged from the data) and plotting connections amongst categories to explore relationships. The findings generated through this process described the practice of SIC and how bank clients perceived the banks' communications. The emerging themes also helped in explaining the concepts and elements that contributed to a SIC revised process model. It also helped in identifying the barriers to the practice of SIC as explained by the banks.

5.9.2 Thematic analysis - document analysis

Bowen (2009:33) suggests that although documents can be a rich source of data, researchers should observe documents with a critical eye. They should be cautious in using documents in their studies; the researcher as "an analyst should determine the relevance of documents to the research problem and purpose". Therefore, for this study critical steps were taken in selecting and analysing the banks' mission statements and annual reports. In following Altheide's (2004) steps the analysis took this form:

- Particular attention was paid to the research questions – the research questions were the key drivers of the analysis. The themes that were coded were determined by critically assessing research questions.
- The researcher became familiar with the context within the documents being analysed - the study observed SIC practice in three banks operating in Accra, Ghana with a specific interest in how communication activities were coordinated to create, manage, and promote the bank brand.
- The researcher became familiar with a few documents – sampled documents were analysed at this stage. Three mission statements were examined and three annual reports for the year 2019 were also studied all belonging to the three banks under investigation.
- Generated categories that guided the collection of data and drafted a schedule for collecting the data concerning the generated categories. For this study, the categories fell within the themes already discussed from the interview transcripts stemming from the research questions. Elements established from the mission statements and annual reports relating to the SIC model and research questions were coded and extracts from these documents relevant to the research questions noted. There was the need to protect the anonymity of data sources when extracts were provided. The rationale and criteria used in altering keywords in the document were the use of synonyms. This was done so that the meaning is not lost. In the case of figures, they were altered totally to keep the banks anonymous.
- Tested the schedule by using it for collecting data from several documents. Pretesting was conducted with one mission statement, and one annual report to ascertain whether it would yield the results needed for summative reporting of study findings.
- Revised the schedule and selected further cases to sharpen it up

After the pretesting, the main analysis began with the updated schedule for the analysis of the content established in the banks' mission statements and annual reports. The

content was coded and placed in tabular form for simple reading, interpretation and understanding.

5.10 Data interpretation

For this study, the data interpretation followed Miles and Huberman's (1994) approach. Data interpretation was conducted after data had been collected and analysed. Various methods require distinctive techniques for interpreting data. The information analysed were put into diverse arrays to enable clarity of findings. Second, a matrix of the categories was developed by placing the evidence established in this study within such categories. Data were analysed using description tools, categorisation, and salience (Hsieh & Shannon, 2005). Because of this, after thorough perusing the transcribed data, words/phrases that captured crucial thoughts/concepts were emphasised, coded, and sorted into categories.

The third involved the tabulation of the events peculiar to the research. This involved a summative approach to explore the use and salience of keywords/phrases. It also involved the transcribed interviews. The transcribed words which bank officials used the most were noted for further interpretation. Next, the researcher examined the complexity of such tabulations and their relationships and the dominance of emerging codes or concepts that followed the frequency counts which allowed for the exploration of meaning. There was therefore the need to determine what elements, terms, concepts, and issues recorded from the findings feeds into the main research objective for this study. Striking a relationship between dominant codes and concepts was to help explain the research questions and theories guiding this study.

Finally, the information was placed in chronological order for clarity. This allowed for findings to be set in a well-structured manner under the research questions of the study. Themes centred on the specific elements which formulate the framework of SIC implementation in the three banks studied. For the document analysis, sections of the

text concerning themes of interest were identified and retrieved. Brief quotations from the documents analysed concerning themes were extracted (Bryman, 2008).

Smith (2009) followed Wolcott's (1994) framework of description, analysis, and interpretation. He emphasised Wolcott's notion of "staying with the data" as he described the phenomenon and moved to identify systematic relationships and analysed how PR works within the integration. Johansen and Andersen (2012) employed a qualitative approach with the purpose of re-conceptualising integration and determining how communication was integrated into organisations. The summative analysis of content (Mayring, 2000) focused on the semantics of the text; that is, the meanings, relations and values of the text and its context. The analysis followed a two-step flow (Hsieh & Shannon, 2005). The first step adopted the abductive approach by reviewing the dimensions of the IC. The second step in the analytical process took on an interpretative approach as it aimed to explore the premises and underlying assumptions guiding integration. Tukiainen (2001), conducted a study aimed at analysing the meanings and valuations the members of a working organisation attach to organisational communication and to construct them into a model of meanings of organisational communication.

He analysed the answers by discursive analysis of the content found in documents. The main phases of the analysis were the simplification of raw data into categories and studying the categories formed. The analysis started by segmenting the data, combining the sections to lead to a new direction. A new model was created which culminated into a description of communication culture within the organisation under investigation. He employed a qualitative approach and directed open-ended questions in an in-depth interview approach. After collecting, analysing, and interpreting data, this study attempted to develop a revised theoretically sound model of SIC as established in the three banks operating in Ghana. This was not confirmatory, but an attempt to explain how IC is structured strategically and implemented amidst its peculiar challenges within three selected banks operating in Accra, Ghana. Table 5.2 provides a step-by-step approach to how data was analysed.

Table 5.2: Framework used to analyse data from interviews

STEP	ACTIVITY
Step 1	The recorded interviews were transcribed
Step 2	The researcher carefully listened to the tape recordings whilst simultaneously perusing the transcribed interviews
Step 3	The researcher read the text repeatedly and became immersed in each of the participant's interviews to understand how communication is strategically integrated into the banks
Step 4	The researcher identified themes or patterns from each of the original texts and used excerpts/statements from the original texts to support these proposed themes
Step 5	Indexing transcripts using existing codes
Step 6	The proposed theoretical model for the practice of SIC in three banks in Accra, Ghana.
Step 7	Charting data into a set framework
Step 8	Data interpretation

Source: National Centre for Social Research, UK (2013).

5.11 Presentation of Results

The data analysis approach chosen was thematic analysis. This is because this analysis provides an avenue for discourse extraction. This created a pathway for looking for patterns in data and connecting these as one into expressive concepts that capture the main topic under investigation (Braun & Clarke, 2006). Thematic analysis is an interpretive process, by which data are systematically searched to identify patterns within the data to describe the phenomenon (Bryman, 2008). The study involved three banks. Each bank is discussed concerning the themes and sub-themes discovered from the data. Bank clients were also interviewed. Interviews from all respondents were transcribed and the analysis of the interview transcripts followed the stages of coding by

Boyatzis (1998) and analysis stipulated by the National Centre for Social Research, UK (2013). This is discussed in the method section.

The study developed a matrix of the categories and evidence from the study were placed within such categories. The study also employs Hsieh and Shannon's (2005) method of analysing data using devices of description, categorisation, and salience through analysis of documents. After perusing the transcribed data, words/phrases that captured vital thoughts/concepts were emphasised, coded, and sorted into categories. These categories support the themes discussed later in this section. This chapter is divided into sections, and in each section, the research results for each bank is outlined under themes. The chapter is further structured by the main thoughts and concepts that emerged from the data analysed. This is in two parts. The first part analyses the data collected from bank officials and the second part deals with the data collected from the bank clients.

5.12 Qualitative rigour

This section considers the quality control measures in assessing the consistency of measure, data collection techniques and analysis. These include elements of credibility, transferability, dependability, and confirmability. One of the primary concerns of employing an in-depth interview involves issues of rigour in qualitative work. There are important criteria for establishing and assessing the quality of research in the quantitative approach. These elements are reliability and validity (Bryman, 2008). However, these elements are applied differently in qualitative studies.

Scholars such as LeCompte and Goetz (1982) and Kirk and Miller (1986), have discussed extensively elements of reliability and validity as found in qualitative research and explain them under four terms. The first is external reliability which examines the degree of replication. The second is internal reliability which looks at whether two or more researchers will agree on what was observed or heard. The last two terms are internal validity and external validity. Internal validity takes into consideration the issue of whether

there is a good match between observations and the theoretical ideas of the researcher. Finally, external validity refers to the degree to which findings can be generalised across social settings (Bryman, 2008).

Alternatively, Guba (1985) and Guba and Lincoln (1994) proposed another set of criteria for evaluating qualitative research. They suggest ways qualitative studies should be gauged which differs from other qualitative researchers. The criteria can be placed under two umbrellas – Trustworthiness and authenticity. For Bryman (2008), trustworthiness comprises the following parts– credibility (internal validity), transferability (external validity), dependability (reliability) and confirmability (objectivity).

Yardley (2000) also proposed four criteria for appraising qualitative research to include sensitivity to context, commitment and rigour, transparency and coherence, and impact and importance. These criteria were to be used for health researchers who are likely to base most of their research findings on the impact of the study.

The thesis considered the different criteria for evaluating qualitative studies. For this research, the elements of dependability and confirmability were employed as gauging instruments. The researcher ensured that interviews with bank officials and bank clients were conducted objectively. Although for Bryman (ibid.), objectivity is impossible in social research, the researcher did not openly allow personal values, beliefs, ideologies, or theoretical inclinations of the concept under investigation to cloud the interviews.

Regarding data collection, the bank officials engaged were asked about the bank-stakeholder relationships, improvements in enhancing brand image and how brand messages connect with bank mission, vision, or strategic plans, while bank clients were asked about the general quality of the bank products and services as well as general customer care. All these questions were asked, and responses received with utmost fairness. Concerning data analysis and interpretation, these were conducted with theoretical neutrality and openness. Data analysis followed a 7-stage process for analysis established by the National Centre for Social Science Research (2006). Finally, the data

interpretation also followed Miles and Huberman's (1994) approach to ensure some fair-mindedness in research findings.

Another aspect of confirmability that this research sought to tackle was the issue of 'respondent bias'. This refers to the likelihood of bank officials or bank clients to respond inaccurately or falsely to questions asked. To minimise this concern, bank officials were interviewed alone to curtail any influence from colleagues or supervisor(s). Regarding bank clients, participants were interviewed outside the banking hall and banking premises. The interviews were also conducted at places away from bank billboards, television and/or radio. This was to ensure that the responses being provided were not influenced by brand-related effects or publicity and advertising pieces.

Trustworthiness was also ensured in this research. The researcher adopted an "auditing approach" (Bryman 2008:378), to carefully store documents and records needed for the study. Practically, the researcher in every stage of the thesis production kept up to date records of material and procedures in bank official and bank client selection, and data analysis choices. The interview transcripts were also stored carefully for easy reference at every stage of the work. The above aided the researcher in churning out research that passes all qualitative rigour and appropriateness.

5.13 Ethical considerations

Unisa's research ethics policy require that researchers adhere to the principles of integrity, responsibility and ethics when conducting research. Human dignity, respect, social justice, and fairness must always be maintained by researchers (Unisa Policy on Research Ethics 2:1). This study adheres to research ethics guidelines. Ethical considerations are important concerning how the samples are identified and selected.

Bryman and Bell (2007) underline ten principles of ethical considerations in conducting social science research and these will guide the identification and selection process of informants. Chief amongst the considerations ensure that participation of informants in this research is voluntary using offensive, discriminatory, or unacceptable language is

avoided, and privacy and anonymity of participants are guaranteed. Maintenance of the highest level of objectivity in discussing and analysing responses throughout this study is imperative.

The data collection methods were employed remembering some ethical canons. Falsifying responses renders no research empirical enough and findings cannot be generalised and so this was avoided. Consent was sought from the participants before interviews began. Consent letters and forms were sent to participants with the needed information about the research for their signature.

This letter emphasised: the voluntary nature of the research; the anonymity of participants; the method where the data would be used (the solely academic use of responses); how long the interview would last; and that the participants are assured that their identities would remain anonymous (APPENDIX B). A mandatory Unisa ethical clearance, with ethical concerns, was duly acknowledged and attached (APPENDIX A).

5.14 Summary

The central purpose of the methodology outlined in this chapter was to sketch the main methodological issues relating to the research. It also observed the research strategy, the rationale behind the research approach and the research design. Other points discussed included the data collection methods and the data analysis and interpretation concerning literature and theory. The chapter described the data collection process and detailed the main data collection instrument - the interview guide. The chapter observes the population and sampling for this study. It again considered issues of reliability and validity.

The ontological and epistemological stance of the thesis was discussed in this section. The research paradigm employed for this study was a constructivist and interpretivist mix for the search of knowledge and what is described as facts by social actors. These considerations paved way for the research approach described in this section. It further influenced the research strategy and the data collection methods suitable for this study. In the end, the ontological and epistemological considerations led the researcher to

employ the qualitative research approach with an abductive research strategy by collecting data using in-depth interviews and document analysis. The next chapter presents findings from the data collected from the field. The results are presented concerning the research questions stated in Chapter 1.

CHAPTER 6: FINDINGS

6.1 Introduction

This chapter chronicles the results of data collected from the field concerning the practice of SIC by three banks operational in Accra, Ghana. It begins by stating the realisation rates at each bank investigated before discussing the themes under each bank and finally observe the sub-themes for this study. The main study was conducted in Accra, Ghana from January 2020 to April 2020. The pilot study was, however, conducted from May 2019 to July 2019. The in-depth interview and documentary analysis were used to collect data from the field. The level of reception varied in the 3 banks engaged. This may be because these banks have become “research fatigued”. The face-to-face interview method proved to be difficult as interviewees complained of time constraints. Phone calls were made, followed by personal visits, e-mails, and personal visits again to enable the researcher to gain access to the specific participants. The chapter analyses the data collected under various themes and interprets the data. For anonymity, pseudonyms are used to represent each bank.

6.2 Realisation rate

The following explains the dynamics at each bank:

- Bank A

The researcher paid three visits and placed several phone calls to the banks' Head Office to meet the Head of Legal who approved the research to be undertaken in the bank. The Marketing Department (MD) oversee the communication efforts of the bank. The department comprises five individuals including the head of the department. After briefing the head and the other officers about the purpose of the research, the corporate affairs officer was designated by the head to participate in the research as an interviewee. The first interview lasted for an hour and 20 minutes. The other three officers within a matter of minutes corroborated all that was said by the corporate affairs officer stating the

corporate affairs manager speaks for them all. The head of that department was also engaged, who after a brief conversation into what colleagues had intimated corroborated all their submissions. This interview lasted 25 minutes. Five taped interviews were conducted with consent forms being signed by the interviewees.

- Bank B

Bank B had four individuals working in their Marketing and Communications Department including the head of that department. The department houses its PR, branding, and advertising functions. The first interviewee was the head of the department, and the interview lasted for 43 minutes. The second interviewee was the officer in charge of events and sponsorship, which lasted for 18 minutes. The third interview lasted for 20 minutes, and it was with the officer in charge of social media. In the end, three individuals were interviewed. The reason provided by the head of the department was the fact that the other one was new and did not have much information about the communication efforts of the bank. Consent forms were signed by the interviewees. The interviews were also recorded with an audio device. Five phone calls were placed besides six visits to enable the researcher to interview on the third visit.

- Bank C

Numerous calls were placed to this bank besides four visits before an interview date could be arranged. The reason provided was the time factor. The department in charge of the bank's communication activities is the Marketing and Communications Department. The department comprises four individuals in charge of various beats of the bank's communication within the department. The interviewees engaged in the study were the head of the department and the officer in charge of corporate affairs. Due to the global pandemic caused by the corona virus telephonic interviews were conducted with the two bank officials. Two taped interviews were conducted lasting 30 minutes and 22 minutes, respectively.

6.3 Pilot study

The pilot study, which was conducted in Accra, Ghana from May 2019 to July 2019 yielded useful information which aided in the main study. The pilot also helped the research with the framing of questions better to elicit the needed information to answer the research questions. Some questions were redundant, and the pilot helped the research to notice this eliminating them from the interview guide.

The pilot study signified a major phase of this investigation of SIC practice in banks operating in Accra, Ghana. The intention of engaging in the pilot study was to examine the feasibility of the in-depth interview as against the focus group discussion in collecting data for the study. The pilot study was the initial step taken in investigating the perception of bank officials about integrating communication strategically. The pilot study helped in setting the tone as well as parameters for the extended research. For the initial study, 2 banks were investigated. The study provided clarity into interview questions and the methods for collecting the data.

The pilot study helped the researcher to discover some shortcomings in data collection procedures as well as the interview guide questions. The focus group discussion was employed with a group of 5 bank officials. It was discovered however that, the responses from discussants seemed to be an offshoot of another bank official in the same focus group. Thus, original thoughts were not emanating from bank officials during this discussion. Again, the interview guide as noted from the pilot study lacked major questions about the concept under investigation. Some questions were found to be leading while others were simply redundant and unnecessary. In the end, the data collection method was changed, and interview questions altered.

6.4 Main study

The main study interviewed bank officials and customers from each of the three banks sampled. 10 bank officials and 21 bank customers were interviewed making a total of 31 interviews. The study also analysed three annual reports and three mission statements. The results of the main study are presented in the subsequent sections. This study observed these main themes:

- Integration in bank communication efforts
- Strategies employed to achieve communication goals
- Strategies used to pursue brand communication objectives
- Factors constraining brand communication objectives
- Barriers to integration
- Brand perception of banks from the perspective of the market
- Brand perceptions as formulated from the camp of clients
- Clients' attitudes towards bank brands

6.5 Results

This section presents the results from the data analysed.

6.5.1 Results from bank officials

This part chronicles the thoughts of bank officials on SIC. Various elements concerning this concept are discussed in this section. These elements are in themes gleaned from the interview transcripts. A further look will be taken at these themes and sub-themes as generated from the data.

6.5.1.1 Strategic communication

The strategic communication processes and functions within the three sampled banks operate together, resembling an interdependent unit, on the testimony of the interviewees/participants/bank officials. The main theme of communication was initially conceptualised as combined theoretical constructs and concepts. These theoretical constructs and concepts were discussed by the participants as they pertained to the banks' communication efforts. These included planned strategic communication tools, strategic communication for relationship-building, internal and external communication. These supported the sub-themes of the study and are discussed in subsequent sections below:

6.5.1.2 Planned strategic communication tools

For Bank A, using strategic communication devices seemed to be at the core of Bank A's business ideals. With its focus on effectively communicating with stakeholders, Bank A's application of planned strategic communication devices in its banking activities was crucial in achieving the bank's communication objectives. Managers and officers for this bank linked the need for the bank to engage these devices to the ensuring of coherent, consistent, and effective communication with all publics. These planned strategic communication devices are the main avenues of communication by the bank. Websites, social media pages, brochures and flyers were many channels that the bank sent across

information to its publics. The rest were e-mails, bulk SMS, and telephone calls. The goal of applying strategic communication devices at Bank A is communicating to “message” the brand. The PR and Branding officer explains in these excerpts:

“We employ communication tools such as social media, our website, e-mails and telephone calls to engage our stakeholders”.

Bank officials of Bank B indicated that the bank has remained successful due to several factors including the engagement of strategic communication tools. Effective strategic communication at the bank starts with a set of strategic objectives which sets the tone for the bank’s plans, tactics, and activities concerning communication. Decisions are not taken on the spur of the moment by individuals but within the confines of these strategic objectives. In line with that, the bank has a strategic plan and a communications plan. Inherent in these are the communication devices needed to communicate information to stakeholders. These plans are designs that the bank refers to as the achievement of its objectives. One such objective for the bank is the maintenance of loyalty and affinity for the brand by its consumers. Therefore, communication is geared towards such.

Another objective of the bank is to create open lines of communication between the bank and its stakeholders. The bank engages in many social activities involving stakeholders as communication tools. The bank, through the Marketing and Communications Department, creates a forum for interaction between the bank and its stakeholders. The communication devices employed by Bank B include the opportunity for stakeholders to engage the Chief Executive Officer of the bank, which is a break away from seeing only relationship officers and sales personnel. Other communication devices engaged by the bank are relationship officers, telephone calls, text messaging and bank publications.

At Bank C, planned strategic communication is communicating to resonate with the banks’ strategic and communication plans. The banks’ focuses on planned communication which interfaces with products, service delivery, brand presence and the channels of communicating with various stakeholders. The bank employs various strategic communication devices to engage its publics. These include a mixed bag of

traditional and non-traditional channels of communication. There is also using relationship managers and mobile bankers. The bank also employs various communication technology to communicate with its stakeholders. These accounts recap observations of interviewees:

“We communicate in the same way and style on TV, radio, newspapers, our Facebook, Twitter and on our website”. (In-charge, corporate affairs)

“We also tap into the database of our customers because they have e-mail addresses, they have telephone numbers, and we have utilised this in sending same bulk messages to all” (Head of the department).

6.5.1.3 *Strategic communication for relationship-building*

To ensure effective communication, banks must engage their targeted audience and specific stakeholders timeously. As part of its communication processes, the bank safeguards its reputation by seeking to build mutually beneficial relationships with its stakeholders. Relationship-building for Bank A is crucial for bank growth. Initiating a rapport with its stakeholders and managing this relationship can be achieved through integrating the bank’s communication efforts. These stakeholders are the reason communication is undertaken clearly and seamlessly to enable clarity and comprehension per bank officials.

Knowing your target audience shows the bank what and how to communicate. For Bank A, the internal (employees) and the external (clients, investors, shareholders, and others) contribute to the success of the bank. Developing relationships with stakeholders is one side of the coin, managing this relationship is another. Ensuring dialogic communication with stakeholders creates a platform for the bank to engage customers effectively. These comments explain how relevant relationship-building and management is to the bank-by-bank officials:

“We seek to have a relationship with our customers because we need them to survive” (Head of the department).

“So now having built these relationships with these stakeholders, what we now have to do is to manage them” (PR and branding officer).

“So, we are calling people to find out things like, what is your problem, can we help you solve it, et cetera. This is how you maintain the relationship there” (Marketing officer).

The need to engage these stakeholders has a direct implication on how the bank will be perceived by them. A perception that feeds into reputation is crucial to bank survival. These stakeholders are essential to the bank therefore, their feedback is needed by the bank in all bank activities. The bank after receiving feedback from stakeholders need to deal with the issues affecting stakeholders. Creating avenues for feedback suggests to stakeholders they are being listened to or heard. Providing different avenues for feedback is what Bank A attempts to do. These excerpts expressed by bank officials explain the need for feedback as stakeholders are engaged:

“We receive a lot of feedback because when you enter any of our branches there are suggestion boxes and customer feedback forms that are under lock and key” (PR and Branding officer).

“We collect them, categorise everything and look at the issue one after the other and address them” (Marketing officer).

“Some we make direct phone calls to the client who has made such complaints others we send e-mails or visit them to have a face-to-face encounter” (PR and Branding officer).

For Bank B, in developing relationships the bank distinguishes its external communication from internal communication. The bank draws this dichotomy because of its strategic intentions. Both internal and external publics are needed for the promotion of the brand as the bank’s successes and failures depend on these stakeholders. There are various levels of engagement within the bank where communication is involved. The communication between the bank and the Bank of Ghana as the regulator of banks in Ghana. These points are explained by the head of the department:

“Here at the bank, we engage in brand communication and internal communication.”

“The internal communication is carried out by this department together with other departments such as human resource.”

“We have various levels of the stakeholder’s engagement for example government officials and the regulator. And so, in this case, my MD engages Bank of Ghana on specific issues, not my unit”.

Relationship-building is at the core of the practice of strategic communication at Bank C. This foresight has helped the bank in its quest to build a working bank-stakeholder relationship which in the end leads to mutually beneficial relationships for bank officials. For the bank, strategically communicating with stakeholders provided the opportunity to disseminate tailored messages to various audiences. This has also enabled them to receive feedback on the needs of customers which empowers the bank to understand the specific financial needs of these clients and provide effective solutions. The bank engages a centralised approval system to ensure that messages from various departments are unified. By so doing, the bank expects its communication efforts to help build a bank-stakeholder relationship that positively affects the brand.

Developing relationships rides on the back of the availability of feedback mechanisms, where the bank can collect feedback regarding the needs of consumers to enable the bank to provide effective solutions. The bank adopts a 360 approach to their communication using communication channels, such as radio, television, digital channels, social media, print, banking halls and ATM screens. These excerpts indicate participants’ thoughts on the theme of communication for relationship-building:

“Having a relationship with our publics is key for us” (Head of the department).

“Without a relationship with these customers, our products and services will stay on the shelves” (In-charge, corporate affairs).

“We collect feedback on their needs which empowers us to understand their specific financial needs and thus provide effective solutions” (Head of the department).

6.5.1.4 Brand management strategy

Bank A tries its best to keep a clean slate where the bank’s brand is concerned. Keeping both internal and external publics happy is one core idea they try to ensure. Also, managing grievances is one issue the bank attempts to discuss. The avoidance of strikes,

demonstrations, social media “call-outs” are all issues that the bank attempts to curtail. The bank has one main reason for ensuring all these - to maintain/sustain the brand built over the years. Brand acceptance by stakeholders is important and the goal is for these publics to surpass accepting the brand to recommending the brand to others. Keeping a “neat” brand may ensure sharing information about the bank’s products/services by satisfied stakeholders to others to help propagate the brand. This will be because of the effective management of the brand. Bank officials had this to say:

“The main essence and most of the time whatever we do is to make sure our brand is managed properly” (PR and branding officer).

“Birthing a brand is not necessary if you cannot manage it”. (PR and branding officer).

“Our main goals guide us in how we work around the brand to make it not only accepted by our target audience but recommending our products/services to others” (Marketing officer).

Brand strategy and management for Bank B is achieved by engaging in marketing research, events, sponsorship, advertising, and social media. Bank B in promoting and managing the Bank’s brand, harnessed five pillars. These are people, presence, product, profitability, and processes. The importance is placed on both internal and external publics (the people), where the bank is felt is equally important (presence) and the bottom line of the bank (profitability). The others are ensuring customers get value for money with bank products and services (products) and finally creating a line for client communication, problem-solving and direct access to needed information (processes). The bank integrates these pillars to achieve the objective of establishing a sustainable brand. The Corporate affairs officer stated:

“Brand management communication deals with directly and indirectly harnessing the means/channels of communication.”

Bank B seeks to maintain its reputation by staying critically relevant in the Ghanaian banking industry by examining its communication processes where branding is concerned and improving upon the same. Brand communication and bank reputation go hand in hand as the success of the former lead to the latter. For example, the bank communicates

its products and services as per their offerings in a consistent manner to enable stakeholders to believe in these offerings. Interviewees described this further:

“We communicate our brand by how we portray it to specific audiences.” (In-charge, Advertising).

“Our brand awareness looks at how we are faring with the brand aspect and brand position. Is it funky, is it relevant, is it engaging?” (Events and sponsorship officer).

For Bank C, brand management is seen in every activity of the bank. Having a strategy in mind to promote and manage the bank’s brand is what the bank expects from the brands and corporate communications department. Plans to build the bank’s brand whilst improving the brand over time is the responsibility of this unit. This is therefore achieved by engaging in activities that emphasise the brand. Sponsoring well-meaning events and advertising on well-known channels are the two main approaches that the bank promotes and manages its brand. As specified by the bank, they do not advertise on radio or television platforms. They consider the reputation of the station/platform before advertising products and services. Below are excerpts from bank officials:

“Well, you know the image of the radio or TV station tells on our image as well, so we are selective” (Head of the department).

“We don’t place our bank information on just any platform, we sift through first and make sure it carries some respect” (In-charge, corporate affairs).

6.5.1.5 Brand marketing and communication

When stakeholders consume the brand, the bank has a greater chance of survival. Therefore, at Bank A the brand is marketed and communicated through the engagement of all the tentacles of brand communication available to the bank. For Bank A, brand communication efforts must be coordinated in the quest to reap all the benefits of effective brand marketing and communication eventually. Bank A communicates what the bank offers concerning bank products, activities, its vision, mission, values, philosophies, what it can offer clients and why clients must accept the Bank A brand.

It is only when these were communicated seamlessly and coherently that stakeholders have one image of the bank. Brand marketing and communication are crucial to banks in attaining goals. Brand marketing and its communication changes as strategic intents also change because activities to promote the brand is not static, bank officials noted. The narratives below capture the observation that the interviewees had about brand communication:

“If we don’t say the right things and the same things constantly customers will be confused” (PR and Branding officer).

“That is to make sure that the brand is accepted, the brand is consumed and the brand stays in the minds of our customers for a very long time, we need to talk about it” (PR and Branding officer).

Bank B’s brand marketing and communication are integrating all channels of communication. The bank employs various communication channels as part of its bank activities. They include both traditional and non-traditional channels. The bank ensures that the same messages are carried across these channels to ensure message consistency and oneness of the bank’s brand. The brand messages come in television advertisements, radio jingles, newspaper advertisements and online bank information. These messages and bank information were carved concerning bank values and objectives. The bank employs other channels, such as relationship officers and satisfied clients (who bring in referrals). The difference between the satisfied clients and relationship managers acting as channels for the bank is the element of training. The participants speak interestingly about this theme of integrating channels for brand marketing and communication:

“Our brand must be present for people to buy into it to make us profitable. Also, our processes must be effective in terms of services provided and our products simplified, communicated efficiently to create a good brand” (In-charge, Advertising).

“We use channels like TV, radio, direct mails, newspapers, websites and social media” (In-charge, Advertising).

“Our television adverts are always in sync with our newspaper ads, radio jingles and our website and social media information.” (Head of the department).

“Our clients who are happy with our brand become our channel of communication because they speak positively to prospective clients about the brand” (Corporate affairs officer).

The brands and corporate communications unit at Bank C, as its name suggests, ensures that brand marketing and communication is attempted with the end-product in mind. Brand communication is targeted at customers, prospective clients, and other stakeholders. These clients are the daily consumers of the brand. There are various methods the bank aids brand promotion. First is using bank branches as the first point for brand communication by the bank. The bank also employs advertising to engage several audiences to promote the brand. There is a myriad of stakeholders the bank communicates with where brand communication is concerned. These stakeholders as stated by the bank officials influence the bank brand positively or negatively as explained below:

“Aside advertising, our people would also be talking because our people also represent the brand and they go out to the market, they go out to the lower end of the market, they talk to people, as they get the opportunity to represent us.” (In-charge, corporate affairs).

“We have branches in the different regions in the country and we have branded our buildings to portray the bank” (Head of Department).

6.5.1.6 Brand health check activities

Brand health checks at Bank A falls within the bank's strategic intents and varies with strategic plans carved for specific periods in the bank. Knowing the bank's brand aids effective brand marketing and communication. The bank's brand health is checked occasionally to ascertain which communication activities to engage in more and which ones not to. The promotion of Bank A's brand goes through various stages in attaining the strategic purposes of the bank. Customers of the bank see the bank and can connect and relate easily with what the bank offers. How stakeholders perceive the bank is equally important to the bank. Excerpts from officers:

“We need to know how we look to the general public so that if there are any improvements, we make them” (Marketing officer).

For Bank B, brand health is as critical. The importance attached to this activity is in its ability to promote or denigrate the bank’s brand. These brand health activities are conducted by the bank with consultants of choice. This is research into what customers think of the bank’s products, services, customer care, bank officials, banking halls, bank charges, and general bank offerings. Data were employed to re-adjust bank activities and communication. The Corporate affairs officer opine that:

“The banks brand is important and so we need to keep it up and we can only do this by knowing what and how people think about it”.

Bank C’s brand health check activities involve mostly feedback from customers. The bank ensures the collection of feedback from customers about financial needs and concerns. In this manner, the bank can effectively solve and satisfy these needs. This is also a means that the bank checks on its brand and which area the brand needs tweaking. These brand health check activities include using mystery shoppers to ascertain how bank officials especially at the banking hall treat customers. Another activity is online feedback forms established on the bank’s website and instant feedback forms placed at various branches about the perception of bank clients about the bank and its services. Excerpts from bank officials include:

“How customers perceive our products and services is also a way of checking how our bank brand is fairing” (Head of the department).

6.5.1.7 Brand identity and appeal activities

Bank A keeps its brand identity strong to draw consumers into patronising bank products and services. Identity and appeal activities include raffles, giveaways, draws, rewards, sponsorships, and donations. The bank perceives these activities to show appreciation to customers for their constant patronage of the bank’s products and services. Donating to worthy causes places the bank brand in the faces of people and tells customers how

caring the bank is. Rewards draws and raffles also help the customer to win “some treats” (as corroborated from the bank’s website) from the stables of the bank. Bank officials suggest that once consumers appreciate the look of the brand, identifying with the bank will be easy and banking with them.

Similarly, Bank B places much importance on its brand identity. Integrating how the bank looks is a first step in painting a mental picture in the minds of customers. The bank's logo, colours, stationery, and bank branches are some items created by the bank to appeal to customers to ensure that memorable effect always. Officers discussed this further with:

“We must look different, so we try our very best to do that” (Head of Department).

The bank engages in extensive CSR projects and sponsorship beats to create some warmth towards the brand. The bank also engages in campaigns and product launches for brand promotion. These activities create a platform for the bank to propagate the brand. The bank also sponsors events to position itself for higher patronage. Strategically, the sponsorships that the bank engages in is to place the brand at a level where profit can be made with ease. These CSR activities, events, sponsorships, and service campaigns are finally communicated through the bank's online spaces including their social media handles and website. This is to enable the world to know how the bank has contributed significantly to society.

Using the banks’ online spaces to share information about its activities is backed by a strategic intent of cutting cost. The bank sees no business logic in paying thousands of cedis to a traditional medium to broadcast some of its activities. They would rather use their website and social media spaces to broadcast activities. The bank engages in strategic CSR activities to ensure cost-effectiveness. Participants described not only the CSR and sponsorship but also explain using the same through these comments:

“We also use sponsorships and partnerships as a means of communication in pushing the brand and the strategic nature of this is that we make sure of getting reciprocal benefits from these” (Planning and events officer).

“Let us say if you sponsor an event, it's may not yield a direct benefit, but you get an exposure, you get to do business deals, indirect business deals and so on” (Head of the department).

“Basically, we don't understand why we should spend about GH S 30,000 on CSR and spend about GH S 300,000 on the publicity of same. As a bank we will rather work a little PR around it. This we do so well” (Head of the department).

“When we engage in CSR activities, they see our brand as it's about the value and when we sponsor an event, we want the event to have some flair and prestige to push the brand” (Head of the department).

6.5.1.8 *Brand maintenance*

There is also the sustainability of the business where brand acceptance is cited. The banks' objective is to make a profit and stay on top in what they note as 'the competitive banking industry. To achieve this, Bank A has resorted to diverse tactics for brand sustenance to survive. Managing the expectations of shareholders and investors all form a part of achieving the banks' goals and objectives. The main objective, however, for Bank A as per interviewees is to make a profit and, to obtain customers to buy into the bank's products and services. The following capture the thoughts of PR and branding officer:

“Accepting the brand is not good enough, however, consumers must be able to consume the brand because we are in the business of making money”.

“The ultimate objective of what we do here is for somebody to sign unto any of our products or attempt to consume our products”.

“For the bank to stay afloat the product and services being advertised must be consumed by the public”.

“A consumer must be able to recommend us to others and this is very key to sustainability”.

The Bank A brand is that which consumers know, therefore there is the need to create and maintain a brand. The management of the brand interacts with how the public observes the bank. The bank sees the need to connect with these stakeholders in

ownership and trust in the bank. For this bank, the managers, and officers place certain regard on brand management as they believe that gets them running as a business. The officers explain further:

“The activities of communication entail managing the brand and using all promotional devices to sell the brand” (Event and Sponsorship officer).

“We aim to manage both internal and external relationships of the bank through communication to help the brand” (PR and Branding officer).

The bank for instance had a diverse intention where brand communication was concerned in the first two years of operation. After the second year, they sought to focus on another direction for brand promotion. The following explains in interviewees words:

“Over here what we try to do is to try to be very technical with what we do, in the first 3 years we were trying to build trust and acceptability for the brand, so we were advertising more” (Marketing officer).

“When our objectives changed our strategies for achieving them also changed” (PR and Branding officer).

Where brand maintenance is concerned, Bank B prides itself in its brand consistency over the years achieved by harnessing its strategic communication within and without the bank. The bank has over the years maintained its presence in the encounter of turmoil in the banking industry. They have also resolved to use CSR activities. The bank supports communities and groups needing assistance. These details the participants’ observations on CSR activities:

“With events and sponsorships, we engage in corporate social responsibility in the bid to affect and publicise our brand as it is seen as a big thing in Ghana” (Planning and Events officer).

“You need to show concern for the community you work within, and these CSR activities help” (Head of the department).

Bank C brand was built over several years and so maintaining the brand is very crucial to successes. According to bank officials, several elements go into maintaining the brand. This starts first with orienting the internal publics about the need to keep the brand “safe”

in all they do. This includes behaving well and speaking positively about the bank and its activities. Second, bank clients are to be treated fairly and provide the best customer care. Bank branches, tellers, relationship officers and security personnel are to treat the external publics with respect and utmost care. When these are adhered to, positivity is linked to the bank brand and this feeds into patronising the bank products and services. Other activities, such as CSR and donations, amongst other things, help in maintaining the bank brand.

6.5.2 Strategic Integrated Communication) activities - Application of strategic integrated communication principles

The practice of SIC in the three selected banks operational in Accra, Ghana involves efforts by the bank to coordinate all communication activities to promote brands. These include brand marketing and communication, strategic communication, brand management strategies, brand identity and appeal activities, and brand health check activities. All these were discussed extensively above. This section will observe the practice of SIC concerning consistency in communication, interdepartmental coordination and cohesion, barriers to the practice and finally the practice of SIC within the Ghanaian context. Bank A practices SIC from the angle of its strategic goals and plans in line with the bank's vision and mission. The SIC principles applied are where the bank objectives are concerned. The bank places communication on a high pedestal and so to ensure brand promotion, effective communication must occur. SIC is practised here by integrating channels, messages, and various departments within the bank.

For Bank B officials, if communication is not intentional, there may be no intention to also integrate these efforts. Having a goal in mind interfaces with having a strategy which the bank employs in making sure that communication is integrated at all levels. SIC activities at Bank B are first inclining to embed the need for SIC in the minds of staff. Second, the bank observes integration on various levels from day-to-day communication, to channels, through branding efforts and finally evaluating the output of the SIC.

What is evident in Bank C is that its practice of SIC starts with one focus. This is to make the bank competitive and be amongst the top three banks in Ghana. This they plan to achieve as they continue to provide world-class banking services to all. The bank practices SIC by managing the bank's communications. It also involves having oversight over the corporate communications of the bank with an emphasis on its PR and media relations activities. The practice of SIC at the bank is to ensure that all stakeholders receive information promptly. Their marketing communication reflects the bank's ambition and values, and all elements of communication are coordinated towards the bank's strategic goal. The bank accomplishes these by engaging all target groups ranging from clients within the lower income bracket through to the middle to the upper-income bracket. The practice of SIC is conducted by standardising main messages about the brand to all stakeholders. These messages emanate from a central location and are distributed through the units to ensure consistency. These observations from the head of the department encapsulate the following:

"We standardise our key messages and make sure they are from a centralised location and distributed via the various units to ensure consistency".

"This helps us to ensure that all stakeholders receive the appropriate information promptly".

"We also use different approaches for the different groups, depending on whom we are targeting, we would use the following; Press Release, Corporate Events, Interviews, E-newsletters, PR Story, Short Videos, Documentaries et cetera".

6.5.2.1 Consistency in communication

Achieving consistency in communication at Bank A is as important as the strategies the bank incorporates for planned communications. As indicated by the officers of the bank, sounding consistent and employing consistent communication channels creates room for the trust of bank products and services. The bank, therefore, prides itself in the steadiness of its information giving strategies, tactics, and devices as this positively affects its profitability indirectly. The bank officials noted that:

"Messages sent come from a centralised point before dissemination" (PR and Branding officer).

“We don’t like messages that are distorted, so we have processes to follow before messages are sent out” (PR and Branding officer).

Bank B tries often to ensure consistency in communication by employing “a single integrator”. This “single integrator” is in a department - the Marketing, Communication and Brands Department. The department acts as a check to most of the communication that leaves the bank to the abodes of all stakeholders be it internal or external. The need for this in line with the bank is in the fact consistent in communication implies being truthful and clear with information. Customers can also trust your word when need be. Officers opined that:

“We make sure our messages are uniform and they come from us” (Head of the department).

“I think our external and internal communication is fairly coordinated and consistent” (Corporate affairs officer).

For Bank C, the business unit heads, brand and corporate communication head and executive management vet and approve all communication materials before they are published to ensure consistency. For the bank, consistency in communication means achieving three objectives. These are to attract and maintain preferred target customers, to position the bank as a stable local bank with international appeal. It is, therefore, practised to enable the customers to perceive the bank as concerned about them. To achieve these, the bank engages in communication that interfaces with the brand promise, vision, and bank goals. This they do by developing messages under the strategic goals approved by the board. The bank also centralises communication to achieve the desired goals. The bank employs some coordination devices to achieve unity of communication efforts with all main participants in the communication efforts scrutinising and approving all communication materials before distribution. These excerpts support these observations:

“Our communication efforts are cohesive because they are developed on the back of strategic goals” (Head of the department).

“We have a brand committee that consists of all the key stakeholders that vet and approve all communication materials before they are published” (In-charge, corporate affairs).

6.5.2.2 *Interdepartmental coordination and cohesion*

Departments within Bank A, such as PR, advertising, and marketing, are typically in charge of communication in organisations. The bank, however, employs a “single integrator” in a department that manages all communication for the bank. The bank, therefore, practices SIC with a lead. The lead is the Marketing department (MD). Though it is the sole integrator that churns out communication within the bank, approvals are sought from the management (board) of the bank before some major decisions are taken concerning brand promotion. For accountability’s sake, the MD attempts to harness the communication efforts of all units in promoting a consistent look.

This unit acts as a voice for the bank in distributing messages amongst the stakeholders. They are the mouthpiece of the bank and pass on information that the bank wants the stakeholders to know. The Marketing and Communications Department as the integrator of the bank also must send feedback to management after messages were delivered to the stakeholders. These comments demonstrate interviewees’ observations about departmental cohesion and integration:

“Centrally we are the vehicle because whatever happens in the board rooms where planning and strategic decisions and everything are formed needs to get out there” (Corporate affairs officer).

“Once messages are couched, we promote it, we communicate it and make sure that it is received by the target audience” (Corporate affairs officer).

“Our department also brings feedback from the marketplace to management for further considerations” (Marketing officer).

“The other aspect where we come in strongly is research. We use it to collect information for our purposes so that we can advise or make suggestions to management” (Marketing officer).

At Bank B, the three functions mentioned above were collapsed into one department known as the Marketing and Communications Department (MCD). The department, however, houses divisions, such as events and sponsorship, advertising, social media, and marketing research. These units work as one entity within the bank. As the head supports this claim with:

“Ideally all these units work together as one to push the brand” (Head of the department).

“What we do here includes public relations, advertising and marketing, all in one” (Head of the department).

The bank also introduces another section of stakeholder management which is investor relations. The MCD relates to the investor relations unit in promoting the brand to investors. This interfaces with an aspect of corporate relations or PR. The head of the department explains:

“We share the roles with investor relations because they deal with investors and the stakeholders and then we deal with all the other stakeholders.”

The officer in charge of events and sponsorships supports this assertion:

“When we have an annual general meeting, we do it together with the corporate investor relations unit.”

Officers in charge of the aforementioned units within the marketing department at the bank collaborated in achieving bank goals and objectives. The officer in charge of social media indicates:

“Depending on the nature and extent of the work we work as partners.”

“We sometimes also fall on people from other branches to make sure that the objectives are achieved”.

Interconnectivity within departments at Bank C is also important to the bank. At Bank C, to ensure that integration takes place, the bank combines the efforts of marketing, PR, and advertising. This typically describes the relationship amongst these departments within the bank. Coordination of efforts for the bank means performing distinct functions whilst working together in achieving the same goals and objectives. These efforts are sufficiently incorporated to enable the bank to achieve its objectives. There is also monitoring and evaluation by the bank to confirm or disconfirm integration practices within the bank. The head of the department explains:

“It is an amalgamated department that combines all three arms”.

“There is a centralised approval system in place to ensure that messages from various departments are integrated”.

“We also review the integration process to make sure we are on track”.

6.5.2.3 *Barriers to the practice of strategic integrated communication*

Though the practice of SIC may seem flawless at the banks investigated, there are some challenges, which bedevil the banks and obstruct the practice. Altogether, bank officials from all three banks indicated a few barriers to implementing SIC within the bank. The first was budgetary constraints. This is where advertising is concerned. Placing advertisements on television, radio and newspapers for the bank are expensive and time-consuming. It involves conceptualisation of ideas, creation of advertisements, placement of advertisements and payment for the advertisements. The marketing officer explains:

“We need to pay for space to be able to advertise our products and it is expensive”.

“The bank promotes its’ brand through advertising its’ products and services.”

“So, we make sure the bank is advertised as a corporate entity and the products of the bank are advertised, so the Bank a brand and then product subset of the bank are advertised”.

“These are put out there through the various communication channels to the public by the bank”.

For example, at Bank A, a barrier to SIC implementation was the intangible nature of some results that brand communication provides. The head of marketing bemoaned the enormous nature of the corporate affairs function since the department has many units and activities to coordinate. He was, however, interested in the positive relationship amongst these units. The head of the department explains with these statements:

“There is little appreciation for the value that PR plays because results are not tangible”.

“Corporate affair is a lot of work, yet some people are sceptical about pushing money into it”.

“We are a team and it’s more of collaboration, teamwork within the structure we work within”.

Another challenge for the bank where the practice of SIC is concerned is that strategically integrating their communications is an expensive process as emphasised by bank officials. Therefore, finances are one of the major barriers to the practice of SIC. The MD

at Bank A, therefore, has the job of defending budgets at various times to enable various branding activities to be pursued. To manage communication efforts, integrate channels, messages, and speak with one voice is a tall order for bank officials. The bank must execute these if they are to reap the benefits of SIC. These observations explain the financial barrier to SIC practice in Bank A by interviewees:

“Building a brand is an expensive process, from advertising budgets to media buying” (Marketing officer).

“You know it takes the support of a good management team and a board which understand these things to be able to support you after you defend the budget” (Advertising officer).

“Our media buying budget for one TV station is as much as GH S 10,000 and with GH S 100,000.00 you can advertise on only a few media platforms. Now this is an expensive venture” (PR and Branding officer).

Another barrier for the bank is the stiff competition in the banking industry. The bank scrambles for the same number of clients with over 20 banks who also have a brand to promote and may offer the same services and products. The following explains the competition barrier to SIC practice by interviewees:

“I will also admit that the industry is a very competitive industry, and we always need to be a step ahead of the game to stand out” (Marketing officer).

“Last count there are about 15 to 20 banks in the country and some of them have been around for more than 100 years and we have to compete with them” (Advertising officer).

A third barrier is the reporting line for SIC to be implemented. For the Bank A timely communication is key, and various levels of approvals stall the achievement of the objective of timely communication. Approval lines for the bank include manager to CEO to sometimes the board which may take some time off the communication stem. The bank in its agenda to effectively promote the brand attempts to do so with no hitches, therefore, the many approval lines. Product development and service delivery also reverberate at the bank, where approvals are sought from the authorities outside the MD. This the interviewees submit:

“Communication sometimes take a while because we report to the managing director and normally, he comes in depending on what we want to advertise” (Advertising officer).

“The CEO comes in to offer advice base on what we have suggested because normally the concept, development and everything would come from here, but approval comes from him” (PR and Branding officer).

“So, let’s say we have a concept for a product, and we try to conceptualise it, here the product development committee would also have to see whether what is being communicated is what we have developed and so forth” (Marketing officer).

For Bank B, challenges encountered with implementing SIC was the navigation of the internal policies where managing the brand is concerned. The bank as a human institution has challenges with limited resources and many interested parties in these limited resources. The bank apportions these resources matching the profitability of departments therefore, a department promoting the brand must be seen to be doing so and effectively. This the head of marketing and communication stresses:

“Resources are scarce, so everybody is waiting on the little resources”.

“To be able to access monies, you need to negotiate, you need to prove your worth as a department and that is what we do here to get what you want or achieve your objective.”

“You just have to be smart about meeting your goals, achieving the objectives and then getting the organisation's buy-in so you have resources to work with.”

For Bank C, the barriers to SIC as discussed by executives are inevitable. With these barriers, the bank still makes efforts for coordination and cohesion to occur. The bank emphasises financial and systemic barriers as core to the challenges in strategically implementing IC. These challenges slow the pace of integration and sometimes causing fragmentation. Monetary constraints for the bank pose a huge threat as integration can be achieved using some media outlets which are expensive. Where approval lines delay, messages may be sent to stakeholders without joint efforts from units involved in the communication process. Below explain the observations of the head of the department regarding these barriers:

“Financially, integration is a tough call for any bank because as a bank we need to spend money if we want to achieve integration”.

“Occasionally, communication materials slip out without full approval due to bureaucracy”.

6.5.3 Context of strategic integrated communication implementation

The practice of SIC in the three banks under investigation takes a slight curve because of a few peculiarities associated with the Ghanaian economy and financial sector. Context is important where the discussion of the practice of SIC is mentioned. The context interfaces with areas where the practised of SIC may be affected due to the presence or no factors. The Ghanaian context for the practice of SIC in the three sampled banks includes the rise of Ponzi schemes and money “doubblers”, and regulatory pressures and concerns. These are discussed further in the subsequent sections concerning each bank.

6.5.3.1 Bank crises and regulatory pressures

The Bank of Ghana is the body responsible for bank operations in Ghana. As a body, they set the ground rules for banks activities. They also regulate what banks do with the investments of customers which should be in line with what is documented. From the minimum capital for the operation to what activities are legal and illegal, banks feel the pressure to adhere to these rules as the non-adherence will lead to the closure of the bank.

In Bank A, emphasis was on the rules and regulations set by the regulator. These rules and regulations keep the bank in check and provide an avenue for legal operations in the industry. The past few years have seen the folding up of many banks on the Ghanaian banking scene. Bank A is confident of its survival amidst these foldup and closures by the country’s regulator. As attested to by bank officials, the bank will continue to do as expected of them by the regulator to stay open. They communicate this to stakeholders to build trust and keep customers mind at ease where their investments are concerned.

Bank B, similarly, holds the rules and regulations put forward by the Bank of Ghana. Adhering to these regulations will assist the banks in their continuous operation in Ghana. Upholding these rules provides credibility to the bank’s activities in the country. Bank B is

noticeably confident in rising above the closure of banks by the regulator. As stated by bank officials, they follow to the letter all rules and regulations set by the Bank of Ghana. They, therefore, have no concern when the regulator calls for an inspection or for the bank to provide needed documents. Stakeholders are assured of how safe their savings and investments are and therefore communicate when necessary. Communicating with fear concerning bank crises is not a regular feature.

Regarding how Bank C perceives regulatory pressures, where applying SIC is concerned, bank officials were quick to opine this was inevitable. For the officials, you either obey the regulator or close operations. To operate in Ghana will mean the bank was provided with the green light from the Bank of Ghana to do so. The green light is provided after all requirements were met by the bank. Bank C has also been in the industry for over a decade now and believes it will be for another decade to come. Closure of banks is not the main concern to them as acclaimed by bank officials; the bank has met the Bank of Ghana's requirements for operation in Ghana which includes the new minimum capital requirement put forward by the regulator. If they must communicate, they inform stakeholders about how safe their monies are in the bank and how their investments are managed properly.

6.6 Results from bank clients

This part of the data analyses emphasises sentiments from 21 bank clients interviewed. The questions were in their perception about bank products, services, bank communication and bank-customer care which feeds into how they perceive their respective banks (the banks brand). Opinions are thoughts people have about a person, thing, event, or situation. These opinions are based on past experiences with these events, situations, or people. Core themes about the perception of some bank clients about their banks sampled above were arrived at after a careful observe the 21 transcripts with each transcript representing a client.

After perusing all the transcripts, themes were developed with specific phrases to support the theme. Corresponding items were searched for. These linked the theme to actual objects on the ground. This was to help with a correlation of the themes with the elements as discussed in the subsequent sections. For example, bank clients linked their trust in their specific bank to the notion that the bank's brand was dependable. They also related their satisfaction with bank communication and unique products to great service offerings. These and more were discovered and helped with the theme development.

6.7 Clients' perception of banks

6.7.1 Perception of products and services

There were mixed emotions about the state of bank products and services where the clients were concerned. Some participants suggested an improvement in their bank's teller efficiency because they considered the tellers to be slow, as others submitted that their queue management was not the best. Most clients indicated that the bank services were noteworthy with good and prompt responses to all queries. Regarding customer service, a few clients opined that the bank's physical services improved tremendously over the years. The attitude of bank officials in the banking halls, however, varied amongst branches. Some clients had seen some improvement in their respective bank services especially with the mobile/digital applications and services. They orated that the bank now has an accessible application on mobile phones that can be downloaded.

Concerning bank products, most of the clients perceived them to be good products. Clients spoke fondly of their easy access to loans without collateral till the Bank of Ghana ordered banks to demand collateral for every loan provided. There were also flexible loan payments by these banks which set clients at ease. Participants also spoke of great investment packages with their respective banks and great mobile applications to ease transactions. Some clients commented:

"Their customer service is very good, prompt response to all your queries".

“They promised me the easy transfer of money and a less stressful life when it comes to banking, and they are delivering on their promise”.

“Their system is always down, every 2 weeks we receive a message that their service is done but going into the bank their services are good.”

“I have a forex account and the rate is good.”

“The mobile app is convenient. I use the app to transfer money to my mobile money wallet.”

6.7.2 Perception of bank and stability of a brand

How participants perceived their respective banks was a culmination of how they perceived bank products and services and customer care. Therefore, like the earlier discussed points, the reactions varied from bank to bank and client to client. Some had incredibly positive positions where their banks were concerned whilst others had a negative stance. This perception feeds into the willingness of these participants/clients to refer the bank to others or not. To be an ambassador of a bank, one must be happy and content with bank products, services, and general customer care. Some bank clients observed that they would not recommend the bank or its services and products to friends and family, however, most participants indicated that they would.

Some clients believed that their bank was good but there was more room for improvement. A few clients were unsure of how to perceive their banks as they felt like the bank was good when they joined initially but have now become relaxed and their services dwindled. Most of the clients felt their deposits and investments were secured with their respective banks. Some opined that they would stick to their respective banks for a while because they have a solid grounding. With this mindset, a referral was easy for clients to make. In their account of this one client said:

“I love my bank and I love the services”.

Other clients indicated:

“I will tell the person that the bank is good, and they relate to you very well.”

“For now, I will just give them a plus for what they are doing.”

“I am satisfied with the bank.”

A few other clients also opined:

“My bank is trustworthy.”

“The bank should step up its game.”

A positive perception of bank products, services, and excellent customer care all supported how the clients perceived the bank and eventually how strong or weak the brand was. The stability of the bank brand spoke to its tendency to collapse or not in the wake of the regulator’s pressures. The banks brand though created by the banks, starts from the clients. The banks build and maintain a particular brand but how it is absorbed and seen by the clients is because of how the client perceives the services the bank offer.

Many clients submitted that they believed in the bank’s services and the bank though they had correctional pointers for these banks. Clients would stay with their respective banks because they perceived it to be steady. An unsteady bank brand will mean a non-protection of clients’ investments which clients will not welcome. From the interviews, most clients were hopeful of the steadiness and unchanging nature of their banks brand, therefore, their choice to stay with the bank to patronise its products and services. Some clients had this to say:

“I have hope that my bank won’t collapse.”

“I haven’t had any problem with them since I joined. The bank is strong.”

Some clients also expressed the belief that their banks will stay strong with these excerpts:

“I pay attention to the Bank A lot, it’s their billboards I see, and they wouldn’t have closed down.”

“They won’t collapse now”.

6.7.3 Bank communication

This seemed important to the clients interviewed. The need to know what happens with their various accounts and information regarding bank services were pertinent to the running of accounts. The inability of the bank to communicate leaves divergences in the bank-client relationship. The need for a mutually beneficial relationship may also not be fulfilled. Bank communication for clients was a cocktail of transaction notification from the bank, information on service downtime, branch closure, new digital applications, amongst others.

Clients were satisfied with their ability to see transaction information on all their accounts. Again, where some cash machines may not be working or branches closed due to some issues, the clients were expectant that the banks will communicate to the same. Information about new branches and new digital applications were also sought after by the clients. Reception of this information contributed to clients perceiving that their respective banks were communicating with them effectively. Some excerpts from clients on the above subject include:

“Anytime there is an activity on my account they send me e-mails and text messages.”

“During their rebranding, they sent us e-mails and they sent text messages as well.”

“I get the information from the branch.”

“They give me information via text and e-mails.”

“I have no reason to have any problem with the bank...when there is service downtime, I am informed.”

The study sampled 21 bank clients for the study, 7 from each of the three banks. In-depth interviews were conducted with 11 males and 10 females. Out of the sample, 6 clients were self-employed/entrepreneurs with 13 of the interviewees being employees in different sectors and 2 as students. 1 client worked in accounting, 1 worked in the medical field as a nurse and 2 worked as legal officers. Also, 1 worked as a fashion designer, 2 as administrators, 1 as an office manager with 1 as a quality assurance officer. 1 client was a teacher, another 1 was a marketing executive, another 1 was a public relations

officer with final client working as a secretary. The sector of occupation for the bank clients included health, manufacturing, pharmaceutical, and law. 6 of the clients have saved with their respective banks for over 3 years. This was the least number of years the clients interviewed had saved with the banks under investigation. The longest period of saving with the respective bank was 30 years. Finally, 15 clients had only personal accounts, 4 other clients had business accounts in addition to the personal accounts and 2 clients had investment accounts in addition to their accounts. In all, 21 clients were interviewed and table 6.1 provides a breakdown of demographic elements of each client interviewed.

Table 6.1: Demographics of bank clients interviewed.

Bank	Gender	Occupation	Sector	No. of years holding account	Type of account
PB	M	Entrepreneur	Technology	5	Personal and Business
PB	M	Account officer	Manufacturing	3	Personal and Investment
PB	F	Secretary	Education	6	Personal
PB	F	Self-employed	Personal effects	7	Personal and Business
PB	F	Student	Undergraduate	3	Personal
PB	M	Administrator	Manufacturing	8	Personal
PB	F	Fashion designer	Clothes	9	Personal
SB	M	Administrator	Media	3	Personal
SB	F	Teacher	Education	6.5	Personal
SB	M	Lawyer	Law	6	Personal
SB	M	Marketing officer	Pharmaceutical	3	Personal
SB	F	Public Relations officer	Consultancy	6	Personal
SB	F	Entrepreneur	Construction	30	Personal and Business
SB	M	Self-employed	Hair and body	4	Personal and Business
DB	M	Quality assurance officer	Food and Beverages	10	Personal
DB	F	Entrepreneur	Buying and selling	7	Personal and Business
DB	F	Office manager	Clothing	8	Personal
DB	M	Lecturer	Education	4	Personal
DB	M	Paralegal	Law	3	Personal
DB	F	Student	Vocational	3	Personal
DB	M	Nurse	Health	5	Personal

Source: Fieldwork.

6.8 Theme development

The main themes and sub-themes discussed above concern the main concept of SIC. Table 6.2 provide a snapshot of the constructs that provide the concept of SIC. Table 6.2 presents a framework of the elements which formulate the practice of SIC in three banks in Accra, Ghana. These elements were arrived at after a careful interpretation and re-interpretation of transcripts read repeatedly. Words and phrases used by bank officials and bank clients to describe a particular event or situation were juxtaposed with what other bank officials opined. Concerns, comments, suggestions, thoughts, and opinions regarding communication, strategy, and integrating both communication and strategy led to neatly weaved sub-themes into themes.

Table 6.2: Conceptual framework outlining the main themes and sub-themes from interviews with bank officials.

Main theme	Sub-themes
Strategy	<ul style="list-style-type: none"> • Strategic communication tools • Strategic communication for relationship-building
Brand communication	<ul style="list-style-type: none"> • Brand strategy • Brand marketing and communication • Brand identity and appeal activities • Brand maintenance
Applying SIC	<ul style="list-style-type: none"> • Consistency in communication • Interdepartmental coordination and cohesion • Unity of activity • Barriers to the practice of SIC
The context for applying SIC	<ul style="list-style-type: none"> • Ponzi schemes • Bank crises and regulatory pressures

Source: Fieldwork.

In explaining the development of themes as outlined in table 6.2, it should be noted that these themes were derived from the interview transcripts of both the bank officials and the bank clients. The main themes are 4 in total and each of these themes is broken down into sub-themes for easy comprehension. Table 6.2, documents pertinent interrelationships amongst the elements in table 6.3. Themes and sub-themes were arrived at after a linkage was drawn between them and by expressions of bank officials. The transcripts provided verbatim quotes from bank officials where the practice of SIC is concerned. In analysing the data, codes were provided for each theme discovered and were merged into significant chunks as the analyses progressed. In a description of what the code names suggest, that is how the study operationalised the codes and the raw quotes provided by bank officials are penned down. This is supported by the thoughts of bank officials as stated in the interviews with them. These directly contend with the main theme in the last column of the table as gleaned from the constant panel beating of the interview transcripts. Table 6.3 depicts an observation of how themes were developed from the raw data employing the data analysis approach discussed in the previous method chapter.

Table 6.3: Sample of data analysis approach and theme development

Code name	Description	Raw data - exemplary quote	Theme
Strategic intents	How banks communicate specifically to achieve goals and objectives in line with their vision and mission.	<ul style="list-style-type: none"> • “We have planned strategic communication devices for specific communications...” • “Our focus is on effectively communicating with stakeholders...” 	Strategic Communication in relationship-building
		<ul style="list-style-type: none"> • “We have a 3-year strategic plan”. • “There are benchmarks to meet”. • “We have targets to meet”. • “We are in stiff competition”. • “We need to stand out”. 	

Code name	Description	Raw data - exemplary quote	Theme
		<ul style="list-style-type: none"> • “We need to be profitable”. • “We have strategic pillars that guide us in...” 	
		<ul style="list-style-type: none"> • “We communicate to resonate with the bank’s strategic and communication plans”. • “Our vision, mission all feed into bank goals year after year...” 	
Looking different and unique	How banks sell their brand and what they do to keep the brand relevant and appealing.	<ul style="list-style-type: none"> • “For the avoidance of strikes, demonstrations, social media “call-outs” • “We try to stay clean in all our dealings” 	Brand marketing and communication
		<ul style="list-style-type: none"> • “We seek the entire marketing communication...” • “Use of CSR, and sponsorship...” • “The need for internal and external communication...” • “We engage the media...” • “Communication with stakeholders is key”. • “Feedback is integral to our growth” 	
		<ul style="list-style-type: none"> • “We have a strategy in mind to promote and manage the banks brand...” • “We sponsor well-meaning events and advertising on well-known channels” 	

Code name	Description	Raw data - exemplary quote	Theme
Integrating all communication	What is the level of integration in the three banks in Accra, Ghana where communication is concerned?	<ul style="list-style-type: none"> • “We try to maintain full departmental cohesion”. • “We have a few integration goals”. • “We want to build mutually beneficial relationships”. • “We encourage dialogue in our stakeholder relationships” 	Application of SIC
		<ul style="list-style-type: none"> • “Our department oversees all brand communication”. • “It entails a lot”. • “We need more hands...” 	
		<ul style="list-style-type: none"> • “The bank practices integration by managing the bank’s communications”. • “It also involves having an oversight over the corporate communications”. • “The practice of SIC at the bank is to ensure that all stakeholders receive relevant information promptly” 	
Application of SIC in selected environments	What factors influence the application of SIC in the three banks in Accra, Ghana?	<ul style="list-style-type: none"> • “The process is expensive”. • “We need the buy-in of top management”. • “The financial sector is rocky now, so we need to step up one notch” 	Context or applying SIC
		<ul style="list-style-type: none"> • “We have a single integrator”. • “There are few budgetary constraints”. • “Our staff numbers are also low”. 	

Code name	Description	Raw data - exemplary quote	Theme
		<ul style="list-style-type: none"> • “The integration process is expensive” 	
		<ul style="list-style-type: none"> • “We know of money doublers now, so we try to educate clients...” • “The Ghanaian banking sector is different today, so we need to know what to do....” • “Integration is beneficial but costly...” 	

Source: Fieldwork.

6.9 Document analysis

6.9.1 Results from documentary analysis (annual reports and mission statements)

On request of the mission statements and annual reports from the banks under investigation, the researcher was referred to the banks’ websites. The mission statement and annual reports were therefore downloaded from the respective bank websites. The document analyses were conducted to assess collaboration between bank officials’ expressions during the in-depth interviews and that documented in some bank materials to include a bank’s mission statement and its most recent annual report. The mission statements and the annual reports were analysed within the context of SIC and the research questions. The findings are reported in Section 6.9.1 and 6.9.2.

6.9.2 Mission statements

A mission statement refers to a formal summary of the aims and values of a company, organisation, or individual. Here the mission statements of the banks acted as a reference point for the bank’s agenda and the ideals for this agenda in achieving the banks’

objectives. The analysis was conducted by juxtaposing keywords established in the mission statement with the main words in the “strategic” “integrated” “communication” concept concerning the research questions.

6.9.3 Strategic

The analysis observed what was “strategic” in the records established in the annual report. Under the theme “strategic” as per the concept under exploration, the results of the mission statement analysed indicated that for Bank A, the keywords established were, “easy”, “safe”, “customer experience” and “difference in service”. For Bank B, the keywords identified were “people-centred”, “prompt service”, “efficient processes”, “professionalism”, “innovation” and “customer-centric”. Finally, for Bank C, the keywords comprised “preferred bank”, “innovation”, “technology”, “skilled personnel” and “stakeholder”.

In juxtaposing these keywords to the themes discussed in

Table 6.2 and Table 6.3, securing investor funds and making stakeholders feel safe where their investments were concerned was crucial for the bank. The bank also emphasised the element of customer experience in their mission statement where the client's satisfaction with bank services either at the branches or at the ATMs seemed key. Bank A also noted that they had a quest to provide peculiar services to stakeholders to its customer base which differed from all the other 22 banks in operation in Ghana, according to bank officials. Thus, from the mission statement of Bank A, it could be extrapolated that their main aim for bank activities and communication is towards the broad experience and satisfaction of customers and other stakeholders.

For Bank B, their charge as established in their mission statement was to deliver prompt service with a touch of professionalism using efficient processes. Prompt service may involve timely communication, a short turnaround time in service, and prompt response to queries and concerns. The bank also recruited and placed their best people at the helm of affairs in the bank to ensure proficiency in service delivery and effectiveness in communication with clients. Being people-centred and customer-centric as established in the mission statement indicated a value placed on all stakeholders of the bank - both internal and external. Innovation was also a vital component of the mission statement. Moving along rapidly with the technological world is the new world order for Bank B. Innovation indicates an improvement in service delivery, products, communication, and general bank activities.

Innovation is also captured by Bank C in its mission statement. Technology, skilled personnel, and stakeholder were the primary features for the bank. Technological know-how for Bank C seemed important and hiring only skilled personnel to manage the affairs of the bank. Stakeholders were also an important part of the bank activities regarding the bank objectives and values. Fastening all the single chords together, Bank C's operations as a bank operationalise their activities within the improvement of services and products to maintain a firm stakeholder presence managed by qualified bank representatives.

6.9.4 *Integrated/Integration*

Referring to “integration”, the analysis observed what elements in the annual reports were unified. Evidence of the component of integration within Bank A’s mission statement is noticed in the three-pronged idea of a banking experience the bank claims to offer to customers. Intending to beat the other banks to become the prime bank to all, fundamentally “easy”, “safe” and distinguished banking” are what Bank A attempts to ride on and merge to achieve this objective. Thus, providing all stakeholders with these three fundamentals will inure to the benefit of the stakeholder and the bank.

For Bank B, the element of integration comes to play within the context of some keywords strung together to achieve the goal of becoming the ideal bank of choice for all. The goal is to be achieved through “superior service offerings”, “application of innovation” and “capable individuals” [synonyms used to ensure anonymity]. The end-product of these steps taken is a focus on stakeholder engagement and management. From the mission statement, the achievement of bank goals is not an isolated event but a painstaking process of collaborating diverse success suggestions and activities. An alliance of these individual tactics and activities is to assist the bank to achieve its main aim of being the most preferred bank amongst the other banks in Ghana.

Under the theme integrated, elements in the mission statements related to integration could be established in a triad connection between the bank termed “our people”, “services and procedures” and “profit to publics” [synonyms used to ensure anonymity]. For Bank C, in becoming an established brand there seemed to be an interrelationship amongst the aforementioned values. As integration interfaces with a combination or an amalgamation of certain main elements, an analysis of the mission statement established a link between the main terms and brand recognition.

6.9.5 Communication

Regarding the element of communication, Bank A establishes the need for a “distinguished banking experience” [keywords altered to ensure anonymity] for clients. The question is raised as to how the bank sends and receive information about bank services and products. The answer is in communication. To provide the needed services for the satisfaction of customers, they must first be informed about these services and products available. From the mission statement, feedback that feeds into communication is how the testimonies of customers reach the bank. Being preferred to other banks will mean stakeholders are consuming the brand has received the information through effective communication channels.

For Bank B, “a client-centred philosophy” [keywords altered to ensure anonymity] indicates assuming an effective communicative posture with all stakeholders. A focus on clients and general stakeholders will mean meeting stakeholder needs which includes consistent and timely communication of information. Being amongst the top ten banks in Ghana [keywords altered to ensure anonymity] although based on several factors, may include the ability of Bank B to be forthcoming with the information where stakeholders are concerned. The bank has as its unique resources its staff, innovative service delivery and highly elevated stakeholders [keywords altered to ensure anonymity].

Staff must be informed about the aim of achieving strategic goals founded on specific “crucial performance indices” [keywords altered to ensure anonymity]. This is conducted through communication. The innovative service delivery of Bank B and processes are also communicated to these stakeholders. Bank B also engage in receiving information from the local market which interfaces with research, also a form of communication. Table 6.4 describes the keywords established in the mission statements concerning the research themes and sub-themes earlier on discussed.

Table 6.4: Mission statements of banks

BANK	KEYWORDS	THEME LINKAGE
A	Safe	<ul style="list-style-type: none"> • Brand communication • Stakeholder management
	Customer Experience	<ul style="list-style-type: none"> • Strategic communication for relationship-building • Consistency in Communication
	Difference in service	<ul style="list-style-type: none"> • Brand strategy • Brand marketing and communication
B	Ideal bank	<ul style="list-style-type: none"> • Brand maintenance • Brand marketing and communication
	Modernisation	<ul style="list-style-type: none"> • Brand strategy • Brand marketing and communication
	Technical Know-how	<ul style="list-style-type: none"> • Brand strategy
	Trained staff	<ul style="list-style-type: none"> • Brand identity and appeal activities
C	A public focused	<ul style="list-style-type: none"> • Strategic communication tools
	Swift banking	<ul style="list-style-type: none"> • Brand strategy
	Effective procedures	<ul style="list-style-type: none"> • Interdepartmental coordination and cohesion • Strategic communication tools
	Expertise	<ul style="list-style-type: none"> • Brand identity and appeal activities

BANK	KEYWORDS	THEME LINKAGE
		<ul style="list-style-type: none"> • Strategic communication tools
	Modernisation	<ul style="list-style-type: none"> • Brand strategy • Strategic communication tools
	Client-focused	<ul style="list-style-type: none"> • Strategic communication tools • Strategic communication for relationship-building

Source: Fieldwork.

6.9.6 Annual reports

The results obtained from the preliminary analysis of the annual reports for the year ending December 2019 are reported here. The themes identified concerning extracts from the reports are summarised in Table 6.5. The annual reports documented what the banks achieved over the year under review against set goals.

6.9.7 Strategy

The element of the strategy was established in Bank A’s annual report in communication management, staff and customer management, regulatory compliance, and corporate social responsibility projects. For Bank A, it was apparent from the analysis bank strategy was to minimise risk, engage staff and customers effectively and comply with all Bank of Ghana rules and guidelines. The bank was also strategically positioned to engage in specific areas of CSR during 2019. This is evidenced by the following:

“The amount of money used for all our CSR projects was about [GHS 5,000]”. [keywords altered, and some words omitted to ensure anonymity]

“These projects were in the form of support in [disease prevention], and [teaching and learning]”. [keywords altered, and some words omitted to ensure anonymity]

The bank, however, recorded no information about their brand strategy or brand campaigns undertaken in the year under review. Complying with the Bank of Ghana

regulations were also recorded in the annual report. Evidence was established in the dataset to support this:

“...after [receiving] the [necessary] [consent] from the regulator...” [keywords altered, and some words omitted to ensure anonymity]

“...the organisation’s compliance with all [constitutional], legal, regulatory and [interior principles] requirements” [keywords altered, and some words omitted to ensure anonymity]

For Bank B, the theme of strategy recurred throughout the dataset. Strong evidence from the extracts suggests that strategically, Bank B worked with a specific plan, goals, and objectives for specific periods. From the annual report, the bank activities start with a strategy from the board room where the management of the bank aligns their mission statements to strategic plans. A holistic stakeholder approach could be observed from the entire document as elements established from the report were in tandem with meeting stakeholder needs. Evidence of these is provided with the following:

“Over [the last couple of years], our strategy to [stabilise] our...” [keywords altered, and some words omitted to ensure anonymity]

“We [sustained momentum] where our strategy of building a [modernised] bank...” [keywords altered, and some words omitted to ensure anonymity]

“...toward building a [workable] business in [harmony] with our long-term strategic [aims].” [keywords altered, and some words omitted to ensure anonymity]

“...to [attain] our strategic and [functioning] aims” [keywords altered, and some words omitted to ensure anonymity]

Just like Bank B, Bank C’s annual report also heavily emphasises the component of the strategy. This component is towards customers, employees, the board, technology, general bank activities and the regulator (Bank of Ghana). The bank noted in the report short-term and long-term goals for the bank. These strategies fed the banks goals, objectives, plans and activities for 2019. Excerpts from the annual report support the above in this way:

“[Coherent] with the bank’s long-term [human] development strategy and [aim] to [influence]...” [keywords altered, and some words omitted to ensure anonymity]

“After the [effective accomplishment] of a [7]-year strategic partnership with [GGG] to build...”
[keywords altered, and some words omitted to ensure anonymity]
“...to [offer] long term strategic [direction on modernisation] ...” [keywords altered, and some words omitted to ensure anonymity]

Relationship-building with stakeholders was also evident in the annual report of Bank C where the bank recorded the following as stakeholders - employees, customers, suppliers, government officials and regulators. The annual report indicated a brand strategy and campaign as part of brand appeal activities to include a few CSR projects. The bank also had portions of the annual report indicating complying with the rules and regulations of the Bank of Ghana. Extracts that spoke to regulatory compliance reads:

“...and compliance to regulatory, and...” [keywords altered, and some words omitted to ensure anonymity]
“...to meet the minimum [supervisory] requirements...” [keywords altered, and some words omitted to ensure anonymity]

6.9.8 Integration

Integration as established in the annual report of Bank A relates mainly to how the bank trains staff to engage customers effectively and profitably. These are met with optimum training of staff to serve customers and assisted them within the approved systems of the bank. This helps in building client-bank relations. Relationship-building and management are also achieved by the bank through CSR projects. Extracts from the annual report provide evidence of this position:

“...management has [informed all staff] about the bank’s code of conduct and [we also train staff] on...” [keywords altered, and some words omitted to ensure anonymity]

Again, from the analysis, it was established that Bank A combined strategy development with compliance to regulatory concerns which placed the bank at an advantage of operating in an approved environment. Extracts about meeting rules and regulations are seen below:

“...[help] in reducing regulatory and reputational risk to its business” [keywords altered, and some words omitted to ensure anonymity]

Bank B’s annual report noted the element of integration in the linkage of the achievement of bank strategy to relationship-building and stakeholder management. The bank also noted the role the bank’s board played in achieving the set goals with:

“...board should help [propel] our new strategic [ideas].” [keywords altered, and some words omitted to ensure anonymity]

Integrating set goals and objectives into targeted results is crucial for survival. The bank therefore from the annual report, consolidated efforts from the board room with the groundwork of bank staff to achieve bank objectives.

Integration in Bank C’s annual report was established in aligning these twin elements - a strategy with brand campaigns, strategy with relationship-building, strategy with regulatory compliance, strategy with CSR projects, and relationship-building with CSR projects. Harmony was seen in the paired constituents earlier listed. Incorporating relationship-building, and CSR activities were seen in Bank C’s annual report with the following excerpt:

“...and made a [contribution] of [GHS 5000] to the [several bodies] as part of our CSR campaigns”. [keywords altered, and some words omitted to ensure anonymity]

The annual report also indicated the board's role in bank activities specifically strategy development. This is evidenced with the excerpt below:

“...the Board takes [charge] in charting the bank’s strategic [course]...” [keywords altered, and some words omitted to ensure anonymity]

6.9.9 Communication

The communication element was present in Bank A’s annual report. The following were some information communicated from the report: communication strategy, code of conduct, rules and guidelines to both staff and customers. The bank communicated with

board members about matters of concern to bank growth, and staff about strategy concerns. Customers were also informed about bank changes and service improvements as evidenced below:

“...and have sent them [information] about all [associations] and other matters that may...”
[keywords altered, and some words omitted to ensure anonymity]

“From the [issues] communicated with the [management]...” [keywords altered, and some words omitted to ensure anonymity]

“... [all employees have received information about the bank’s code of conduct]” [keywords altered, and some words omitted to ensure anonymity]

What was interesting from Bank B’s annual report was that the bank had relatively the same level of interaction with the regulator and customers. From this analysis, one can conclude that the bank’s communication efforts where the regulator was concerned was imperative to them to avoid closure and with customers to promote the brand. Bank B also from the findings noted the importance of constant interaction with main stakeholders including regulatory bodies as evidenced by the extract below:

“...any [important] communication with [vital] stakeholders...” [keywords altered, and some words omitted to ensure anonymity]

From Bank C’s annual report, an important aspect of stakeholder engagement was through consistent communication with clients and regulatory bodies. Communication is also seen in the relationship-building efforts of Bank C where an excerpt reads:

“...communicating and [ensuring] working relations with all other [stakeholders]...” [keywords altered, and some words omitted to ensure anonymity]

In concluding the analysis, the findings proved there were more similarities than differences uncovered in the mission statements and annual reports of the three banks. First, all three banks worked within set strategies and timelines. Second, these strategies were developed at board levels and placed at the doorstep of line managers. Third, regulatory acquiescence was indicated by all three banks. Relationship-building with main stakeholders was also recorded by the banks in their annual reports. Finally, the most

striking finding was that none of the banks documented anything on Ponzi schemes nor money doublers as a problem for attaining their set targets. The differences in the annual reports of the three banks are concerning limited areas as noticed from the analysis. The difference in the annual reports was established concerning how each bank tackled communication, brand strategy, interactions with stakeholders and the specific CSR project they engaged in service to their respective communities of business

Table 6.5: Analysis of 2019 annual report

BANK	KEY ELEMENTS IN SIC	NUMBER OF MENTIONS	NUMBER OF MENTIONS RELEVANT TO SIC PRACTICE	CATEGORIES CONCERNING main ELEMENTS IN SIC	EXCERPTS
A	Communication			IC Relationship management activities Stakeholder engagement activities Communication activities Bank information	“...and we have [informed] them of all relationships and other matters that may...” “...management has [informed] all staff about the bank’s code of conduct...”
	Strategy/strategic			IC Stakeholder engagement activities Bank information	“...[help] the board in providing strategic [direction] for the bank and to its [implementation]...”
	Stakeholders (Customers)			IC, Relationship management activities Stakeholder engagement activities	“...on behalf of customers to secure [credit]...”
	Stakeholders - Employees/staff			IC Stakeholder engagement activities Bank events	“...management has [provided information to all staff about] the bank’s code of conduct...” “...and training staff in [diverse areas of service delivery] ...”

BANK	KEY ELEMENTS IN SIC	NUMBER OF MENTIONS	NUMBER OF MENTIONS RELEVANT TO SIC PRACTICE	CATEGORIES CONCERNING main ELEMENTS IN SIC	EXCERPTS
	Relations/Relationship-building			Relationship management activities Feedback mechanisms	"... in all aspects of employee's working relationships with all [stakeholders]"
	Brand Strategy/brand campaign			N/A	N/A
	Corporate social responsibility			IC Relationship management activities Bank events	"The bank spent a total of [GHS5,000] on CSR activities". "These are supported to [food sustainability], and teaching and learning] ...".
	Ponzi schemes			N/A	N/A
	Regulatory concern/compliance			IC Relationship management activities Feedback mechanisms Bank information	"...after [gaining] the necessary [consent] from the regulator..." "...[help] in reducing [supervisory] and [danger to image] ..."
B	Communication/interaction			IC Stakeholder engagement activities	"any [important] interaction with [crucial publics] such as the ..."
	Strategy			IC Stakeholder engagement activities	"Over the [years], our strategy to balance our..."

BANK	KEY ELEMENTS IN SIC	NUMBER OF MENTIONS	NUMBER OF MENTIONS RELEVANT TO SIC PRACTICE	CATEGORIES CONCERNING main ELEMENTS IN SIC	EXCERPTS
					"We were still on [course] to build a [modernised] bank as part of our strategy..."
	Strategic			Stakeholder engagement activities Bank events	"...board should [assist] in [pushing] the new strategic initiatives." "...to [realise] its strategic and [working] objectives"
	Stakeholders			IC Relationship management activities Stakeholder engagement activities	"...make an [expressive effect] on the [humanity] whom we serve." "...in the [greatest benefit] of all publics..."
	Customers			Relationship management activities feedback mechanisms communication activities bank information	"...to [teach and motivate] customers to use the bank's [modernised networks] ..."
	Employees/staff			IC Relationship management activities communication activities Bank information	"... [we have] the code of Ethics to [help] employees and allow faster..." "...systems by [training] our staff..."
	Relations/Relationship-building			Relationship management activities feedback mechanisms	"[nurtures] good relationship with [customers]..."

BANK	KEY ELEMENTS IN SIC	NUMBER OF MENTIONS	NUMBER OF MENTIONS RELEVANT TO SIC PRACTICE	CATEGORIES CONCERNING main ELEMENTS IN SIC	EXCERPTS
				Communication activities	
	Brand Strategy/brand campaign			IC Bank events	"...our [ability to ride on] our [solid bank] brand..."
	Corporate social responsibility			IC Relationship management activities Stakeholder engagement activities Bank events	"We spent [GHS 5,000] on CSR projects in [critical areas] ...".
	Ponzi schemes			N/A	N/A
	Regulator concern/compliance			IC Relationship management activities Bank information	"... [we are guided by orders] given by our regulators in [achieving] our mission." "...and we [comply] with all requirements from [BOG]"
C	Communication/interaction			IC Communication activities	"...as we [inform] the [necessary parties]..."
	Strategy			IC Relationship management activities Stakeholder engagement activities	"In [accordance] to our long-term strategy and objective to impact..."
	Strategic			IC Relationship management activities	"...the bank's efforts to meet our strategic [aims]..."

BANK	KEY ELEMENTS IN SIC	NUMBER OF MENTIONS	NUMBER OF MENTIONS RELEVANT TO SIC PRACTICE	CATEGORIES CONCERNING main ELEMENTS IN SIC	EXCERPTS
				Bank information	"...the board [directs] the bank's strategic direction..."
	Stakeholders			Relationship management activities Stakeholder engagement activities Feedback mechanisms	"...a bank that [offers] [good service] to all stakeholders"
	Customers			Relationship management activities Stakeholder engagement activities Feedback mechanisms Communication activities Bank information	"...and [make] our customers [happy by serving them well] ..." "...we [succeed] by working with our customers... [and offering] various channels for communication"
	Employee/staff			Relationship management activities Stakeholder engagement activities Bank events	"...all [staff] understand their roles and [duties]..."
	Relations/Relationship-building			Relationship management activities	"...working relationships with other [stakeholders] ..."
	Brand Strategy/brand campaign			IC Bank events	"[Last year], the bank launched its [historic] brand campaign..."
	Corporate social responsibility			IC Relationship management activities Stakeholder engagement activities Bank events	"...we donated to the [health sector] as part of CSR". "...we continue to help in [different areas] ..."

BANK	KEY ELEMENTS IN SIC	NUMBER OF MENTIONS	NUMBER OF MENTIONS RELEVANT TO SIC PRACTICE	CATEGORIES CONCERNING main ELEMENTS IN SIC	EXCERPTS
	Ponzi schemes			N/A	N/A
	Regulator concern/compliance			Relationship management activities Bank information	"...and we comply with [rules of BOG]..." "...to meet the minimum [conditions of BOG]..."

CHAPTER 7: A REVISED PROCESS MODEL FOR STRATEGIC INTEGRATED COMMUNICATION PRACTICE IN BANKS IN ACCRA, GHANA

7.1 Introduction

This study explored the perceptions of SIC within three banks investigated and used these findings to develop a revised model of SIC. This process model is to offer a framework for evaluating the practice of SIC in the three banks studied in Accra, Ghana. This chapter discusses a SIC revised process model as the main aim of this study. The chapter examines a revised process model which details the practice of SIC at the banks. It also discusses the concepts and elements, comprising a theoretical model of SIC present in three banks in Accra, Ghana.

The revised process model to be discussed in this section is based on the foundational works of Niemann-Struweg (2013); Angelopulo and Barker (2013); supported by older works by Van Riel (1995), Duncan and Caywood (1996), Hunter's (1997), Ehlers (2002) and Duncan and Moriarty (1997). These scholars from the literature are the pioneers of IC models to date. There are various constructs, concepts and elements which formulate the process model. This chapter discusses the concepts and elements which formulate a theoretical model of SIC practice of three banks operational in Accra, Ghana. This chapter classifies each concept and explains how each element feeds the process.

7.2 Constructs, concepts, and elements constituting the revised model

The research findings recognised that because of the dynamics at each bank, a single model of SIC practice may not help to resolve every communication intent. Provided the conception of why banks emerge, which is to serve the financial needs of customers and to be profitable, this model was developed after interactions with communicators at the

three banks investigated. This was in their quest to communicate strategically, consistently, and effectively in an integrated manner with all stakeholders. This model assumes that the core of the SIC of the banks was the need to have a strategy in mind. This, however, differed from bank to bank as each bank focused on diverse goals and objectives which enhanced general visions and missions. This model, therefore, proposes that at the core of integration will be strategic bank management as perceived by each bank. An important aspect of SIC is the focus on being more truly customer-centric by banks, and therefore the plan is to communicate effectively with their customers and eventually all stakeholders (Ghana banking survey, 2017).

Communication management is vital if the banks focus on communication as a method to succeed. The integration motivations concerning the corporate focus of the bank relate directly to communication management (Duncan and Moriarty, 1997). The focus was on developing relationships with stakeholders (that is stakeholder relationship management). Harris (1998:4), opines that “organisations have realised that they can be more profitable by concentrating on building customer relationships rather than only on transactions”. Ehlers (2002:178) reported the findings of the study supporting this observation by asserting that “organisations must therefore get to know their customers and use that information in their communication with their customers”, enhancing their credibility. This feeds reputation, brand trust and brand loyalty which influences brand acceptance and eventually brand patronage (profitability).

Some guiding principles were established in the banks as they concentrated on building stakeholder relationships with the aim of brand promotion, brand acceptability, brand consumption and profitability. This was provided with the undercurrents and turbulences in the Ghanaian banking sector and the situation in each bank. These sections describe a proposed conceptual model/framework of SIC practice as described by each bank. It details how communication is integrated and how it is implemented and how communication is structured within three selected banks operating in Accra, Ghana to ensure a more integrated approach in a strategic, integrated and resource-efficient manner. The model has seven parts and establishes the need for banks to integrate their

communication efforts in their day-to-day activities. It also recognises that for the banks to engage stakeholders effectively, communication activities that support SIC are aligned to bank focus and objectives. This works within a communication plan that considers communication with stakeholders including customers, staff, shareholders, government, and regulators. Effective communication with these stakeholders is provided premium because its value is enormous in sending and receiving information. This is critical in shaping public perception and building brand reputation.

Based on the findings from the research, a SIC revised process model is proposed as a framework of SIC practice in the three banks studied. This is intended to contribute to SIC literature and theory. This revised model, proposed here is from limited cases of this study and bears further exploration elsewhere in Ghana and beyond, in banking and other industries. Section 7.3 emphasises the process model and explains each part of it.

7.3 The SIC model

7.3.1 *Strategic intents of banks*

The foundation or starting point of the model is labelled “strategic intent”. This is the pivot or fulcrum for all communication activities and tactics. From the research findings and subsequently, from earlier models, the integration will not stand without a sharp vision of what the planned purposes for banks’ communications are. The banks practised SIC with clear visions, plans and objectives in mind. These plans are documented in either a business plan or a strategic plan. The strategic plans’ elements are unique to specific banks and are crafted for a specific period. The specific periods are determined by the individual banks with the intentions of modifications over time.

This portion of the process model stems from the fundamental drivers/pillars of communication practice at each bank as indicated by bank officials. These pillars are developed and discussed by the banks within the context of bank vision before the integrated approach is executed. This is because integration must not occur in a vacuum but within specific bank strategies for implementing some strategic plans. The strategic

mediums for the effective and SI of communication with stakeholders by the banks, as indicated by this model, comprise strategic bank management, bank motivation or focus and bank goals and objectives. Below are excerpts from the annual reports of some bank to support the above position:

“...We continued with our strategy of building a digital bank...”

“...in line with the bank’s long-term youth development strategy and objective to impact...”

“The bank took important steps towards executing its strategy aimed at fulfilling the vision to become a xxx in Ghana.”

7.3.2 Informing staff of strategic intents/inculcating strategic intents into staff

The second component of the model observes the need for banks to inform/inculcate their strategic intents into the minds of staff and is labelled “informing staff of strategic intents/inculcating strategic intents into staff”. After strategic intents were arrived at from the board or management, the internal publics are first informed to enable them to execute communication functions in line with the banks’ plans. For bank officials, when the internal publics are unaware of the strategy and plans of their respective banks, it will be difficult for them to engage in activities to help achieve the set strategy.

From the findings, this is explained by bank officials as important in gaining the confidence and buy-in of staff where set goals and objectives are concerned. When staff understand the core of the strategy with its related objectives, action plans become easy to execute. Communication starts within the bank before spreading to external stakeholders. Therefore, this element is important to the revised process model. After staff were informed about the set strategy there is the need to deploy tactics to fulfil these strategic intents through various communication forms and channels for brand communication and relationship-building. Excerpts from the document analysis note the following from bank annual reports:

“...exhibited towards work by employees in achieving our strategy.”

“...the staff must first know what our plans are to enable them to work within those plans”.

7.3.3 Application of strategic integrated communication principles

The third fragment of the model is the “application of SIC principles”. From literature and the research findings, there are several principles organisations and the banks adhered to in the practice of SIC. The most relevant and focused principle which runs through all the models discussed involves the engagement of a single integrator which emerged as a critical component of employing SIC. As Ehlers (2002) suggests, there must be a single integrator or a Renaissance communicator (Gyaeski & Woodward, 1996, in Niemann-Struweg 2013) whom all communication goes through. This single integrator may be an individual or a unit. From the research findings, it was discovered that all three banks had one department acting as the bank’s single integrator.

For Ehlers (2002), the need for a single integrator is to streamline communication through techniques that prevent distortion of information but promotes harmony, consistency, and synergy. These were the same reasons the three selected banks in Accra, Ghana employed the concept of the single integrator. For the banks, a single integrator referred to a particular department within the bank. This department oversees internal and external communications (stakeholder relations/management). This department harnesses all communication from various units within the bank and sends the same to external stakeholders to project the same brand image. The choice of the single integrator at the banks is a management decision and is therefore respected and upheld by all. All courtesies are accorded to this single integrator and information needed by this integrator must be provided. These excerpts from the transcripts support the above:

“We have a brand committee that consists of all the key stakeholders that vet and approve all communication materials before they are published” (Head of the department at bank B)

“There is a centralised approval system in place to ensure that messages from various departments are integrated” (In-charge, corporate affairs at bank A)

7.3.4 Strategically integrated communication practice output

The fourth part of the revised model observes the “output of SIC practice”. This observes the end-product of the practice in both tangible and intangible terms. This component of

the model is the application of SIC principles to enable the banks to achieve set targets. This was pertinent to the practice of SIC for the bank to gain value for money spent on their communication efforts and specific communication activities. One principle established within this element of SIC was the periodic evaluation of the practice. Evaluating the practice placed the bank in a position to increase the gains from the practice. Why should organisations practice SIC and adhere to SIC principles? The answers were established in the research and supported by theory and literature and discussed here in this element. There are various advantages to the practice of SIC as established from the research after investigating the practice in the banks.

From the findings, these benefits accrue to the banks as they employed SIC. There were improved brand presence and stakeholder relations. The banks placed a premium on their brands and their stability thereof. They also assumed a position of engaging in communication activities by placing the brand “in the face of their clients”. From the findings, bank clients felt secured when they perceived the heavy presence of their respective bank brands (as everywhere - place and well-known by all - presence). Relationship-building was also at the core of bank communication. The banks investigated managed bank-stakeholder relationships by engaging and ensuring effective communication. Effective communication from the findings meant the banks’ ability to communicate with stakeholders and receive feedback from them. This when achieved will foster an appealing brand which will aid brand affinity and eventually customer retention.

7.3.5 Deployment of the strategic intent

The fifth element of the model is how these strategic intentions are deployed. This is the external communication arm of the practice. The internal communication arm of this model relates to informing the staff about what the banks plans are for a period. Once the internal publics had been informed of the execution of the strategic plans were ready to be rolled out. This involved employing tactful communication plans and efforts. This involved the communication channels to be used, the messages to be crafted, in what format these messages must be sent and creating feedback avenues. Employing tactful

communication efforts from the findings meant applying effective brand appeal and communication strategies and relationship-building strategies. The banks saw their respective brands as currency on the brand identity and brand appeal markets. The brand was also perceived as essential to the banks by bank officials. That being so, bank services and products will appeal to clients when they perceive the brand.

Brand communication was realised through various activities ranging from events organisation, fora, seminars, meet and greet with stakeholders, advertisements, sponsorships, and brand health checks. All these were a means of showcasing the banks' interest in stakeholders and their needs. It was also to provide customers with a sense of appreciation of the stakeholder relationships the banks had with them. These separate activities together fed into the relationship-building strategies of the banks studied. The banks employed tactics, such as client visitation, using relationship officers, regular phone calls and regular bank communication of germane bank information. In positioning these tactics at the right time within the bank's strategic calendar, they were better placed to strategically integrate communication efforts and activities. This element as discussed forms part of the SIC revised process model practice.

7.3.6 Barriers to strategic integrated communication implementation

The sixth section of the model discusses the barriers to the practice of SIC. The practice is not devoid of limitations, therefore, every bank or organisation willing to engage in SIC must be abreast with the barriers. These include as established in research, theory and literature financial constraints, low staff numbers, integration bottlenecks, information gap, and unfettered bureaucracy. The last portion of the model observes the boundary and context-specific variables which influenced how effective SIC was. These are barriers to the integration of communication efforts.

The low staff numbers at the banks were raised as points of concern. Having a few people to execute the SIC principles meant SIC was employed in a snail-paced manner. From the banks, staff in the communications department averaged between two and five

people. This was considered low for bank officials as the practice of SIC seems extraordinary. Aside low staff numbers another barrier from the findings were integration bottlenecks. These bottlenecks were caused by systems, departments, and individuals who by their actions and inactions slowed down the process of integration. These included systemic divergences and management loopholes.

Another barrier as established in the research was the information gap. From the findings, departments and/or individuals supposed to aid the execution of effective communication and its integration provided the information late or not at all. Reasons provide for this as perceived by bank officials was the ignorance of members about the benefits of the timely provision of information and by extension the need to integrate bank communication activities. The final barrier as established from the research was the unfettered bureaucracy in approvals of communication activities, brand appeal strategies and relationship-building activities and their related budgets. These bank officials linked this to one main factor: a myriad of unnecessary approval lines.

7.3.7 The context for the practice of strategic integrated communication

The model is developed within the Ghanaian context. Therefore, these variables may not apply in other countries. Context is an important aspect of the practice of SIC and constitutes the seventh component. The context-specific variables identified from the findings were culture, prevailing banking crisis, regulatory pressures and the emergence of Ponzi schemes and money doublers. Culture interfaces with how each bank executed its various communication strategies and tactics. It also connoted what the banks did concerning integrating communication efforts and how each bank communicated strategically with all stakeholders. The bank culture also involved the mission, vision, values, philosophies, goals, and objectives and all these differed from bank to bank. This variable of culture meant that SIC was practised by each bank concerning the above discussed.

The prevailing banking crisis and eminent threat of bank closures by the Bank of Ghana was also a variable that influenced the practice of SIC at the banks. The banks from the findings constantly communicated with the regulator by documenting the regulator when called for. Adhering to strict banking rules and guidelines also affected messages communicated, how it was communicated, when it was communicated, whom it was communicated to and through which channel it was communicated. Considering these findings from the research, this variable was added to the context-specific variables. The excerpts from the findings and annual reports explain further:

“We are not too worried about the Ponzi schemes because we are into two different businesses”.

“We inform stakeholders on our website about adherence to BOG guidelines”.

“...to meet the minimum supervisory requirements...” (Annual report) [keywords altered, and some words omitted to ensure anonymity]

“...instructions issued by our regulators and be guided by these in the realisation of the bank’s corporate mission.” (Annual report) [keywords altered, and some words omitted to ensure anonymity]

“...regulatory environment in which the company operates...” (Annual report) [keywords altered, and some words omitted to ensure anonymity]

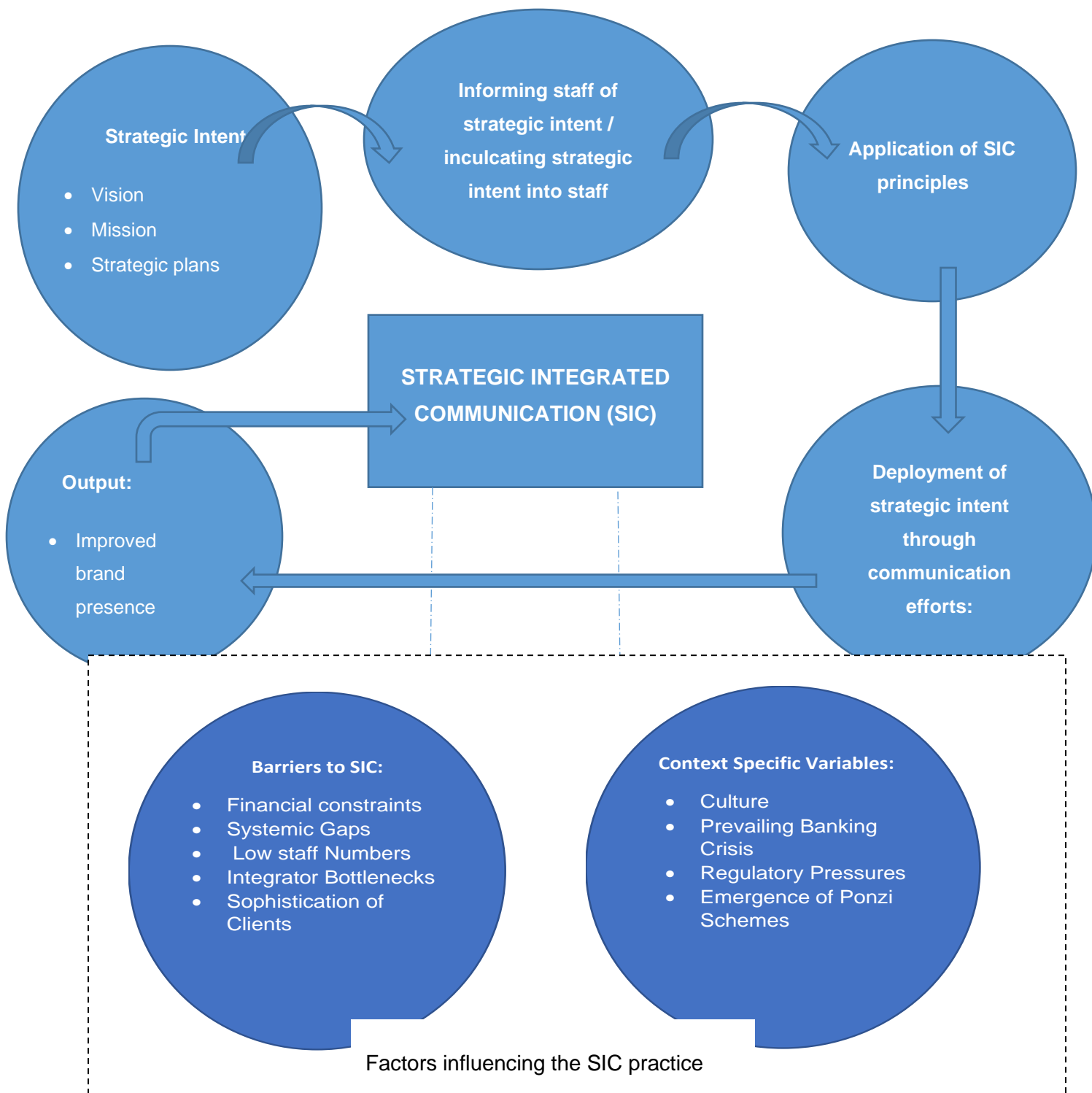


Figure 7.1: A revised process model of strategically integrated communication practice in banks operating in Ghana

7.4 The structure of the revised model

The main aim of this study was to explore perceptions of SIC practice from the perspective of three banks in Accra, Ghana and then develop a strategic IC model from banks' engagement with stakeholders. From a careful literature review to collecting data from bank officials and clients, this aim was achieved. The 'seven-element process model' as discussed in the earlier sections incorporated elements from the foundational models. This was achieved by; first, it considered six foundational models for the application and evaluation of IC in organisations. Second, it considered newer versions of these models of applying SIC.

Some elements considered were integration drivers (Hunter, 1997); planned actions and stakeholder engagement (Barker and Angelopulo, 2013); relationship management (Niemann, 2005); single integrator (Ehlers, 2002); strategy (Duncan & Moriarty, 1997), and IC in the post-2000 business era (Niemann-Struweg, 2013). The revised model comprises two boxes and seven circles. The box which is labelled SIC is in the middle of the model with seven elements feeding it as indicated by a straight line.

The first of the elements in the process is the "strategic intent" of the banks which implies what their goals and objectives are for communicating for success. This feeds into the second element which involves informing staff about the strategic intentions of the bank to keep them abreast with bank goals. This also dovetails into the third of the elements which is the application of SIC principles in meeting organisational goals. The fourth element is the deployment of the strategic intent through effective communication efforts by the banks. The last of the elements feeding this process is the output of SIC. All together these elements form the basis for SIC implementation in the various banks.

The above-mentioned elements were linked to each other and finally to the main SIC concept by an arrow which indicates a direct link and influence on the practice. These last two elements are seen placed in a broken-lined box and are linked to the main concept with dashes. The dashes explain that these two elements may influence the practice of

the main idea of SIC depending on some factors unique to the bank or organisation. These factors may vary from bank to bank, from organisation to organisation and country to country. The broken-lined box is also to suggest a fluidity of the elements within. These context-specific variables and boundary factors are likely to change from bank to bank or organisation to organisation. Some banks had finances as a barrier to SIC implementation whilst others did not have that as a challenge. Some banks also had great support from the management board whilst another bank struggled to obtain the buy-in of management about the budget allocation for SIC practice. Each bank had varied factors influencing its practice of SIC.

7.5 Discussion of the revised model

In arriving at the specific elements that constituted the revised model, the perceptions of bank officials about how SIC is implemented was considered. Others included internal communication efforts, corporate communication efforts, brand communication, branding strategies, stakeholder engagement and relationship-building. The perception of bank clients regarding communication efforts, brand appeal, brand loyalty, and brand trust were also considered. These two major areas were married to arrive at this element.

The revised model implies three ideas. First, that it is by now generally accepted that banks will apply principles of SIC to achieve synergy, consistency, and harmony in their interaction with all stakeholders. A popular explanation is that the banks find themselves within a developing economy and in a competitive industry. There is a clamour for the same customer base. Banks, therefore, must employ strategies to communicate effectively, stay relevant, and have a stable brand to attract customers.

Second, there are notable differences in how each bank practised SIC, particularly, concerning executing communication activities to achieve communication goals. It is interesting to note that, these differences lie in the element of culture (how each bank handle their interactivity tactics with stakeholders), management style and support or lack thereof for the SIC practice. Third, each bank goal or aim directly affects strategic

intentions. This indicates the premium placed on strategic plans at each bank. These strategic intents create the notion that the practice of SIC is not aimlessly executed but is executed within a frame of planned actions and unity of thought. This is important when investigating the need for strategic plans in business organisations.

7.6 Summary

This chapter discusses the SIC revised model practice as it pertained in the banks surveyed and as perceived by bank clients. The process model, interfaces with the relevance of SIC in organisations but specifically in banks. The model comprises seven components peculiar to each bank. The components as established in the model were the need for the banks to work with strategic intent and find tactics of informing staff about these intentions. There was also the need to engage external publics to build mutually beneficial relationships with them. The last two elements the model sought to explain were the limitations to the practice of SIC and the context-specific variables which influenced the practice.

Amongst the barriers were low staff numbers, financial constraints, and bottlenecks to the practice. Regarding the context-specific variables, culture and regulatory pressures were influential to the practice of SIC. This revised model takes its root from how the three banks in Accra, Ghana communicate. They conduct this in line with communication and how their communication efforts are perceived by bank officials and bank clients as they attempted to integrate their communication energies in an effective and resource-efficient manner. The next chapter presents a discussion of the research findings.

CHAPTER 8: DISCUSSION

8.1 Introduction

This chapter represents an aggregation of the findings of the research undertaken, the theories and models of SIC, and the literature reviewed (as discussed in chapters 2, 3, and 4). The chapter discusses what the research established vis a vis pertinent literature and theory. This study aimed to undertake a disciplinary study to develop a process model to offer a framework that allows companies to enhance their communication in these means:

- Ensure the brand is promoted through effective brand marketing and communication
- Influence stakeholders to consume the brand by employing stakeholder engagement strategies
- Establish and encourage brand trust and loyalty through relationship-building mechanisms
- Encourage brand management tactics to ensure profitability and brand sustainability
- Provide banks with a sense of strategy for client satisfaction and loyalty.

8.2 Discussion of results

Several reports have shown that integration interfaces with consistency, harmony, and synergy, and organisations are fast seeing the need to integrate all communication activities (Angelopulo & Barker, 2002). In the literature review, the SIC elements are an amalgamation of all communication in alignment with the brand multimedia approach. The characteristics of SIC have an internal and external focus in stakeholder-centred approach linked to two-way communication (Barker, 2013) which is one of the theoretical foundations of this research. Prior studies have noted the importance of integration as an added value of coordinating communication content that is greater than the sum of individual communication parts (Kliatchko, 2008:154; Stammerjohan, et al. 2005:55; Moriarty, 1996). Moriarty (1996), in Smith (2009) has suggested that message influence

is created when connections formed in a receiver's mind produce interrelations of other messages. Little was established in the literature on the question of the level of integration specifically within the three selected banks operating in Accra, Ghana. This is in the wake of the financial unrest and supervisory pressures these banks encounter and sophisticated stakeholders the banks must deal with regarding their respective communication efforts. This research sought to answer six main research questions. These research questions supported questioning for the bank officials and bank clients.

RQ. 1: What is the degree of integration in the communication efforts of three selected banks?

The present study determined the level of integration in the communication efforts of the three banks sampled. The findings suggest that the SIC practice at the banks is conducted by employing the division of labour technique. This creates the integration desires with the heads of department. It notes that the departments' houses divisions, such as events and sponsorship, advertising, social media, and marketing research and "all these units work together as one to push the brand." This is because managing the brand on the word of the bank officials seemed to be an enormous task therefore, collaborating with other units to manage bits and pieces seemed to be the best. Though various units were executing distinct functions within the banks, they all worked together as a group within the department to achieve set goals.

This is the estimation of Smith (2012a), affords managers cross-functional experience by serving as interdepartmental liaisons as they need to be much more collaborative, synergistic and know what is going on in the units and the bank as an entity. Inter-department liaisons, in line with Smith's (2012a) idea, indicates that expediting critical linkages amongst communication functions helps to ensure synergy and consistency. The findings suggest that the three selected banks operating in Accra, Ghana could integrate their communication efforts to a substantial extent with bank officials noting these excerpts: "What we do here includes PR, advertising and marketing, all in one."; "It is an amalgamated department that combines all three arms" and "There is a centralised

approval system in place to ensure that messages from various departments are integrated". Similarities were established in the three banks sampled in the areas of consistency in communication, unity of activity and interdepartmental coordination and cohesion.

All three banks worked towards communicating reliably to build trust with stakeholders. Whereas all three banks had diverse units working for improving the bank, there was the need to streamline communication through the needed gatekeeping tactics to foster unity of activities. All forms of bank activities undertaken by these banks were to be coordinated with the mission, vision, goals, objectives, and the general bank focus. In analysing the mission statements of the three banks, the results indicated that the bank's mission statements were in tune with the vision and plan strategies. These would lead to the planned communication activities of these banks as established in the annual reports.

This interfaces with a level of integration in the general coordination of activities and plans for the banks. The mission statement fed the objectives and aim of the banks. Failure or the bank's inability to do these would prove fatal for the banks' brand and services to their stakeholders. The banks' inability to integrate their communication efforts in totality will be discussed further whilst answering the research question 4 (RQ. 4).

This finding supports previous observations by Angelopulo and Barker, (2004) who contend that business-minded organisations will practice a form of IC. Consistent with the literature, this research established that the three banks sampled for this research all had various goals and objectives, which drove their integration of communication. There is a difference in the integration levels at each bank. Amongst the three banks, Bank B had the most elaborate integration system. This finding became apparent when these criteria were applied:

- Number of years of practice
- Budget allocation
- Management buy-in

- Management understanding of integration
- The diverse activities for integration
- Staff appreciation of integration processes

The difference in the appreciation of integration may be attributable to the fact that Bank B is the oldest of the three. The study believes that it is well justified to opine that over the years Bank B may have tried and tested many avenues of integrating communication and may establish the most comfortable spot to pitch its integration tent. These results reflect those of Angelopulo (2013) who also established that consistency in messages forms part of the components of SIC and is aligned with the brand and relationship-building.

These results corroborate the findings of the previous works in SIC by Angelopulo (2013) and Smith (2012b), where the three banks ensured consistency in messaging to create and sustain relationships with stakeholders. This finding broadly supports the work of other studies (Wondwesen & Kitchen 2017; Kursunluoglu 2011; Angelopulo 2013; Barker 2013; Aaker 2008; Schultz 2005; Niemann 2005; Kliatchko 2005; Duncan 2001; Duncan & Moriarty 1997; Moriarty 1996) in this area of linking consistency in communication with a positive brand outlook.

Contrary to what Hallahan (2007) proposed a significant feature of excellent communication because PR should operate as a single department, separate from marketing, this study established otherwise. All three banks had a PR officer working as a unit within marketing, advertising, and general branding. The departments were known as the Brand Marketing Department, Marketing Communication Department and Brand Communication Department as established in Bank A, Bank B and Bank C, respectively.

it can be concluded that the three banks sampled are on the set path to achieving all that integration offers their businesses. This regards the ideas of Smith (2012a), Hallahan (2007) and Grunig; Grunig and Dozier (2002), supporting the integration of communication efforts in organisations. When comparing the study results of the

integration of communication efforts to studies already reviewed in earlier chapters, scholars such as Angelopulo and Barker (2005) and Barker (2013), present comparable results on the practice of SIC. The research results also corroborate the ideas of Massie and Anderson (2003:223) who suggested that alignment and consistency is a measure of integration. This attempts to support the achievement of the organisation's mission and to avert the growth of a disjointed brand of this organisation.

This was established in this research, where the need for integration by the banks was for a stable brand look, effective communication and a hint of brand recognition and relevance. From the analysis of the missions of the banks coordinated all activities to achieve the keywords outlined in their mission statements. These keywords included "safe", "customer experience", "people-centred", and "prompt service". The rest were "professionalism", "preferred bank", "skilled personnel" and "stakeholder focus". These were also indicated by bank officials as a means of achieving brand patronage by stakeholders.

RQ. 2: What strategies are employed to achieve communication goals within the three banks?

Regarding this research question, it was established that strategies in achieving communication goals concerning integrating bank communication were vital to bank survival. From the main findings in the previous chapter, it indicated that the three banks sampled did see the need to strategise to integrate their communication efforts as part of their communication objectives.

The research espouses the need to achieve communication goals by integrating all communications and to improve on this integration in businesses by planning. To ensure the achievement of the communication objective of integrating all communication efforts at the three sampled banks, the research established three main strategies the banks employed: the constant practice of integration, reputation management, branding, employing the element of feedback and creating an arena of focus for the practice.

The constant practice of SIC was at the core of the three banks involved in this study, where the banks saw the need to integrate all arms of communication, concerning messages, channels, and stakeholders (both internal and external). To improve upon integration of communication, the banks ensured integration occurred repeatedly in bank activities. The bank activities included stakeholder engagements, which they did through numerous fora using relationship officers and customer service officers at various branches.

The study confirmed the findings of Niemann-Struweg (2013) and Duncan and Moriarty (1998:18) about the importance of stakeholders in integrating communication when he indicated that “Stakeholders are the foundation for integration because they are already integrating content as they self-select and identify themselves as being interested in a brand”. Gronstedt (2000, 1996) has also reasoned for a comprehensive stakeholder orientation because an employee may also be a consumer, and a consumer an opinion leader. In this scheme, IC attempts to fulfil the needs of a merging stakeholder base (Kitchen et al. 2004; Schultz, 2007).

Reputation management was another activity the banks used for improving integration. Reputation management involved delivering services to stakeholders as promised, obeying regulatory guidelines, quality assurance activities and strategic selection of media platforms. After analysing the bank’s annual reports there seemed to be a conscious effort from the three banks sampled to ensure compliance to all rules, regulations, principles, and guidelines set by the Bank of Ghana. The annual report recorded a level of careful interaction with the Bank of Ghana in line with the core bank activities. Supporting extracts include “... [to ensure all the minimum regulatory requirements are met] ...” and “...we are [guided by instructions] issued by our regulators in attaining the bank’s corporate mission” and “...we [comply with all constitutional], legal, regulatory requirements”.

These extracts suggest an awareness of each bank about the role of the regulator in the success of their activities and its effect on bank reputation and image. The banks,

therefore, recorded these efforts and attempts to operate within a legal and regulated environment to gain a firm reputation within the banking industry. The results to a similar conclusion by Kliatchko (2008) and Stammerjohan et al. (2005) who conclude that integration takes account of all access points between a company, publics and the strategic selection of stakeholder engagements for preferred effect.

Another technique of improving integration at the three banks studied was brand health check. This involved perception surveys to assess brand warmth and affinity to discover lapses and areas of improvement. The results of the study present evidence for this as stated by Kliatchko (2008) that brand identity materials, such as logos and other materials for synergy, were a priority of IC research since 2000. The feedback was also sought from stakeholders to determine the hitches or glitches for enhancement. Similarly, feedback offered the banks knowledge in areas of amendment where the brand improvement activities were concerned concerning what the bank is doing right or wrong as per their stakeholders. Banks had various systems of soliciting feedback from their stakeholders.

Feedback was also received by engaging the bank's strategic review processes. These reviews emerged at specific times as prescribed by each bank. This supports Daft and Lengel's (1986) observe regarding the potency of the immediacy of feedback. For them, communication is considered complete when the feedback is provided, and receiving feedback is also perceived as the message having been received correctly. Feedback ensures that a transmission mistake can be corrected instantly. The immediacy of feedback in a medium refers to the ability of the medium to allow users to quickly respond to the communication received. The medium should be able to support two-way communication. These feedback avenues are brand contact points for stakeholders (Niemann-Struweg, 2013). These brand contact points enforce bank-stakeholder relationships as they create opportunities for exposure to bank brand messages. The banks, therefore, created a pool that supported dialogic engagements between the bank and its stakeholders.

They also engaged strategic devices to achieve this goal. These strategic devices also aid in ensuring coherent and effective communication with all publics. Coincidentally, the analysed annual reports recorded some communication activities the banks engaged in as a form of stakeholder management. These communication efforts as chronicled in the annual report established support in selected keywords in the mission statements. The banks provided evidence of these public focused keywords, such as “stakeholder focus”, “customer-centred” and “client-centric” in the annual reports where interactions with main stakeholders were recorded. The banks recorded effective communication with staff, the regulator and customers evidenced by these extracts; “...communicating and [ensuring] working relations with all other [stakeholders]...” [keywords altered, and some words omitted to ensure anonymity] and “... [all employees have received information about the bank’s code of conduct]” [keywords altered, and some words omitted to ensure anonymity].

Bank B reviewed its integration processes every year to determine their effectiveness. Bank A reviewed its integration process and practice every quarter whilst Bank C reviewed the practice biannually. A possible explanation for this might be that each bank has a level of comfort and ease with which the practice of SIC is met. Another probable explanation for this is that Bank B, which is the oldest bank amongst the three and was practising the concept for a longer period is well versed in the practice and processes of SIC. The youngest bank which is Bank A reviews its practice in a shorter time compared to the two banks. This may raise a few concerns about how conversant each bank is with the process.

The continuous focus and application of planned strategic devices within a communication strategy was another strategy the banks used in improving their integration. Like Argenti’s (2003) thoughts about communication strategy, all three banks had a communication strategy to fall back on when the need arose. Argenti (2003) sees communication strategy as an important connection between organisational strategies (business management) and the communication function. Supporting this assertion is the Ghana banking survey’s (2017) report which noted that the complexity and dynamism of

the banking industry require a sound communication plan that always guarantees effective communication. The report advises that the banks have a communication strategy that will ensure alignment amongst the stakeholders, to achieve effective communication.

Narh (2017) also confirms this with the observation that effective bank communication requires a consciously designed strategy in line with their core mandates. For the three banks, having a communication strategy within the main banks' strategy and working with it helps with achieving business goals through communication. This was also established when the annual reports of the banks were analysed. The strategy was vital to bank business and achievement of bank goals.

This submission established support from the extracts from the annual reports; “Determine the bank’s [performance] and [...] risk management strategy...” [keyword altered, and some word omitted to ensure anonymity] and “...with the strategy of [enabling people] through [diverse activities]...” [keyword altered, and some word omitted to ensure anonymity] and “Over the past decade, our strategy to balance our...” [keyword altered, and some word omitted to ensure anonymity].

The banks also ensured that they were providing the required products and services to stakeholders and communicating around the clock, as this interfaces with the brand promise. The banks also ensured that bank events were well-coordinated and patronised in line with focusing on the continuous practice of SIC. This finding is supported by Smith (2012c) who contends that although often, communication departments oversee event management, it is commonplace to find advertising playing an equal role in the success of those events. These strategic plans earlier discussed in the findings chapter includes a communications plan and a business plan for a period.

These strategic plans keep the bank in line and allow it to have a clear sense of direction. These plans have timelines for some ideas, activities, and strategies to be achieved, which enable the bank to work within the financial times and seasons of the country.

Because of this, Caywood (1997), Duncan and Moriarty (1998), Ehlers (2002), Niemann (2002; 2005) adopt the stance that organisations and, banks, can integrate communication. This they can do by first being aware of the changing trends in business today and drawing up strategic plans to stay competitively relevant.

RQ. 3: What are the barriers to integration in banks operating in Ghana?

Another primary objective of the study was to identify the blocks to the practice and achievement of integration in the communication efforts of the banks under investigation. The barriers to integration within the three selected banks in Accra, Ghana sampled included factors, such as low staff numbers, integrator bottlenecks, systemic gaps, the sophistication of clients and financial constraints. These barriers were seen across each bank. These barriers are context-specific to three banks in Accra, Ghana. The present study confirms the findings of Zahay, et al. (2004) who contend that barriers to integration include sharing of customer-level data between functional areas and decision-makers. The barrier of systemic divergences falls within the functional area that Zahay et al. (2004) speak of. The bank officials articulate that some information provided by a unit to help with an activity or process is sometimes inaccurate or provided late. This takes a toll on the integration of communication processes.

Integrator blockages was another barrier chronicled in the findings chapter. Contrary to the expectations of Niemann (2005) that IC must be determined from the top of the organisation, for Banks A and C, integrator bottlenecks were board members/top management who circled the need to budget for the practice of integration of communication efforts.

This was because these top managers had not yet realised the tangible results of the integration of communication in the banks. At Bank A the board of directors must sanction a communication activity before it can be rolled out which decreases the potency of integration at every point due to delays. These systemic divergences are because of

those in decision-making positions who sometimes do not see the need for integration because it is not their field of expertise.

This finding was unexpected and suggests that a means of providing tangible results for integration must be established to help practitioners of SIC. Bank officials supported this with this, "There is little appreciation for the value that PR plays because results are not tangible". This necessitates that the management team be encouraged to see the importance of focusing on relationships rather than focusing on transactions: also, they must realise that stakeholders overlap and therefore their management must be integrated. (Duncan and Moriarty, 1997). Bank B differed. For them, the board was in full support and provided an adequate budget for integration.

Another promising finding was that the banks had to integrate various "odd" communication channels to aid in reaching less sophisticated clients having low levels of literacy and a low appreciation of most communication vehicles and highly sophisticated clients. Bank officials note that: "For our not so literate customers we detail relationship managers for them" and for the sophisticated customers, "we employ not so conventional communication channels, such as cash machine screens and human billboards, to send across messages". Daft and Lengel (1986) in their theory of media richness proposed that to communicate effectively one must know the capacity of the receiver. This is to include personal focus. For Daft and Lengel (1986) every medium has various levels of personal focus, especially when a medium incorporates more personal emotions and emotions, the message gets conveyed fully in better terms.

The banks had to determine which stakeholders to communicate with face-to-face and video conferencing and which stakeholders to communicate with through e-mail or text. For the three banks, face-to-face communication was mostly chosen with the regulator and clients who visit the bank branches. Most clients received e-mails, text messages and phone calls as communication methods. There are several explanations for this result. An explanation for these results may be the lack of finances, time, and staff numbers. There may be also the argument of technology now available to all banks.

This is explained in the work of Niemann (2005), who indicates that developing information technology changed the encounter of organisational communication with various stakeholders. This includes all communication technology devices which individuals and organisations possess to speed up and simplify all communication. Stakeholder integration is enhanced by technology as communication practitioners capitalise on them to facilitate their engagement with stakeholders (Smith 2012). For Melewar et al. (2016) technology makes integration possible.

Another barrier to integration was financial constraints. Integration of communication efforts entails a lot and organisations must budget for this. For the three banks, the practice of SIC was controlled by the money provided the unit in charge of integration. Activities to achieve integration include brand communication, brand marketing, advertising, PR, amongst others. These findings support integration being an expensive process and its practice within the walls of communication must be adequately budgeted for. The practice of SIC is not influenced by the willingness of banks to do so but having the financial support to engage in all activities which help with the achievement of integration goals.

This may be the reason the research established bank officials equating the practice and success of integration to management decisions about funding. This finding is corroborated by Tsikirayi et al. (2012), who assert that budgetary restrictions and an inadequate quality product are barriers in planning and implementing communication activities. Eagle and Kitchen (2000) further categorise barriers to communication integration goals into four groups. They include barriers concerning control, resources, cultural, and flexibility concerns.

This is directly linked to the thoughts of Niemann (2005) who posit that the most common barrier to integration in communication in many organisations is restricted budget. The findings, however, did not find Percy's (1997) barrier to implement IC, which was "a short-term planning focus". The banks had a long-term planning focus on integration. Thus, the problems associated with a "short-term planning focus" per Schultz (1993b) which is the

weakening of an organisation's ability to build a loyal customer base may not necessarily be an issue for the banks.

RQ 4: What context-specific variables influence the practice of strategic integrated communication?

The research findings discovered that a few context variables played main roles in how each bank practised SIC. These variables included culture, prevailing banking crisis, regulatory pressures, and the emergence of Ponzi schemes. From the results, the culture at each bank influenced how integration was done. Culture is a mix of values and behaviours. The research established that it became increasingly clear that each bank had a culture within which bank activities were performed.

Such an observation conceptualises bank culture as the values, behaviours, and bank practices evident in the organisation (Schein, 2010). Scholars, such as van den Berg and Wilderom (2004) and Giorgi, Lockwood, and Glynn (2015) state the banks show that the regime of values, behaviours and practices within the organisation may be integrated, differentiated, or fragmented, but are still culture (Lumby, 2012; Prajogo & McDermott, 2011).

For the three banks sampled, there were diverse values for each bank. These included becoming the best brand, achieving set goals, and honouring brand promises to clients. Others were remaining relevant in a shaky financial sector, raking in more clients, and maintaining consistency of brand as known by stakeholders. These values are the main drivers for the practice of integration because the banks hold these values dear. These values are important to the banks and therefore they strive to engage in activities that promote and maintain these values.

Behaviours of bank officials and specifically the single integrators were because of the consciousness of bank values specifically concerning the brand. This was because of the inculcation of strategic plans into the minds of staff by informing them. Behaviours of bank officials were culminating into the practice of integration where communication came to

play. In line with previous studies, the practice of integration must be conducted in a unified manner to achieve the best results (Ehlers, 2002).

Activities that reach the practice of integration included brand appeal activities, marketing communication and communication, and brand health checks. This relates closely with submissions from Christensen, Morsing and Cheney (2008). they noted that integration of communication is the alignment of all an organisation's messages. This includes those created by the procedures and behaviours of the organisation and its people, to communicate clearly, consistently and with continuity within and across formal organisational boundaries.

This unity of activities fed into how bank officials expected to integrate communication on all fronts. These results tie in with the works of Gronstedt (1996), who state that relationships are an outgrowth of successful integration. For him, the integrated use of the receiving, interactive, and transmitting devices will facilitate a dialogue in an ongoing communication process. The process builds lasting relationships between the bank and its stakeholders. As Niemann-Struweg and Grobler (2006) explain, all organisations must build real relationships with real stakeholders.

Referring to 'real' implies that relationships are not outbound, based on spin, rhetoric, and one-way communication. That being so, banks must coordinate skilfully all communication activities to create an atmosphere where the stakeholders feel like they are a part of the bank. Put more succinctly, "As communication is one of the first and foremost human linkages, it is no wonder that there are several studies that show that people with a prominent level of engagement and performance invariably have good relationships and more positive interactions with their managers and colleagues" (Pereira, Durao & Santos 2019: 5).

RQ. 5: What is the brand perception of these banks from the perspective of the market?

This study set out to assess the perception of the banks' brand from a client perspective and this is important to the general branding of the banks under study. Clients interviewed perceived their respective bank brands from services offered, nature of bank products, customer service (the human face of the bank) and their general idea of what the bank is to them. Bank A's clients were not as conscious of what the bank brand was. Clients were simply moving with hope in the brand because of the ties the bank has with the Government of Ghana.

Clients of Bank B saw the brand as a youthful, bubbly and an exciting one, and a brand which served its clients with great care and attention. Clients of Bank C perceived the brand as accessible and engaging. This included the placement of cash machines at vantage points, effective ATM services and the frequent flow of communication and information. Having open and frequent communication lines provided an avenue for clients to relate to the banks and this fed into their thoughts about the bank. This result demonstrated the thoughts of Brettschneider (2010) who saw the effective engagement of clients as a terrific opportunity for the banks to regain and strengthen their clients' trust.

This is achieved when banks communicate in a readily understandable and transparent manner as approved by the client. Huang (2007) supports this assertion, in his study of effective bank communication. He discovered that in striving to achieve their communication goals in a complex and uncertain world, banks should say and do what they can. This is to promote a general understanding of the fundamental nature and various aspects of their policymaking process and by extension information about bank products and services.

In discussing the stability of the bank brand from the lenses of clients, Bank A's clients hoped that the brand would not collapse. Clients of Bank B were most confident amongst the clients interviewed. They believed that the bank's brand would remain in Ghana's

banking industry for a long time. Majority of the clients of Bank C were convinced of the stability of the bank's brand with just a few clients having contingency plans with their investments. These set perceptions may be attributed to the weak faith most Ghanaians have in the banking sector following the closure of up to ten banks in the past two years. This may be why it was established from the annual report analysis records of constant interaction with the regulator. As evidenced with this extract; "...and [complying] with regulatory and [legal] requirements." [keywords altered, and some word omitted to ensure anonymity].

This suggests the need for each bank to look critically at improving on the services of relationship managers to assure clients of constant compliance with regulatory instructions. These relationship officers will inform clients about the state of the bank in the regulator's books. This is supported by Duncan's (2016) study who noted that relationship managers were employed by the two banks studied to engage in relationship-building. The managers usually in contact with these clients will know their concerns, fears and needs and find the best modes to meet them. In fulfilling the unfulfilled needs of these clients, they build a sense of affinity to the bank brand which feeds into their perception of the brand as engaging, distant or similar.

Here bank officials opine that: "We also use relationship managers and mobile bankers to get messages across to various categories of clients". An extract from the annual report also notes that "...we train our officers to [teach and motivate] customers to use the bank's [modernised networks] ...". This result implies that by observing stakeholder dynamics these banks established a level of engagement of these clients to safeguard hope and trust in the banks' brands. The finding also reveals a level of relationship-building between the bank and the clients where accessing bank information is concerned. The annual reports analysed note the importance of these relationships as recorded in this way: "...as we [nurture] good relationship with [customers]..."

RQ. 6: How are brand perceptions formulated from the camp of clients?

The next research question in this study sought to determine how bank clients form their perceptions of the bank brand. One interesting finding was that brand perceptions were formed from bank experiences. This was concerning how satisfied clients were with the bank services, and how content they were with bank products. The other factors were how effective they perceived bank communication and how pleased they were with the customer care provided. Based on these four factors clients formed their thoughts and opinions about these banks.

The current study established that for the clients of Bank B, loan services and investment packages were the most sought-after services and products. Most clients were happy with online application services whilst others had issues with the same. Experiences of bank branches differed from person to person as bank officials dealt with customers on a “whom you know” level. This created a mixed feeling where customer care was raised. For these client’s, tellers and security personnel will smile and serve familiar customers faster and better than they would customers with whom they were not familiar.

Regarding brand stability and brand appeal, most clients of Bank B were happy with the brand and trusted wholeheartedly in its service offering. Although there was some banking crisis raving through the nation, most clients were convinced that Bank B’s brand was strong enough to waver through the storms. Most of the clients indicated that they would remain loyal to the bank till death. Their perception of the bank brand is seen in the banks’ ability to advertise on specific platforms. These platforms seem respected by many and this fed into the comfort that clients felt with their investments being managed by the bank.

Clients of Bank A were also happy with bank services just as above. Most of Bank A’s customers did not have a choice with the bank selection. Having been with the bank for several years clients became comfortable with bank activities and hope that the bank will stay atop. The most interesting finding was that clients of Bank A were not interested in

customer care concerns or interest rates; they were more concerned with how stable the bank was. This was regarding how strong the bank brand was in the banking sector. The clients were also interested in bank communication of service downtime, activity on bank accounts and issues with the regulator if any. For the clients, once these concerns were met, their idea of the bank brand remains positive.

The clients also noted that scattered branches made money transactions easier. Some clients preferred specific branches to others. The reasons provided included proximity, quality of service and service turnaround time. Another important finding was that most of Bank C's clients were also enthused with the bank's digital applications, bank communication and trust in the safety of their funds. In the era of bank collapse due to stringent measures implemented by the regulator, clients are now vigilant with their funds. This finding follows that of Brettschneider (2010) who emphasises the importance of banks to meet the needs of clients. Thusly, when clients' needs are met it creates an opportunity for the banks to regain and strengthen their clients' trust.

One unanticipated finding was that most clients were more concerned about the safety of their funds compared to how they are treated at the banking hall. This is because many studies on customer service rated customer care as the main driver of client satisfaction (Christensen, Cook & Hall, 2006; Yarimoglu, 2011). Some had no problem with tellers and security men not smiling as far as their investments were safe in the bank's vault. They were also unperturbed since the banks' digital platforms worked effectively. Therefore, there was a high probability that one may not need to visit the branch physically to transact a form of business, except in exceptional cases of depositing checks, et cetera.

The results demonstrate four things. First, bank clients will hold an opinion of a specific service, which may differ from the opinion they hold of the bank in general. Second, a client may perceive the bank brand diversely from a bank branch. Third, a client's idea of how satisfied he or she is will feed into his or her choice of staying with the bank. The fourth the clients' level of satisfaction will inform whether he or she will refer or recommend the bank to another person. The research results established clear support for the work

of Coombs (2011), who indicates that when a bank can identify and correct problems through effective communication, customer retention can be managed and improved.

The results are also in sync with Holt's (2011) study where he discovered that in 2011, banks lost an average of 20% of their customers due to lack of communication. A study by the Harvard Business Review in that same year also established that by increasing customer retention by just 5% through effective communication, a bank can increase profitability by 100%. This speaks volumes where bank communication is concerned. The findings also find support in Tandoh and Aubin-Barnes' (2019), who noted that bank clients were satisfied with bank services enough to speak publicly about the service quality and the satisfactory delivery of services.

RQ. 7: What are clients' attitudes towards the bank brands?

Attitudes refer to a settled style of thinking or feeling about something or a position of a person indicating a stance. Kursunluoglu (2011) emphasises two types of loyalty: attitudinal loyalty and behavioural loyalty. Attitudinal loyalty will positively influence cross-buy and/or relationship breadth (Bolton, Lemon & Verhoef 2004). This variable reflects customers' behavioural intentions to "rebuy" or "re-patronise" the firms' products and services, based on their beliefs of service superiority and favourable attitudes towards the organisation (Kursunluoglu, 2011). The most obvious finding to emerge from the analysis was that clients' emotions and position about the banks' brand also differed from bank to bank and client to client. The levels of attitudes and the nature of attitudes were also not equal. The analysis of findings established evidence for positive, negative, neutral, and similar attitudes amongst the clients interviewed. By comparing the results from clients, the study hoped to determine what the attitudes of the clients were towards the banks and their brands.

The findings cast a new light on how these attitudes influence client behaviour towards the banks and their brand. Questions arise about how clients acted towards bank officials, how they behaved in banking halls or how receptive they were when they received

communication from and about the bank. There was also the matter of how content, discontent or similar they were with the banks' brands. All these reach the position of clients about their banks. The attitudes of clients from the findings encompassed indifference. For the clients, all the assurance needed from their respective bank was the safety and management of monies entrusted into their care. Whether the bank had an "appealing" brand, or a "relatable" brand was trivial to their livelihoods as clients.

This goes to support Duncan's (2001) assertion that organisations need to create and nourish relationships with clients rather than just making transactions, which builds trust between both entities. This finding also builds on Ehlers (2002) claim that organisations must get to know their customers and use that information in their communication with them, which enhances credibility. Assuring clients of the safety of their investments is effective and timely communication, promoting trust whilst fostering brand credibility. No differences were established in the attitudes of clients from the three banks sampled.

The findings bring to the fore three main factors that affected the attitudes of clients. These were first, what was seen, second what was heard and third what was experienced. What was seen relates to bank identity. This included the branch location, cash machine location, how the branch premises looked and felt, and the nature of bank officials (tellers, security men, et cetera). Others were flyer designs, bank colours, bank logos, how bank officials looked, et cetera. The rest was how illuminated their branches were and how easily accessible the bank branches were. Second, what people said about the bank, its services and products all fed into the attitude the clients had towards the banks. How clients were treated at the branches by bank officials also played a part in the attitude they picked up towards the bank and its brand. The limitations of the study are discussed next.

8.3 Study limitations

This study, like every other research, had a few limitations. This section details the main challenges of this research. The limitations of the present study naturally included the

lack of access to participants and bank official's low enthusiasm to partake in the research. The reason for this, as explained by some participants, was research fatigue by the banks as many students flood their offices to collect information for various areas of research. Access to officials who wielded the power to authorise the research was a significant challenge for the researcher. Several e-mails, calls and personal visits had to be made to the head offices of these banks before receiving authorisation to conduct the research.

Regarding the limitations of the research strategy used, it could be reasoned from the angle of the demerits of the qualitative approach. First, the qualitative approach does not lend itself to generalisation to a larger population, therefore, the evidence of SIC practice cannot be generalised to all banks in Ghana and the world. Again, since the qualitative approach relies on participants' observation of a phenomenon, there may arise biases in submissions where interview questions were asked.

Another limitation of this study was the scare of the global pandemic caused by the novel coronavirus, COVID-19. This limitation was apparent in how data was collected. Some interviews were face-to-face whilst others were telephone interviews. The telephone interviews did not afford the researcher the chance to observe facial expressions of ease or discomfort of questions asked. The pandemic also altered most of the interview dates and interview duration as officials were in a haste to answer one interview question and move on to the next. This may have affected the depth of the answers provided. Participants may provide more in-depth responses where they felt comfortable in their own space without the fear of contracting the coronavirus.

8.4 Summary

This chapter provides discussion points for the findings chronicled in the previous chapter. The chapter began with a discussion of the main findings concerning the literature reviewed and theories of support for the study. It discussed the research questions the research sought to answer. The chapter observes the limitations of the study. The next

chapter concludes the research. It summarises the entire work and provides an avenue for recommendations and permutations for future research and the areas the research may hover around. The discussion of the findings was concerning how the banks ensured the brand was promoted through effective brand marketing and communication and what stakeholder's engagement strategies were employed to influence the consumption of the brand. Discussions circled how the banks established and encouraged brand trust and loyalty through relationship-building mechanisms and what brand management tactics were employed to ensure profitability and brand sustainability. Finally, the chapter concerning reviewed works analysed strategies for client satisfaction and loyalty as an output of strategically integrating communication efforts.

CHAPTER 9: CONCLUSION

9.1 Introduction

This chapter concludes the main study. It reiterates the main goal of the research, outlines the main findings, and summarises these findings. The chapter also observes implications for the practice of SIC and future research areas. This chapter sets the tone for offering a general understanding of the need for this research. Barker (2013:3) notes that “the focus of SIC is on the strategic intent of the organisation to enhance strategically, IC and knowledge management of information through creative media strategies and environmental scanning”.

All of this should be based on trust, loyalty, integrity, and credibility, to maintain valuable long-term stakeholder relationships”. For example, scholars, such as Melewar et al. (2016); Barker and Angelopulo (2013); Smith (2012a; 2012b; 2012c); and Kitchen and Burgmann (2010), have all looked extensively into the SIC concept in its implementation in the South African marketplace. For this research, the practice was discussed concerning three specific banks situated in Accra, Ghana. A revised model was developed as a framework of the practice of SIC discussed in the previous chapter (Figure 7.1).

9.2 Research contribution

This research contributes to the literature by adding to knowledge in the learning process where SIC is concerned. Barker (2013) mentions the discussion of SIC was mostly conceptual and non-empirical and analysed existing perspectives to contribute to the debates on the concept. There has therefore been a call for future studies to extend this debate and implications thereof. This research contributes to this body of knowledge by engaging bank officials and bank clients about the practice of SIC within their various capacities to provide empirical data for the practice of SIC.

The research also contributed to the context of divergence Works by Angelopulo and Barker (2013); Christensen and Li (2011); Kitchen and Burgmann (2010); and Christensen et al. (2008) amongst others. They emphasised constructs and concepts that must be present for integration to occur outside sub-Saharan Africa. From this research, the elements, which constitute the process model considered the Ghanaian banking environment. A portion of the model developed interfaces with context-specific variables which influence the practice of SIC in Ghana.

There was also a theoretical study contribution by developing a process model for the practice of SIC after careful review of the literature and other models within the scope of integration. This study, based on earlier models, developed by Ehlers (2002), Hunter (1997), Duncan and Moriarty (1997); and Duncan and Caywood (1996;2005), to propose a relevant model for the practice and evaluation of IC within three selected banks in Accra, Ghana as Barker (2013) suggests the development of a model and to assess the arguments in practical settings to reinforce the interpretations and applications by scholars.

9.3 Strategically integrated communication practice in three selected banks in Accra, Ghana

The study was based on the notion that business organisations established the need to integrate communication in this era of sophisticated audiences. Integration of communication helps organisations to communicate so it provides a maximum communication influence. Stakeholders need to be informed and banks must communicate to meet this need, therefore the importance of integrating all communication efforts within the banks cannot be overemphasised. The current study was informed by some research questions and research objectives. There were the main objective and some sub-objectives that directed the course of the study.

The main aim of this study was to explore perceptions of SIC practice from the perspective of three banks in Accra, Ghana and from there to develop a revised model of SIC practice.

This provided some initial understanding of how IC functions in the Ghanaian banking sector. This was, however, achieved by answering a set of research questions, providing adequate grounds to conceptualise the model. Employing the qualitative approach, the researcher interviewed both bank officials and bank clients to understand their thoughts about the concept under scrutiny. The study investigated three banks operating in Ghana.

The research chronicles findings from the field by answering the research questions set out to guide the researcher on this voyage. The theoretical foundations for this study were the two-way symmetrical model of communication and the media richness theory. This research also achieved its aim by studying the models of SIC. These models were from Angelopulo and Barker (2013), Niemann-Struweg and Grobler (2007), Niemann (2006), Niemann-Struweg (2013), Mulder (2008) and foundational works of (Ehlers, 2002), Duncan and Moriarty (1997), Hunter (1997), Duncan and Caywood (1996); and Van Riel (1995).

The study through an extensive literature review distinguishes between IMC and SIC. Works of scholars, such as Niemann-Struweg (2013), Angelopulo and Barker (2013); and Christensen et al. (2008); provided evidence of this assertion. Integration is a vital component in corporate communication that represents organisations and increases credibility and transparency in communication as established in the literature (Grunig, 2006a; Kitchen, 2017; Kitchen & Li, 2005). IC applied with strategy led to the concept this research sought to explore.

From previous studies (Niemann-Struweg, 2013; Angelopulo & Barker, 2013; Johansen & Andersen, 2012; Smith 2012; Kliatchko 2008; Kerr et al. 2008; Schultz, 2007; and Stammerjohan et al. 2005), it was revealed that SIC as a concept was deliberated upon by many scholars concerning definitions, processes, and measurement. These studies were outside sub-Saharan Africa and of the tangents of countries with developing economies. The main aim of this study provided some thought to the practice of integration within the context of the Ghanaian banking sector, operating in a developing

economy. Many interesting notions were discovered from the need to integrate communication through to the activities that help with integration and finally the principles of the practice and the barriers to its implementation.

Finally, the study concluded that the practice of SIC as established within the three selected banks in Accra, Ghana under study was a germane part of bank activities for success. For the banks to “look”, “feel” and “sound” the same to all stakeholders, applying the principles of SIC was necessary. Harmonising communication to stakeholders, speaking with one voice, ensuring message consistency whilst creating avenues for feedback was vital to bank communication success. Altogether, the practice of SIC as discussed by bank officials were for the aforementioned reasons. Their inability to ensure SIC will mean a disjointed and fragmented “look”, “feel” and “voice” for the brand because of ineffective communication of information between the bank and its stakeholders.

9.4 Perception of bank brands from the camp of the market

From the camp of clients, brand loyalty and bank trust were built over time because of the experiences they had with the banks. Their experiences with bank products, brand promise, bank services and general customer care all helped to shape their perceptions about the bank and its brand. With these perceptions, the clients formed attitudes towards each bank brand. Most clients were not as concerned about the brand outlook as they were about their investments, which play a part in how the clients perceived the bank. The findings of the study also noted that clients will recommend the bank or not based on how they perceived the bank’s services and its human face. It was discovered that the strength or otherwise of a brand was an aggregation of factors. The factors included perception of bank products, services, and customer care.

General customer care was important to clients as that assured them of quality service. The consensus of clients was the need for banks to improve on teller efficiency and queue management. Prompt responses to all queries was a yardstick for measuring great customer care by clients. Although a few clients thought the bank’s physical services had

improved tremendously over the years, the attitudes of bank officials differed from branch to branch. They called for a standardised approach to customer care delivery across all branches and towards every type of client. Some clients identified improvements in the services of their banks relative to innovations in mobile/digital applications and services. They noted that access to their banks and accounts had improved due to introducing downloadable banking mobile applications.

The frequency of bank communication was also established to be important to clients. From the study, clients expected information, such as alerts about transactions, branch closure, and system failure or upgrades. These were critical building blocks to create and sustain mutually beneficial relationships with their banks. The satisfaction of clients was hinged on their ability to see bank transaction information. Others included the introduction of new products, services and banks' standing with the regulator (Bank of Ghana).

The study forged the understanding that brand stability from the perspective of the client is concerning whether the bank will collapse or not. Most of the clients were "hopeful" that their respective banks would not collapse. Security of investments and deposits was a major factor for clients of the banks studied. For many clients, the decision on whether to remain in business or not with their respective banks depended on the confidence in the stability, viability and the going concern of the bank. Stability of the bank brand referred to its tendency to withstand pressures from the regulator and clients were always considering this due to the prevailing circumstances at the time of this study, the collapse of banks in Ghana.

The bank brand is shaped from both within and without the walls of the bank. From within, the banks develop and manage the brand using diverse strategies and tactics within the bracket of communication management. These strategies and tactics are executed in a manner to realise set goals and objectives to meet bank strategic plans. From outside the bank's purview, the bank's brand is shaped by the client's perception of various interactions. These opinions include bank communication, bank services and attitudes of

bank officials. A bank that wishes to build its brand must look beyond the brand strategies the bank has to stakeholder relationships and engagement. Stakeholder engagement activities identified in this research include using relationship managers, customer rewards, and periodic fora.

9.5 The strategic integrated communication process model

The process model as developed by this study owes gratitude to earlier scholars, such as Niemann-Struweg (2013); Angelopulo and Barker (2013), Kitchen and Burgmann (2010), and to foundational scholars, such as (Van Riel 1995; Duncan & Caywood 1996; Hunter, 1997; Ehlers, 2002; Duncan & Moriarty 1997) who discussed IC models. The process model was arrived at after careful analysis of earlier models and data collected from the field of study. This research studied six IC models to enable it to present this process model. The model is to offer guidance for the practice of SIC in the three specific banks in Accra, Ghana. Some elements stated in the model were corroborated by literature, theory, and field data (Barker & Angelopulo, 2013; Niemann-Struweg 2013; Hunter, 1997; Niemann, 2005; Duncan & Moriarty 1997; Ehlers 2002).

The model brings to the fore various elements within the scope of the SIC practice. Most important it emphasises the variables, which can influence the practice of SIC. These were boundary and context-specific variables in Ghana and by extension countries in sub-Saharan Africa with developing economies. The model has seven parts all feeding the practice of SIC. Each part plays a role in the application and practice of the concept. The parts are strategic intent, informing staff of the strategic intent, application of SIC principles, deployment of strategic intent through communication efforts, the output of SIC, barriers and context.

In explaining the parts earlier on listed, the process model may be a starting point for banks who want to integrate their communication and appreciate the full benefits of SIC. The portion emphasising “strategic intent”, interfaces with the main purpose of SIC application at the banks. The study assumes the position that every bank was set up with

a purpose in mind. These banks have goals, aims and objectives to meet. That being so, despite what each bank's strategic objective was, the bank needed to realise this objective. Per the literature and findings, this was the main driver of the practice of SIC. The banks had strategic documents they were working with, which documented their plans for a period. This plan was a proposal to all activities within the bank of which communication was crucial.

Another part of the model examined how banks inculcated these strategic intentions in the staff first and then extending to the external world of publics. Whilst external publics are perceived as crucial to banks' success, internal publics also play a vital role. The realisation of the vision depends on the staff understanding and appreciation of these strategic intentions. Therefore, leaving out the staff and focusing solely on external stakeholders leaves the job half done. The banks involved the staff by drawing them into their objectives and strategic goals for survival. The bank staff were therefore roped into attaining SIC goals at all levels.

Application of the principles included the deployment strategies assisting with developing and maintaining brands and ensuring feedback lines are open. To develop and maintain the brand, banks devised brand appeal strategies to help sustain the brand. The bank also ensured the unity of activity in all bank attempts. Activities promoting brand marketing and communication were also employed. The banks also periodically employed brand health check tactics to ascertain how the bank brand was fairing on the market.

The output for SIC was an enforced bank brand presence through effective interactivity between the banks and stakeholders. The banks in applying SIC enjoyed continued stakeholder engagement, stakeholder management, brand stability, brand loyalty by clients, effective brand communication, amongst others. Due to this, in applying SIC the banks expected a set of results accruing to the bank and its operations. The limitations to the concept of integration stem from its barriers and context-specific variables, which may affect the practice and its output. These barriers as explained initially included financial constraints, bottlenecks, and information gaps. These hurdles presented a challenge to

the practice of SIC and the achievement of some integration goals. The context variables, however, influenced the practice.

These variables caused the banks to apply SIC principles from various angles to fit the current trends of the banking space. The variables discussed were the rise of Ponzi schemes, money “doubblers”, pressure from the regulator and sporadic bank closures. The banks had to work with these boundary variables to still engage and manage stakeholders, ensure brand stability, and keep clients interested in the brand. This process model as discussed earlier may serve as a guide to the effective practice of SIC in the three selected banks operational in Accra, Ghana. This model is important as it may aid the three banks investigated to better manage and integrate their communication efforts and functions in a budget-friendly manner. It may also assist these banks to effectively communicate with diverse stakeholders to create and maintain a positive brand outlook in the minds of the public.

9.6 Summary

From the findings of this study, the study concludes by arguing that the concept of SI of communication in banking circles in Ghana is ripe for further discussions. The three selected banks in Accra, Ghana have over the years seen the importance of SIC and are practising to date. Although modifications occur occasionally, the main goal of the practice still stands but differs from bank to bank. On this basis, the study concludes that communication and by extension an integration of communication in a strategic manner is needed for banks to enhance relationships with stakeholders.

The findings of this study can be understood as banks working towards a stable brand, will employ and integrate their communication efforts strategically to meet their aims and objectives. This may be considered a promising aspect of branding specifically within the confines of banks. This study contends that bank interactivity must be conducted most strategically and efficiently to achieve the best results, therefore the need for the practice of SIC. This suggests that communication relates to all bank activities. Informing both

internal and external publics is imperative if the bank is to maintain the brand appeal and survive in this era of competition. These excerpts from findings support these: “Our aim is to manage both internal and external relationships of the bank through communication” and “The need for internal and external communication cannot be overemphasised” as opined by bank officials.

This is the peculiar case of Ghana where there is a fright where banking services are concerned, it behoves on banks to communicate timeously and consistently to clients to allay fears of closure or loss of funds. The present findings confirm that the best approach to tackle this is by applying the principles of SIC whilst deploying strategic communication efforts to engage these clients. This is an important finding in the understanding of how bank brands are formed from the perspective of the market. It also helps to unravel the attitudes clients wielded towards bank brands and how these attitudes are formed.

More generally, these basic findings follow research showing that integration plays a vital role in the 21st-century business (Kursunluoglu 2011; and Angelopulo & Barker, 2013). It also supports the assertion of scholars, such as Kitchen, et al. (2007), Hallahan (2007), Vos and Schoemaker (2001), Gronstedt (2000; 1996) and Caywood (2011), about the need to surpass definitions and delving into the actual practice of SIC. The findings provide a potential mechanism of applying SIC in the three banks studied remembering the barriers there are and the context of practice.

9.7 Implications for the practice of strategic integrated communication in banks operating in Accra, Ghana

Strategic integrated communication as practised in the three selected banks operating in Accra, Ghana was the focus of this study. Findings from the research suggested that the practice is crucial in accomplishing effective stakeholder relationships, brand consistency and brand relevance. This is supported by this excerpt from the findings: “The activities of communication entail managing the brand and using all promotional devices to sell the brand” and “The main essence and most of the time whatever we do is to make sure our

brand is managed properly”. It can therefore be assumed that the banks to manage stakeholder relations, develop and maintain brand relevance and remain competitive in the banking industry, employed strategies supporting effective communication with stakeholders. An implication of this is the possibility that stakeholders are the anchor of bank survival. The banks must therefore satisfy the needs of these stakeholders as a survival technique in the banking industry.

The present study raises the possibility that banks in Accra, Ghana will constantly look for improved avenues of integration of all communication efforts to achieve the best results for the bank brand. One concern that emerges from these findings is that banks who apply the revised process model as discussed in Chapter 7, have a better chance of reaping the benefits of SIC than those who do not. Some issues emerging from these findings relate specifically to the banks’ strategic intent, the achievement of bank goals and objectives, and applying SIC principles. Others include the knowledge of bank officials about the barriers to the practice, the context for the practice and the general paybacks of the practice.

These findings may help to understand branding in the space of banks operating in Ghana as evident in their integration of all communication efforts. These findings, whilst preliminary, suggest that for banks to stay relevant and maintain a positive brand image, speaking with one voice ensures consistency of communication and harmony in what is being communicated. This also fosters trust and credibility in the minds of customers and the public and the need for banks to place both internal and external publics/stakeholders at the centre of all integration efforts.

These excerpts from the data provide grounding to the above: “We standardise our key messages and make sure they are from a centralised location and distributed through the various units to ensure consistency” and “We have a brand committee that comprises all the main stakeholders that vet and approve all communication materials before they are published”.

These findings also have important implications for developing a robust regime of SIC in banks if not all organisations. These findings raise intriguing questions regarding SIC practice in three selected banks in Accra, Ghana and the part corporate governance plays in it. This combination of findings provides some support for the conceptual premise that attaining SIC goals is a painstaking process and not an event (Finne & Grönroos 2017; Smith 2009; Kitchen, Barker & Angelopulo 2006; Spickett-Jones & Grimes 2003; Kitchen, 2001).

9.8 Future research

Future research must observe three main angles. First, testing SIC using the process model discussed in the previous chapter. Although the main idea for this research was to develop a revised framework by conceptualising a process model of SIC as employed by the three banks investigated, it will be interesting to test this model in other banks in Ghana not studied and other business organisations operating in Ghana. This may provide a sense of some similarities or differences in the practice. Future research should also consider the potential effects of not practising SIC more carefully, for example in organisations in similar industries. This may provide some insight into the reasons for non-application and the alternatives to the practice.

Second, another study may observe comparing the practice of SIC within Ghanaian owned and non-Ghanaian owned banks operating in Accra, Ghana, to ascertain the complexities within the practice. This may also afford the researcher to garner information about other context variables, which may affect the integration of communication at the banks.

Third, another research area may be in bank managements' perception of the need to integrate communication efforts. Having an observation of how management perceives the practice of SIC at the banks may situate the practice of the same in a new dimension of argument for scholars. The dynamics of the practice at the banks may have push and pull effects from how top officials perceive and assess the need for SIC. In future studies,

investigating the exact perceptions of chief executive officers or managing directors of these banks of the practice may assist scholars in determining the value of currency placed on the practice of SIC. This might prove important in determining the extent to which the practice affects the bottom line of the bank.

9.9 Summary

This chapter concludes the report. As a research strategy, the study employed the qualitative approach of data collection to answer research questions concerning what are the constructs and elements that provide a theoretically relevant process model of SIC. This is as understood from how the three selected banks in Accra, Ghana communicate and how their clients perceive such communication. The research also observed the barriers to integration and the brand perception of these banks from the perspective of the market. The research was also interested in determining how perceptions of bank brands were formulated from the camp of clients and the attitudes of clients towards the bank brands. From there, the research sought to provide a framework of SIC practice in three banks operating in Accra, Ghana. This revised process model applies around integrating communication within banks and industry.

The chapter also reverberates the main aim of the research and chronicled an overview of the main findings by summarising them. The chapter also implicated the practice of SICs and research areas to be explored. This chapter provides a general understanding of the need for this research and the practice of SIC. The research provided a framework of SIC practice within the three banks investigated. It is intended to assist banks in ensuring that their brand is promoted through effective brand marketing and communication, influence stakeholders to consume the brand by employing stakeholder engagement strategies and establish and encourage brand trust and loyalty through relationship-building mechanisms. Others included encouraging brand management tactics to ensure profitability and brand sustainability whilst providing banks with a sense of strategy for client satisfaction, trust, and loyalty.

Studies in ICs, as suggested by the literature, were underdeveloped. Research has hitherto been theoretical and focused on the definition of main elements within the ICs scope. What had been missing was a study that investigates the integration processes of communication efforts strategically and evaluating the integration functions. This study, therefore, aimed to fill this divergence in literature by exploring the elements of the Ghanaian banking sector concerning a SIC model. The study developed this process model of SIC practice within three selected banks in Accra, Ghana by exploring and understanding how banks engage their communication or interactivity efforts within a competitive environment to stay relevant in the industry. It also took cognisance of perceptions of bank clients concerning bank communication and their attitudes towards the bank brand as banks employ various tactics to integrate communication efforts in an effective and resource-efficient manner.

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APPENDIX A: ETHICAL CLEARANCE



UNISA COMMUNICATION SCIENCE ETHICS REVIEW COMMITTEE

Date 26 September 2019

Dear Miss Denise Diana Duncan

NHREC Registration #: Rec-
240816-052
ERC Reference #: 2019-
COMMSCIENCE-CH5-58546197
Name: D.D. Duncan
Student #: 58546197

Decision:
Ethics Approval from 26
September 2019 to 02 October
2024

Researcher(s): Miss Denise Diana Duncan

Supervisor (s): Prof GC Angelopulo

Department of Communication Science
University of South Africa
Angelgc@unisa.ac.za
012 429 6073
083 989 0034

Working title of research:

**A THEORETICAL FRAMEWORK FOR STRATEGIC INTEGRATED COMMUNICATION IN
GHANAIAN BANKS**

Qualification: PhD in Communication

Thank you for the application for research ethics clearance by Department of Communication Science Ethics Review Committee for the above mentioned research. Ethics approval is granted for five years.

The low risk application was reviewed by the Departmental Ethics Review Committee on 12 September 2019 in compliance with the Unisa Policy on Research Ethics and the



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*Standard Operating Procedure on Research Ethics Risk Assessment. The decision was tabled at the Committee meeting on **25 September 2019** for approval.*

The proposed research may now commence with the provisions that:

1. The researcher(s) will ensure that the research project adheres to the values and principles expressed in the UNISA Policy on Research Ethics.
2. Any adverse circumstance arising in the undertaking of the research project that is relevant to the ethicality of the study should be communicated in writing to the **Communication Science Ethics Review Committee**.
3. The researcher(s) will conduct the study according to the methods and procedures set out in the approved application.
4. Any changes that can affect the study-related risks for the research participants, particularly in terms of assurances made with regards to the protection of participants' privacy and the confidentiality of the data, should be reported to the Committee in writing, accompanied by a progress report.
5. The researcher will ensure that the research project adheres to any applicable national legislation, professional codes of conduct, institutional guidelines and scientific standards relevant to the specific field of study. Adherence to the following South African legislation is important, if applicable: Protection of Personal Information Act, no 4 of 2013; Children's act no 38 of 2005 and the National Health Act, no 61 of 2003.
6. Only de-identified research data may be used for secondary research purposes in future on condition that the research objectives are similar to those of the original research. Secondary use of identifiable human research data require additional ethics clearance.
7. No field work activities may continue after the expiry date (**02 October 2024**). Submission of a completed research ethics progress report will constitute an application for renewal of Ethics Research Committee approval.

Note:

*The reference number **2019-COMMSCIENCE-CHS-58546197** should be clearly indicated on all forms of communication with the intended research participants, as well as with the Committee.*

Yours sincerely,

Signature : 

Mr Siyabonga M Mfuphi

Ethics Chair :

Communication Science Ethics Review Committee

E-mail: mfuphem@unisa.ac.za

Tel: (012) 429-8264

Signature : 

Dr Elijah Dube

Ethics Chair : CREC

E-mail : chetts@unisa.ac.za

Tel: (012) 429 6267

URERC 25.04.17 - Decision template (V2) - Approve

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APPENDIX B: CONSENT FORM

Research conducted by:

Denise Diana Duncan

University of South Africa

Cell: 0243 281 966

E-mail: 58546197@mylifeunisaac.onmicrosoft.com

Dear Participant,

You are invited to voluntarily participate in an academic research study. I am a doctoral student at the University of South Africa researching strategic integrated communication. This research is supervised by Prof. George Angelopulo. The purpose of this research is to explore the practice of strategic integrated communication in three banks operating in Accra, Ghana (banks with the majority shareholders being Ghanaian), against the challenge of competition and limited resources.

Please note the following:

- I will not be revealing your bank's competitive information or confidential activities.
- The interview will be confidential.
- This is an anonymous study. The answers you provide will be treated as strictly confidential.
- Pseudonyms will be used and there will be no information in the findings that will make you personally identifiable.
- Your voluntary participation in this study is particularly important to this study.
- The interviews will be audio recorded so they can be analysed in-depth afterwards.
- There will be no incentives paid for participation and you will receive no direct benefits. However, your participation will help with information and experiences that allow for the understanding of strategic integrated communication, which could assist theory development.

- The results of the study will be used for academic purposes only and may be published in an academic journal.

Please sign the form to indicate that:

- You have read and understand the information provided above.
- You give your consent to participate in the study on a voluntary basis.

I.....**(your full name)** hereby confirm that, I understand the contents of this document and the nature of the research, and I consent to participate in the research.

Signature

Date

APPENDIX C: INTERVIEW GUIDE FOR MANAGEMENT

Interview guide for senior management, middle management, lower officers in the marketing, PR, advertising, corporate affairs, brands, and communication officers.

Categories	Notes
A	
How has your bank unified its mission, vision, and strategic plan?	
How is the bank living out its mission and vision?	
What are the bank's planned actions this year concerning communication?	
B	
How do you make the strategic intentions of the company known to your staff?	
What role does communication play in drawing your staff's attention to your strategic plans?	
How does information get around to all staff and all clients?	
Who and what do you use to obtain this information get to all staff and clients?	
How effective do you think this approach is to obtain the staff to understand this mission, vision, et cetera?	
C	
How do you engage your numerous stakeholders?	
How do you ensure relationship-building with clients?	
Having built the relationship what communication devices do you use to manage and enhance the public's perception of the bank?	
How does the element of sophistication and literacy levels of clients inform your technique of communication with them?	
How is your banks multimedia approach like to communication?	
D	
What coordination devices are available to you to make sure your communication is in sync across the various channels you have?	

What measures are taken to ensure that messages from various departments to clients are the same where your mission, vision and strategic plans are concerned?	
How do you engage in environmental scanning where your communication is concerned?	
How does the bank ensure consistency in Communication?	
E	
What is your brand presence out there like in the streets?	
What improvements do you plan on making to enhance your image?	
How do you manage the relationships with your stakeholders?	
How is your brand message in sync with your mission, vision, or strategic plans?	
How do you ensure that the content your banks creates is appealing to your stakeholders? (that is logos, flyers, websites, tag lines, advertisements, et cetera)	
F	
Are there limitations associated with trying to speak with one voice and sending the same message to your clients?	
What other challenges do you face trying to sound and look the same to your clients?	
G	
How do the following influence your communication in the past year: Culture, Prevailing Banking Crisis, Regulatory Pressures, Corruption, Emergence of Ponzi schemes?	
How did you communicate during the bank crisis?	
How did you advise clients in the wake of Ponzi schemes?	
How are you allaying the fears of your clients regarding the closing down of banks?	
H	
What are some of your brand management strategies?	
What are some brand management activities? That is Brand health?	
What form do brand identity and appeal activities take?	
I	

Can you discuss some of your strategic communication tools?	
How does the bank arrive at strategic plans where communication is concerned?	
How are other departments roped into bank communication?	

APPENDIX D: INTERVIEW GUIDE FOR BANK CLIENTS

Question	Notes
1. How did you start a relationship with the bank?	
2. How long have you had an account with this bank?	
3. How will you describe the general quality of the bank products and services has?	
4. What do you think of your bank branch?	
5. Which branch do you mostly visit and Why?	
6. How will describe your bank as a financial institution?	
7. How will describe their products and services?	
8. How will describe their general customer care?	
9. How will describe their communication with you?	
10. What is the level of satisfaction with bank services?	
11. Gender	
12. Occupation and level of education	

APPENDIX E: PARTICIPANT INFORMATION SHEET

Title: A Theoretical Framework for strategic integrated communication in Banks in Accra, Ghana

Dear prospective participant,

My name is Denise Diana Duncan, and I am conducting a research under the guidance of my supervisor, George Angelopulo, a professor in the Department of Communication Science for my doctorate at the University of South Africa. We are inviting you to participate in a study entitled “A Theoretical Framework for strategic integrated communication in banks in Accra, Ghana”.

WHAT IS THE PURPOSE OF THE STUDY?

I am conducting this research to find out about your bank’s communication practices. Part of the work is to collect information about your banks’ communication efforts and, the degree of its integration or lack thereof. This study is expected to collect important information that could help explore perceptions of the practice of strategic integrated communication in banks operating in Accra, Ghana. The researcher is also interested in developing a model for the practice of strategic integrated communication in banks in Accra, Ghana. This study is expected to collect vital information that could help explore how selected banks operating in Accra, Ghana practice strategic integrated communication against the challenge of competition and limited resources.

WHY AM I BEING INVITED TO PARTICIPATE?

You are invited to participate because you fit the following inclusion criteria relevant to this study as you are directly linked to or involved in the communication efforts of the bank (That is within public relations/corporate affairs, marketing, advertising, brands, and corporate communication). Your contact details were provided to me by Pastor Daniel Antwi who indicated that you were the head of corporate communication and marketing.

I would engage all bank officials within your communication department/unit (to include as stated above). They will include various levels of communication managers, and officials within these departments. This is to enable the researcher to retrieve data from bank officials with distinct levels of communication practice. This would help to contribute diverse perspectives to the process of strategic integrated communication.

WHAT IS THE NATURE OF MY PARTICIPATION IN THIS STUDY?

The study involves an audio recording of interviews. Your participation in this study will involve an interview lasting 30 minutes to 45 minutes. You will be asked a series of questions about your thoughts and experiences about your banks' communication efforts. Our discussion will be audio recording to help me accurately capture your insights in your own words for accurate transcription. The tapes will only be heard by me (the researcher) for this study. The following questions were directed:

- What role does communication play in drawing your staff's attention to your strategic plans?
- What are your planned actions this year concerning communication?
- What coordination devices are available to you to make sure your communication is in sync across the various channels you have?
- Having built the relationship what communication devices do you use to manage and enhance the public's perception of the bank?

CAN I WITHDRAW FROM THIS STUDY EVEN AFTER HAVING AGREED TO PARTICIPATE?

Participating in this study is voluntary and you are under no obligation to consent to participation. If you do decide to take part, you will provide this information sheet to keep and be asked to sign a written consent form. You are free to withdraw at any time, without giving a reason. There is no penalty for discontinuing participation. However, it will not be possible to withdraw once you have engaged in the in-depth interviews fully.

This study poses no risk to the participants. Insights collected from you and other participants will be used in my PhD study alone, which will be read by my professor and presented to external examiners. The research report may also be published. Although direct quotes may be used in the report, your name and other identifying information will be strictly confidential and anonymous.

WHAT ARE THE POTENTIAL BENEFITS OF TAKING PART IN THIS STUDY?

There are no potential benefits for the participant, however, the bank will have first-hand information about the integration or lack thereof in its communication efforts, to better position bank officials to work to achieve integrated communication.

ARE THERE ANY NEGATIVE CONSEQUENCES FOR ME IF I PARTICIPATE IN THE RESEARCH PROJECT?

There are no potential risks associated with participating in this research as participants will not be physically, emotionally, mentally, or psychologically disturbed.

WILL THE INFORMATION THAT I CONVEY TO THE RESEARCHER AND MY IDENTITY BE KEPT CONFIDENTIAL?

Your name will not be recorded anywhere, and no one will be able to connect you to the answers you provide. Your answers will be providing a code number, or a pseudonym and you will be referred to in this way. Please note that all your personal information and identity are treated as highly confidential. The tape recorder will only be used to gain insight, information, and accurate transcription for the purpose of this study.

Your name will not be recorded anywhere and mentioned to anyone. Your name will only be known to me, the researcher. This means that your identity will be confidential and will NOT be revealed to anyone else or made public when the data are written up. Each participant will also be provided a pseudonym. (e.g., participant 001, 002, et cetera), and you will be referred to in this way in the data, any publications, or other research reporting methods, such as conference proceedings or journal articles. The only place their names

were recorded was on this informed sheet/informed consent form. These sheets are kept in a locked cabinet to which only I, the researcher, have access. The anonymous data may be used for other purposes, such as a research report, journal articles and/or conference proceedings. Again, names will not be used here.

HOW WILL THE RESEARCHER PROTECT THE SECURITY OF DATA?

Hard copies of your answers will be stored by the researcher for a period of five years in a locked cupboard and a password-protected computer to which only the researcher has access. Future use of the stored data may be subject to further research ethics review and approval, if applicable. Information will be destroyed, if necessary, by shredding hard copies and permanently deleting electronic copies from hard encourages of the computer using a relevant software programme.

WILL I RECEIVE PAYMENT OR ANY INCENTIVES FOR PARTICIPATING IN THIS STUDY?

There will be no incentives paid for participation and you will receive no direct benefits. However, your participation will help us with information and insights that will allow me to understand strategic integrated communication which could assist in theory development.

HAS THE STUDY RECEIVED ETHICS APPROVAL?

This study has received written approval from the Research Ethics Review Committee of the (College of Human Sciences Research Committee), at Unisa. A copy of the approval letter can be obtained from the researcher if you so wish.

HOW WILL I BE INFORMED OF THE FINDINGS/RESEARCH RESULTS?

If you would like to be informed of the final research findings, please contact Denise Diana Duncan on 0243 281 966 or at 58546197@mylifeunisaac.onmicrosoft.com. The findings are accessible for five years.

Should you have concerns about the way in which the research was conducted, you may contact Prof. George C. Angelopulo at Angelgc@unisa.ac.za or on +27 83 989 0034. Alternatively, contact the research ethics chairperson of the College of Human Sciences Research Committee on +27 11 471 2862 or at vwykmj@unisa.ac.za.

Thank you for taking time to read this information sheet and for participating in this study.

Thank you.

Denise Diana Duncan

APPENDIX F: SAMPLE REQUEST LETTER

Dear Sir/Madam,

Request for Permission to Conduct Research

Denise Diana Duncan is researching with Prof. George C. Angelopulo a professor in the Department of Communication Science towards a PhD at the University of South Africa. We are inviting you to participate in a study entitled “A Framework for strategic integrated communication in banks in Accra, Ghana”.

The study aims to collect information about your banks’ communication efforts and, the degree of its integration. Your company has been selected because it is a bank operating in Ghana.

The study will entail engaging **ALL** bank officials within your communication department/unit (to include marketing, advertising, branding, corporate affairs/public relations) in a face-to-face in-depth interview to collect information about your bank’s communication practices.

The benefits of this study are to provide your company with first-hand information about the integration or lack thereof in your communication efforts and better position you to work to achieve integrated communication.

Potential risks are non-existent as participants will not be physically, emotionally, mentally, or psychologically disturbed.

This study has received written approval from the Research Ethics Review Committee of the (College of Human Sciences Research Committee), at Unisa. A copy of the approval letter is attached. Attached is also the participant information sheet and interview guide for your perusal.

The bank will not be mentioned in the final study neither will the names of bank officials. Thus, the bank and the officials will remain anonymous throughout the study.

I hope this letter meets your approval for me to interview the bank officials.

Yours sincerely,

Denise Diana Duncan

281 966)

Researcher

APPENDIX G: CODING GUIDE

CATEGORY	CODE	MEANING
Bank	BK	The name of bank
Key elements in themes	KE	This is in reference to constructs and themes found in the transcripts from the in-depth interviews.
Number of mentions	NM	The number of times the key themes appear in the corporate document
Number of mentions relevant to sic practice	NM-SIC	The number of times the key themes appear in the corporate document in connection with the SIC practice
Categories in relation to key themes	CKT	These are the constructs from perceptions of bank officials in relation the SIC practice
Excerpts	EX	Direct quotes from the bank documents as evidence.

**APPENDIX H: MAIN THEMES AND SUB-THEMES FROM INTERVIEWS WITH
BANK OFFICIALS**

MAIN THEME	SUB-THEMES
Strategy	<ul style="list-style-type: none"> • Strategic communication tools • Strategic communication for relationship-building
Brand communication	<ul style="list-style-type: none"> • Brand strategy • Brand marketing and communication • Brand identity and appeal activities • Brand maintenance
Applying SIC	<ul style="list-style-type: none"> • Consistency in communication • Interdepartmental coordination and cohesion • Unity of activity • Barriers to the practice of SIC
Context for applying SIC	<ul style="list-style-type: none"> • Ponzi schemes • Bank crises and regulatory pressures

APPENDIX I: SAMPLE OF DATA ANALYSIS APPROACH AND THEME DEVELOPMENT

CODE NAME	DESCRIPTION	RAW DATA - EXEMPLARY QUOTE	THEME
Strategic intents	How banks communicate specifically to achieve goals and objectives in line with their vision and mission.	<ul style="list-style-type: none"> • “We have planned strategic communication devices for specific communications...” • “Our focus is on effectively communicating with stakeholders...” 	Strategic Communication in relationship-building
		<ul style="list-style-type: none"> • “We have a 3-year strategic plan” • “There are benchmarks to meet” • “We have targets to meet” • “We are in stiff competition” • “We need to stand out” • “We need to be profitable” • “We have strategic pillars that guides us in...” 	
		<ul style="list-style-type: none"> • “We communicate to resonate with the bank’s strategic and communication plans”. • “Our vision, mission all feed into bank goals year after year...” 	

CODE NAME	DESCRIPTION	RAW DATA - EXEMPLARY QUOTE	THEME
Looking different and unique	How banks sell their brand and what they do to keep the brand relevant and appealing.	<ul style="list-style-type: none"> • “For the avoidance of strikes, demonstrations, social media “call-outs” • “We try to stay clean in all our dealings” 	Brand marketing and communication
		<ul style="list-style-type: none"> • “We seek the entire marketing communication...” • “Use of CSR, and sponsorship...” • “The need for internal and external communication...” • “We engage the media...” • “Communication with stakeholders is key” • “Feedback is integral to our growth” 	
		<ul style="list-style-type: none"> • “We have a strategy in mind to promote and manage the banks brand...” • “We sponsor well-meaning events and advertising on well-known channels” 	
Integrating all communication	What is the level of integration in the three	<ul style="list-style-type: none"> • “We try to maintain full departmental cohesion” 	Application of SIC

CODE NAME	DESCRIPTION	RAW DATA - EXEMPLARY QUOTE	THEME
	banks in Accra, Ghana where communication is concerned?	<ul style="list-style-type: none"> • “We have a few integration goals” • “We want to build mutual beneficial relationships” • “We encourage dialogue in our stakeholder relationships” 	
		<ul style="list-style-type: none"> • “Our department oversees all brand communication” • “It entails a lot” • “We need more hands...” 	
		<ul style="list-style-type: none"> • “The bank practices integration by managing the banks communications” • “It also involves having an oversight over the corporate communications” • “The practice of SIC at the bank is to ensure that all stakeholders receive relevant information in a timely manner” 	
Application of SIC in selected environments	What factors influence the application of SIC in three banks in Accra, Ghana?	<ul style="list-style-type: none"> • “The process is expensive” • “We need the buy-in of top management” 	Context or applying SIC

CODE NAME	DESCRIPTION	RAW DATA - EXEMPLARY QUOTE	THEME
		<ul style="list-style-type: none"> • “The financial sector is rocky now, so we need to step up one notch” 	
		<ul style="list-style-type: none"> • “We have a single integrator” • “There are few budgetary constraints” • “Our staff numbers are also low” • “The integration process is expensive” 	
		<ul style="list-style-type: none"> • “We know of money doublers now, so we try to educate clients...” • “The Ghanaian banking sector is different today, so we need to know what to do....” • “Integration is beneficial but costly...” 	

APPENDIX I: LETTER FROM LANGUAGE EDITOR



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LANGUAGE EDITING CERTIFICATE

Research report title: A FRAMEWORK OF STRATEGIC INTEGRATED COMMUNICATION OF BANKS IN GHANA
Author: Denise Diana Duncan
Institution: University of South Africa
Date Issued: 5 December 2020

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APPENDIX K: TURNITIN CERTIFICATE

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