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Keywords: *marketing communication, perception, strategy, ghana.*

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The study recommends that the management of the RCBs should facilitate training programs for capacity building of staff to augment the successfulimplementation of marketing communications mix strategies.

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I. Introduction

Firms do communicate with their customers to achieve a certain purpose. Stafford (2012), posits that there are three main goals of marketing communications. He says the firms must first communicate to attain brand awareness. He explained further that the second objective is to communicate to make customers express the need for the product and what particular solution the product provides. The third he says is to direct the customer'sbehavior towards your company's goals and desires. Efforts must be made in the communication process to incite a behavioral change favorable to the company who is communicating.

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Suffice it to say, marketing communications objectives are for the long term, where different kinds of marketing strategies and tactics are aimed at increasing the worth of a company with time. Thus, communication objectives become meaningful and profitable to an institution only when customers are motivated with deliberate and calculated messages that tell them that the company and their offerings are well-positioned to solve the problems they are seeking solutions for. (Stafford 2012). In another dimension, Egan (2007) argues that with technology and modernity, marketing communications is being now driven with a desire to constantly find new and outstanding ways of effectively communicating with their customers and positioning their brands and offerings on the front pages of their minds. He emphasized that customers have become sophisticated and thereby becoming more demanding in their request for results in the communication being given them and hence the objective of the communication is to meet their demands. (Egan 2007)

II. Theoretical Review

a) The Concept and Perceptions of Marketing Communications

With the current competitive environment inthe business world, the demands of marketing are much more complex and complicated than it used to be twenty years ago. Now marketing is not just about developing better and advanced products with competitive pricing. (Tandoh, 2015). Should organizations still rely on trust and experience to sell their services and products? Organizations must communicate their promises on offer to consumers as it is a crucial part of a company's marketing strategy aimed at achieving sustainable competitive advantage. Information about offerings, brand prices,where their products and services can be found has become the major headache of businesses in today's marketing of their offerings and brand activations and positioning. (Jain 2009). In Ghana,with the development in the financial sector, a lot of pressure is on the managers to adopt effective marketing management strategies for survival. One of the strategies currently being utilized is effective in marketing communications strategies. (Meidan1996, Aliata *et al.*, 2012).

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Marketing communications can be looked at as the voice of the organization. Kotler & Keller (2012,) characterizes marketing communications as the strategy and a procedure by which institutions tell their stories, impact and remind customers - specifically or by implication about the brands they showcase.They further reiterated that a study of the marketing mix points to the fact that marketing communications probably is the very last course of action in the institutions' marketing mix when it comes to systems used to make, impart and convey quality to the client (Kotler and Keller 2012).

Egan (2007) also stretches the debate a bit further and argues that marketing communications are a means by which a supplier of goods, services, values and/or ideas showcasethemselves and communicate to their target market audience to stimulate dialogue leading and creating profitable mutually beneficial relationships.

On his part, Sivesan (2013), marketing communication is simply an information set of connections programmed to meet market needs. He added that marketing communication mix elements aim to inform, persuade and impress customers in a market place, to raise brand values among others.

Based on these definitions, this author also sees marketing communicationas a combination of voice, imaging, pictures, ways of thinking, impressions, and relationships consciously built by a firm over time to create a bond with customers and gain good public image.

In this regard, marketing communications play an important role in creating brand awareness and a positive image for the company and her offerings in customers' minds. Marketing communications will not be effective without the efficient usage of marketing communication tools. The most commonly used tools or elements in the marketing communication mix comprisean advertisement, public relations, personal selling, and sales promotion, sponsorship, direct marketing, and recently social media and digital marketing.

Largely, many observers and writers in the past have attributed marketing communication to advertising because it is the most visible of all the other elements (Erdoğan 2014). However, this author thinks this assertion is flawed as the market place is becoming more digitized and consumers are shifting their communications preference to a more interactive one. Social media and online marketing seem to be a new buzz word in marketing communications. In the social media space, customers inform one another about their organization and brands and thus inform each other (Mangold & Faulds 2009). According to Petek et.al,. (2015) in the determination of the promotion mix, the product life cycle plays a huge role. He contends that when it comes to informing customers thereby promoting and creating awareness for brands with new products, advertisement and public relations efforts are emphasized. Comparing to the other elements in the mix, he says while personal selling is very impactful on distributing channels and supply chain, promotions, however, boast customer's desire to trying the product. At the development stage, continuing advertisement and public relations efforts aim to sustain brand loyalty. Based on the product life cycle, while personal selling continues its major impact on the distribution channel and supply chain. Promotion activities diminish, during the maturing period, advertisements go on to call attention to the product in customers' memory and promotions are applied enthusiastically to attract new customers to the brand. Personal selling will, however, sustain its dominance on the distribution channel and supply chain.

During the maturing period, advertisements go on to emphasize the product in customers' memory and promotions are applied vigorously to attract new customers to the brand. Personal selling sustains its dominance on the distribution channel and supply chain. During the decline period, the business decreases its advertisement and public relations efforts rapidly while personal selling and promotions are decreased to such a level that it will be sufficient to support the product (Ferrell and Artline 2011). The understanding of marketing communications methods and its usage has not properly been understood in the practical word. It seems only academia has done some explanations on the methods and concepts but as to whether the methods and procedures are thoroughly understood leaves much to be desired. This is why this study seeks to deepen the understanding of marketing communications and its impact on competitive advantage.

b) Marketing Communications Objectives

Firms do communicate with their customers to achieve a certain purpose. Stafford (2012), posits that there are three main goals of marketing communications. He says the firms must first communicate to attain brand awareness. He explained further that the second objective is to communicate to make customers express the need for the product and what particular solution the product provides. The third he says, is to direct the customer's behavior towards your company's goals and desire. Efforts must be made in the communication process to incite a behavioral change favorable to the company who is communicating.

Suffice it to say, marketing communications objectives are for the long term, where different kind of marketing strategies and tactics are aimed at increasing the worth of a company with time. Thus, communication objectives become meaningful and profitable to an institution only when customers are motivated with

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deliberate and calculated messages that tell them that the company and their offerings are well positioned to solve the problems they are seeking solutions for. (Stafford 2012.) In another dimension, Egan(2007) argues that with technology and modernity, marketing communications is being now driven with a desire to constantly find new and outstanding ways of effectively communicating with their customers and positioning their brands and offerings on the front pages of their minds. He emphasized that customers have become sophisticated and thereby becoming more demanding in their request for results in the communication being given them and hence the objective of the communication is to meet their demands. (Egan 2007).

i. *Communication Process*

In simple terms, communication can be defined as the transmission of information froma source known as the sender to another source also known as the receiver in a succinct and comprehensible way and the anticipation or presence of feedback. In a direct marketing context Egan (2007) defines communication as an activity, a process and a means where by marketers inform their consumers/targets about their product and services. He explained that unlike the past where communication was seen as a one-way process, marketers of today should rather view the process as a two-way affair where the sender anticipates feedback and involvement of the receiver (Egan 2007).

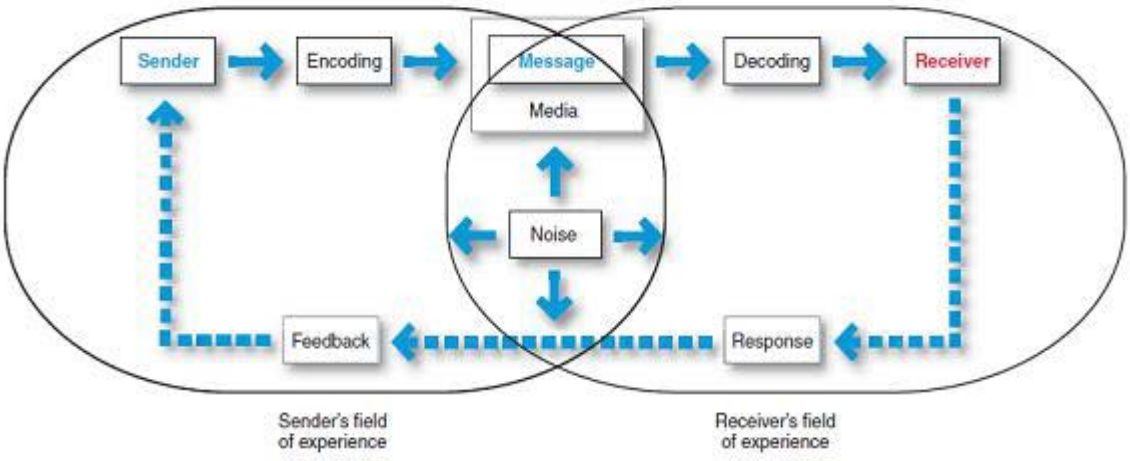


Figure 1: Communication Model

The figures depicts the major components of the communication process. The essential ones are the message and the media. The other major components of the communication process are: encoding, decoding, response and feedback and also noise must also be acknowledged as an important element which is always present. For any communication or advertising programmes to achieve its objective, the communication process pal a key role and must not be looked down. Elements of the communication when properly designed will ensure that the right messages would be heard by the audiences or targeted customers. (Clow & Baack 2007).

ii. *Marketing Communication Strategies*

According to Graham (2008) organizational strategy can be described as a distinct position that a company aims in the market space to achieve an advantage over competitors. Ramesh (2013), further alluded that it is the responsibility of managers especially those in charge of marketing to evaluate plans and ploys that will sit well with the objective of the company and also give them a sustainable competitive advantage. The marketing communication strategies/methods considered for this study are discussed below.

a. *Promotion and Advertising Strategy*

The promotion and advertising strategy aimat ways by whichfirmssend information, messages about their brands and their offerings toniche markets through a channel. According to Doole & Lowe, (2004), inadequate information on current conditions and benefits of a product or service is a characteristic weakness. This according to him comes about largely from poor communication systems, low levels of education and increases in the number of small firms. The author argues that half information or wrong messages sent by RCBs to their customers will result in customers switching from their brands.

When formulating a promotional and advertising campaigns, the main purpose of the campaign should be echoed in addition to what the advertising strategy seeks to attain. The communication should appeal to the sensibilities and emotions of the customers and also messages should be evaluated to see if it meets the expectations of its targets, Govini (2004).

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Ottesen (2001) reiterated that it does not come with ease when selecting or choosing between the categories of a mediaoutlet to use for an advertising campaign. Advertising like television, magazines, newspapers and direct mails with its huge advantages and demerits always comes with greatdifficulty in selecting which is which. At best, knowing the nature of the media, its reach, frequency and the target audience are critical to deciding between which one to select. Secondly, the type and nature of the product and what the marketer seeks to achieve with the advertising will determine the use of a particular media.

Keller (2008), posited that to assess whether an advertising campaign has been effective, firms should set benchmarks such as the objective of the advertising campaign, and the managers effective in deploying messages to be used for the advert. These benchmarks mayalso include such measures as the size of the audience, programme ratings, the number of inquiries received, all of which pertain almost exclusively to campaign objectives alone. There is a growing argument by many writers that advertising must be tailored performance. If advertisementaims at generating a positivebrand image and reputation for a company, the success of the campaign should be measured by a top of mind awareness survey from the targeted audience.

b. *Product Strategy*

Doole & Lowe (2004) points out that, the product is a feature or value which is presented to a market place for attention and patronage. (Doole & Lowe 2004,). Product strategy is considered to be the mother of all the marketing communication strategies since is the value or feature that is offered to the market for sale. Institutions like banks should get the product strategy right. Keller (2008), in agreement of this view stated that an organizations entire planning efforts start with the selection of product to offer its intended market. He argues that the product planning or strategy must work to make the others elements like pricing structures, selection of marketing channels, promotional plans which are all dependent on the product strategy works successfully to gain a competitive edge for a company.

RCBs are to be very certain on the products feature and the demands of the market to be able to strategically come out with a good product strategy that will take the product to the target market. Consumers of a target market always have certain needs and want that a product is expected to satisfy, and a marketer in formulating a marketing communication strategy should identify these needs and wants in order to meet these expectations. According to Kotler, *et al.,* (2008,), says the product strategy becomes a function and adequate when the need and expectations of consumers are identified and met.

By this, Keller (2008) observed that a conceptual framework will be made available and that this structure is potentially helpful in evaluating rival offerings, identifying the needs and wants that are not met but it is required of a target market; and craftily developing or designing new products or services. To buttress his point, Doole & Lowe says the product strategy should be a standalone plan but rather it should accommodate and feature prominently with other elements like promotion, price and place.

A product like the Savings account or Current accounts should be developed with the kind of promotion needed to send it across the board and where targets can be looked in mind. (Doole & Lowe 2008).

c. *Pricing Strategy*

Pricing is one of the most curtail decision functions of a marketer. To a large extent, pricing decisions determine the types of customers and organization and for that matter a Financial Institutions will attract. Likewise, a single error in pricing can effectively damage all other marketing mix activities aims to achieve.

According to Ejombonteh *et al.,* (2012). pricing is a very crucial theme for the company as a whole and also very essential to the success of the entire marketing initiatives and activities. Financial institutions will thrive and remain competitive largely based on their effectiveness of pricing its products and services in developing countries like Ghana. Hence, ineffective pricing policies could have very serious commercial consequences and capable of resulting in bankruptcy or liquidation.

Kotler *et al.*, (2008) contend that the type of market in which an organization works encroach on its strategy to pricing. He accentuated that in monopolistic circumstances, the firm has the high ground in value determination. In Oligopolistic markets, a firm may have some yet not extreme freedom in outlining pricing procedure. (Kotler, *et al.,* 2008).

Admittedly, the selected Rural Banks in Ghana do not have a consistent strategy of setting their pricing but rather rely largely on the regulator, the Bank of Ghana (BOG) get their prime rates for RCBs to determining how to price their products and services. Prices are largely dependent on what the other competitors are doing and charging for their products rather than the image the institution has.

d. *Channel Strategy*

How customers of these banks could be reached is very essential to the success of the marketing communication efforts. The aim of the channel strategy is to reach the customers easily and freely and this calls for the development of an effective channel strategy. The channel strategy which is very

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essential in the marketing communication strategy should at all cost be planned with the customer in the picture. All focus must be on the customer, his availability and location and ultimately his satisfaction. It is there and then that the institutions can say they have been able to develop an effective channel strategy. (Govini 2004).

According to Ejombonteh, *et al.,* (2012), a distribution channel dependably incorporates the producer, consumer and agents; such as: wholesalers, retailers, operators and vendors. He recognized the imperative parts played by the middle people or agents in encouraging the exchange function.

It is important to motivate the intermediaries and in this regard the sales force is known in banking as mobile bankers or field tellers and relationship officers to perform the services required of them, thus convincing the client to patronize the products and services on offer by the bank.

Govin (2004) revealed that marketing managers of intuitions like banks and others should psyche themselves and come to terms that there is no one best channel for all products. Such things as the best communication channel exist only in illusion. What managers of these banks should focus on is looking for the best ways to reach customers of each product separately according to the need and expectations of the customers. He stressed the best procedure is an analysis of the market in which the firm operates in, the kind and type of customers targeted, the features of the product and the business itself should be of prime concerned in order to deduce the ultimate and prime marketing channel strategy that will bring results and achieve competitive advantage.Keller (2008) and Kotler *et al.,* (2008,) concur determinedly that there is in no way like the best marketing communications channel for all items.

c) *An empirical study of perceptions of marketing communications*

Many observers hold different viewpoints about marketing communications and its importance. Some have said some organizations can do without marketing communications while many studies have also proved the efficacy of marketing communications on a firm's performance.

In a study done by Abubakar in 2014, in Nigeria, using regression analysis and T-test, in assessing the impact of marketing communications on performance of banks, using data from both primary and secondary sources, and selecting two of the components of marketing communications tool for the investigations found that, marketing communications was crucial for banks since it has a positive relationship with bank performance.The study again recorded that bank customersperceive marketing communications as very helpful in sending communications about their brands.

On their part, Ghouri and Khan(2010) in their study that assessed the determinants of customer switching behavior in private banking sector of Pakistan, collecting data from 302 respondents,found thateffective marketing communications methods like promotions and advertising contributes enormously in achieving excellence in business activities and enhances the competitiveness of their marketing share.

Nwankwo (2013) using a proxy of return on profits in assessing the effects of advertising on Nigerian banks found that the usage of marketing communications (mc) and for his case advertising is of great importance. The study revealed that banks have acknowledged that, the level of competition among the banks has increased as a result of advertising.

Acheampong (2014) explored the effects of marketing communications on church growth in Ghana using the mixed method approach and solicited responses from 400 respondents. SPSS was used to analyze the data collected. She found that there was no significant relationship between public relations and advertising on church growth. However, the study revealed that there was a much significant impact of MC tools like personal selling, direct marketing, sales promotions on church growth.

It can be argued from available studies that the central role of the marketing mix variables that offers an effective use of personnel can act as the linchpin, effectively forging together the elements of product, price, place, and promotion. More efficient and effective usage of the various marketing mix elements can help the business develop a competitive advantage. Kotler *et al.,* (2005) suggest marketing mix comprises the product, price, place, and promotion. However they also suggest a very important addition or element, 'people', serves to connect the other elements of product, price, place, and promotion.

III. Methodology

a) *Philosophical position of this research*

Admittedly, as explained by Benbasat *et al* (1987) and Kaplan and Duchon (1988) as cited by Mensah (2015) no single research methodology or philosophy can be said to be intrinsically better than the other. A combination of research methods will go a long way to improve the quality of the research. To this end, the study is positioned between the two strands, the truth of marketing communications methods, as practiced by the RCBs in Ghana and the realities associated with the RCBs marketing strategy in Ghana. The implementation of marketing communications methods has been contextualized to reflect the picture in the Ghanaian rural banking industry. As a result, this study is set to approach the reality of marketing communications methods and its impact on creating a sustainable competition, as much as an advantage for

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the RCBs in Ghana, as much as possible, with a combination of the methods of natural science and the tools for interpretive approach. In this regard, the researcher isolated himself from any personal or social biases which would affect the substantive reality. This position flows from the consistent ontological position taken in the preceding section.

b) Study Population

The population for the study was all registered Rural and Community Banks in Ghana which according to the Bank of Ghana (2016) stood at 140 as of April 2016. Within the selected RCBs, Managers in charge of marketing communication and other stakeholders including employees and customers was the unit of analysis.

A multi-stage sampling technique was used in selecting the final 561 samples for the study. The quota sampling technique was used in the first stage to select a representative sample of RCB based on the number of registered RCBs in each region. The simple random sampling technique was used in the second stage to select the representative RCBs from each of the ten regions.

Lastly, the purposive sampling and the simple random sampling techniques were used to select the managers of marketing communications as well as employees and clients from each of selected RCBs from the ten regions respectively in the third stage.

c) Design adopted for this research

Based on the philosophical orientation of this study, coupled with the nature of questions that the study intended to find answers to, a mixture of exploratory, survey and cross-sectional designs were deemed most appropriate for the study. This actually flows from and is in line with the mixed method approach of concurrent transformative design.

IV. Results and Discussions

a) Perception of RCBs on Marketing Communication Mix in Ghana

An individual or firm will only expend resources on an activity if and only if he/she or the firm has a positive perception of the relevance and expected returns on that activity. Thus, RCBs in Ghana will only engage in marketing communication based on the perceived or experienced benefits that can be derived from it. The study, therefore, sought to ascertain the perception of staff of RCBs across Ghana on marketing communication mix using twelve perception statements ranked on a five-point Likert scale ranging from 1 to -1 (where 1=strongly agree and -1=strongly disagree). The staff of RCBs sampled for the study across the country strongly agree that the diversity in and the growing population has made communication of products and services a necessity, competition in the banking industry has made marketing communication imperative in the policy framework of the bank, relationship with customers is of great importance to the bank, marketing communication increases the quality and quantity of products and services offered by the bank, marketing communication can promote the public image of the bank within its operational areas, marketing communication is very important to the bank in sustaining competitive advantage and it forms an integral part of the policies of the bank.

These assertions go to affirm an earlier work done by Aliata *et al.* (2002) which also concluded that one of the main strategies currently used to face competition in the marketing of products and services is effective marketing communications. On the other hand, they disagree that unlike other universal banks, RCBs do not need to spend on marketing communications to be competitive with a mean score of -0.48, meaning the return to the investment made in marketing communication does not pay-off, RCBs can continue its business without communicating its products and services to customers and the public and the bank can still retain its customers and attract other potential customers with or without marketing communication. However, they agree that marketing communication is very costly to implement by RCBs with a mean score of 0.15 although the agreement was weak. It can, therefore, be implied that RCBs in Ghana generally have a positive perception of the relevance and need for embarking on marketing communications programs. The overall perception index of 0.37 is also a true reflection of the findings. Although the level of agreement is quite low among the staff sampled for the study, it can be inferred that they have a positive perception as per the overall perception index.

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Table 1: Perception of RCBs on Marketing Communications

Statements	1	0.5	0	-0.5	-1	Mean Score
The diversity in and the growing population has made communication of products and services a necessity.	191	104	9	1	1	0.95
Competition in the banking industry has made marketing communication imperative in the policy framework of the bank.	170	109	4	20	3	0.83
Relationship with customers is of great importance to the bank	212	90	4	0	0	1.01
Marketing communication increases the quality and quantity of products and services offered by the bank	171	109	19	7	0	0.87
Unlike other universal banks, RCBs do not need to spend on marketing communication to be competitive.	31	46	11	84	134	-0.48
Marketing communication is very costly to implement by RCBs	49	93	71	69	24	0.15
The return to the investment made in marketing communication does not pay-off	34	35	15	123	99	-0.43
Marketing communication can promote the public image of the bank within its operational areas	156	123	16	11	0	0.83
With or without marketing communication, the bank can still retain its customers and attract other potential customers	33	60	33	79	101	-0.30
Marketing communication is very important to the bank in sustaining competitive advantage	163	122	13	5	3	0.86
Marketing communication is forming an integral part of the policies of the bank	101	151	48	5	1	0.68
The bank can continue its business without communicating its products and services to customers and the public	19	56	23	79	129	-0.48
Perception Index						0.37

1 = Strongly agree 0.5 = Agree 0 = Indifferent -0.5= Disagree and -1= Strongly Disagree

Source: Field survey, 2016

b) Perception of Clients on Marketing Communication Mix used by RCBs in Ghana

According to Fill (2013), a particular mix of marketing communication adopted by a firm, in general, is intended to communicate certain information to a targeted audience. This intended purpose is said to have been achieved or not when the targeted people respond to it positively or negatively. This is no different from RCBs trying to communicate their products and services to existing clients and potential ones. This was measured in many ways based on the intended purposes. Some key indicators may be the number of clients, number of portfolio patronized, amount of profit gained as well as amount of loans and deposits. Nonetheless, all of theseare dependent upon the clientele based. What clients perceive on the marketing communication mix can be measured by what the client makes of the message being put across by an RCB. As such, the perception of clients on the various marketing communication mix adopted by RCBs in communicating to its clients become very imperative as it influences on whether or not a particular client would continue to conduct business or not with the RCB. The study, therefore, sought the perception of clients of RCBs sampled across the country using twenty perception statements ranked on a five-point Likert scale ranging from 1 to -1 (where 1=strongly agree and -1=strongly disagree). The clients strongly agree and have a positive perception of the bank has good and neat banking halls and edifices with a measurement of 0.61 and have trust and confidence in their RCBs with a mean score of 0.66. Again, they agree and have a positive perception that they see themselves conducting business with their respective RCBs in the next five years to come with a mean score of 0.56, the RCB having effective and efficient human resource and will recommend their RCBs to other family members and friends with a mean score of 0.55. Also, the clients agree and have a positive perception that their RCB has a good reputation, the bank advertises their products and services, quality customer service and good corporate image in their communities. Other statements such as the procedures for loan application and loan processing is encouraging, RCBs has good customer relation, choosing this bank over others because the ways it communicates to customers, the loan product design (variety of loan facility, repayment schedule, and interest rate structure) is excellent, the bank has attractive promotional element such as rewarding clients, special gifts, premiums, etc, banks advertising medium is effective and appropriate, bank engages the public, interacts and listens to public opinions about them, RCBs has an effective communication with its clients among others were agreed by the clients as per their positive mean scores recorded. It is worth noting that although the clients agreed that the bank involves clients in their marketing research activities, the level of agreement was very low (0.27) as indicated by their mean score. The overall

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perception index of 0.50 further suggests that clients of RCBs across the country have a positive perception about the operation of the RCBs in Ghana and their choice of marketing communication mix (Table 5.11). It is thus, recommended that RCBs involve their clients in their marketing research as indication shows it is a worry to them based on a mean score of 0.27 which is low. The overall results support the innovation diffusion and cognitive dissonance theories.

Table 2: Perception of clients on Marketing Communication Mix adopted by RCBs

Statements	1	0.5	0	-0.5	-1	Mean Score
The loan product design (variety of loan facility, repayment schedule and interest rate structure) is excellent.	102	79	44	7	23	0.45
The procedures for loan application and loan processing is encouraging	77	108	56	12	1	0.49
The bank involve clients in their marketing research activities	58	86	63	31	17	0.27
The bank has attractive promotional element such as rewarding clients, special gifts, premiums etc.	82	91	41	31	10	0.40
The bank advertises their products and services	91	106	44	10	4	0.53
The banks advertising medium is effective and appropriate	91	80	44	35	5	0.43
The bank engages the public, interacts and are listens to public opinions about them	90	84	38	33	10	0.41
The bank has good and neat banking halls and edifices	118	92	33	7	5	0.61
This RCB has good corporate image in this community	105	97	30	7	16	0.53
I have trust in this RCB	134	80	33	7	1	0.66
This RCB has good customer relation	86	112	46	4	7	0.52
I have confidence in this RCB	106	102	40	7	0	0.60
This RCB has quality customer services	81	121	46	6	1	0.54
This RCB has attractive products and services	77	109	45	13	11	0.45
This RCB has effective and efficient human resource	92	109	44	9	1	0.55
I see myself still conducting business with this RCB in the 5 years	105	97	41	2	10	0.56
I will recommend this RCB to other family members and friends	94	109	40	8	4	0.55
I will choose this bank over others because the ways it communicates to customers	80	111	44	14	6	0.48
This RCB has a good reputation in this community	112	92	25	9	17	0.54
This RCB has an effective communication with its clients	69	110	51	11	14	0.41
Perception Index						0.50

1 = Strongly agree 0.5 = Agree 0 = Indifferent -0.5= Disagree and -1= Strongly Disagree

Source: Field survey, 2016

More specifically, the perception of clients on the performance of their RCBs determines whether they will continue to conduct business with them or not. Thus the study further sought the idea of clients on the performance their various RCBs on a five-point scale ranging from poor to very good. Most (about 42%) rated the performance of their RCBs to be well followed by about 27% rating the performance of their RCBs to be very good. About 22% rated the performance of their RCBs to be fairly poor. Only about 7% and 2% rated the performance of their RCBs to be fairly good and poor respectively (Table 5.4). It can thus be argued by this author that in the minds of the customers of the RCBs, RCBs are generally doing their level best based on the perceived rating by their clients although there is more room for improvement if you compare with the overall banking trend and ratings in Ghana.

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Table 3.0: Perceived performance rating of RCBs by clients

Rating	Frequency	Percentage
Poor	4	1.6
Fairly poor	57	22.4
Fair-good	17	6.7
Good	108	42.4
Very Good	69	27.1
Total	255	100

Source: Field survey, 2016

V. Conclusion and Recommendations

a) Orientations and Perceptions of the marketing communications mix

The objective of this study was to dig into the orientations and perceptions of the marketing communications mix of the selected RCBs in Ghana. From the findings, it was implied that RCBs in Ghana generally have a positive perception on the relevance and need for embarking on marketing communications programmes. The overall perception index of 0.37 is also a true reflection of the findings. Although the level of agreement is quite low among the staff sampled for the study, it can be inferred that they have a positive perception as per the overall perception index.

On the perception of marketing communications among RCBs, although the level of agreement was quite low among the staff sampled for the study, it can be inferred that they have a positive perception as per the overall perception index.It is therefore recommended that the RCBs periodically conducts a customer satisfaction survey to ascertain what their clients require of them to be able to achieve a sustainable relationship with them.

The reusult from this study has urgement the posoition of manay scholars who have arugued that for a firm to be competitve a robust promotional strategy was always needed. No firm can get its product and service out there by osmosis. The reuslt has afirmed the innovation diffusion theory.

b) Contributions to the Body of Knowledge

This study has carefully highlighted several findings and recommendations that should address the gaps in the literature as correctly pinpointed in the literature review and also captured in the research objectives of this current study. The findings will also help the practice of marketing communications in the banking industry of Ghana and smaller firms and this empirical results could be adopted by servral banking insitution in Africa and globally.

c) Limitations

Admittedly by this author, with the large scope that rural banking covers in Ghana and for this author also wanting to cover the entire country, resources allocation in the form of energy, and funds become a challenge. However, the author managed to bring this challenge to the barest minimum by talking to a number of stakeholders.

The major limitation of this study was that, it only focused on RCBs in Ghana but did not cover the entire banking sector of Ghana making the findings more focused on Marketing communications among RCBs in Ghana.

Additionally, the author would have loved to include focused group discussions and other designs in this study but was unable to do that because of the tight schedules of staff and clients alike.

d) Recommendations

Future research should also try and assess MCs strength against other marketing strategies like marketing mix in small firms and find out the exact contributions of each of the MC mix to profitability.

Future research should also fine out marketing communications planning procedures and test the knowledge levels of marketers in this area.

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