

EXTENT OF ADOPTION OF PERSONAL SELLING STRATEGIES IN THE BANKING INDUSTRY IN KISUMU COUNTY, KENYA

Molly Siderra
Maseno University, Kenya

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ABSTRACT

Personal selling remains a critical promotional strategy in service industries; however, its adoption within commercial banking in emerging economies remains underexplored. This study examined the extent of adoption of personal selling strategies among commercial banks operating in Kisumu County, Kenya. Guided by the AIDAS Theory of Personal Selling, the study adopted a descriptive cross-sectional survey design. The target population comprised 102 branch managers, sales managers, and customer relationship managers drawn from 34 commercial bank branches. Primary data were collected using structured questionnaires and analyzed using descriptive statistics, including means, standard deviations, frequencies, and percentages. The findings reveal that the adoption of personal selling strategies among commercial banks in Kisumu County was low, with an overall mean score of 2.96 (SD = 0.62), indicating adoption to a small extent. While banks employed selected personal selling practices such as customer follow-ups and relationship management, structured door-to-door selling, proactive prospecting, and personalized engagement remained limited. The study concludes that despite the strategic relevance of personal selling, commercial banks in Kisumu County have not fully institutionalized the practice as a core marketing strategy. The study contributes to marketing literature by providing empirical evidence on personal selling adoption in a devolved urban economy and recommends targeted training, policy support, and structured sales systems to enhance adoption levels.

Keywords: Personal selling, adoption, commercial banks, marketing strategy, Kenya.

1. INTRODUCTION

1.1 Background of the Study

The banking sector operates in a competitive and dynamic environment characterized by rapid technological change, evolving customer expectations, and intense market competition (Kotler & Keller, 2022; Ndungu, 2019). In response, banks have increasingly adopted marketing communication strategies to attract, retain, and strengthen customer relationships. Among these strategies, personal selling is considered one of the most interactive and persuasive approaches, especially in service industries where trust and relationship-building are crucial (Armstrong & Kotler, 2019).

Personal selling involves direct, personalized interaction between sales personnel and customers with the objective of influencing purchasing decisions and building long-term relationships (Jobber & Ellis-Chadwick, 2019). In the banking sector, this is operationalized through relationship managers, customer service officers, and sales executives who guide clients on financial products such as loans, savings accounts, insurance, and investment services (Munyua, 2020). While developed economies have institutionalized personal selling through structured sales

systems, studies from developing countries suggest uneven adoption (Muriuki, 2021; Waweru, 2018).

In Kenya, banking has transformed due to liberalization, financial inclusion initiatives, and digital innovation (CBK, 2022). Despite the expansion of digital channels, personal selling remains vital in regions like Kisumu County, where customers value interpersonal engagement (Otieno, 2021). However, empirical evidence on the adoption levels of personal selling strategies in Kisumu County remains limited, necessitating focused research on the topic.

The adoption of personal selling strategies has become a central element for banks seeking competitive advantage in increasingly dynamic financial markets. Personal selling is defined as the direct, interpersonal interaction between bank representatives and clients, aimed at promoting products, understanding customer needs, and enhancing satisfaction (Jobber & Ellis-Chadwick, 2019). It is considered essential for building customer loyalty, particularly for financial products that are complex and require explanation, such as loans, investment schemes, and insurance products (Kotler & Keller, 2022). Globally, research indicates that banks that integrate personal selling into their multi-channel marketing strategies achieve higher customer retention and more robust relationship management outcomes (Ahearne et al., 2018).

In the African context, the adoption of personal selling is influenced by resource constraints, technological adoption levels, and market fragmentation. Studies in Kenya and Uganda reveal that banks often rely heavily on frontline staff to establish trust, communicate product benefits, and resolve customer concerns (Muriuki, 2021; Waweru, 2018). This human-centric approach compensates for limited digital infrastructure in many urban and semi-urban areas. Additionally, personal selling is not only transactional but also relational, focusing on long-term engagement that can lead to cross-selling and upselling opportunities (Otieno, 2021).

Despite these benefits, the extent of personal selling adoption varies significantly across banks and geographic regions. Urban centers may exhibit more structured adoption due to competitive pressures and better infrastructure, while peri-urban and rural branches may experience sporadic implementation (Munyua, 2020). Moreover, empirical studies specific to Kisumu County remain scarce, indicating a clear geographic and contextual gap. Understanding the degree of adoption in this region is crucial for formulating strategies tailored to local market conditions and customer preferences.

Furthermore, most existing research in Kenya has focused on national-level trends or major metropolitan areas, leaving a gap in localized evidence regarding how banks operationalize personal selling strategies at the county level (Waweru, 2018). There is also a conceptual gap in integrating personal selling within the broader framework of digital and traditional marketing strategies, highlighting the need for research that examines both the adoption level and its interaction with other sales and marketing functions in Kisumu County.

2. METHODOLOGY

To assess the extent of adoption of personal selling strategies in commercial banks, this study will employ a descriptive research design. Descriptive designs are appropriate for obtaining detailed information on practices, behaviors, and perceptions in a given population (Kothari, 2014). The study will focus on commercial banks operating in Kisumu County, with both large-scale national banks and smaller regional banks included to capture variation in adoption practices. A structured

questionnaire will be administered to frontline sales staff, relationship managers, and branch managers, as these roles directly engage in personal selling activities. The questionnaire will include Likert-scale items and multiple-choice questions to measure the frequency, intensity, and scope of personal selling strategies, including face-to-face meetings, relationship management, and cross-selling efforts.

The target population will consist of approximately 200 bank personnel across all Kisumu County branches, from which a stratified random sampling technique will be used to ensure representation across different bank sizes and branch locations. Data collected will be analyzed using descriptive statistics, including percentages, mean scores, and standard deviations, to quantify the level of adoption. Cross-tabulations may also be employed to explore variations in adoption across bank types and branch locations. This approach ensures that the study captures both the breadth and depth of personal selling adoption practices, while providing a clear empirical foundation for subsequent analysis. Additionally, the study will triangulate quantitative findings with qualitative insights obtained through key informant interviews with senior branch managers. These interviews will provide contextual understanding of how personal selling strategies are operationalized, and any deviations from formal policies or guidelines. Combining quantitative and qualitative data will enhance the validity of findings and offer a holistic view of the adoption of personal selling strategies in Kisumu County.

3. FINDINGS

The objective of the study was to establish the extent to which personal selling strategies are adopted in the banking industry in Kisumu County. A total of 102 questionnaires were administered to sales managers, customer relationship managers, and branch managers of the 34 banks, of which 100 were successfully returned, giving a response rate of 98.04%, which is satisfactory. The study first examined the characteristics of the banks in Kisumu County in terms of duration, size, and age, as these contextual factors influence adoption of personal selling strategies.

Table 4.1: Bank Characteristics

Orientation	Category	Frequency	Percentage	Mean	SD
Bank Duration	2-5 years	20	20.0	3.12	.715
	6-10 years	48	48.0		
	11-15 years	32	32.0		
Total		100	100.0		
Bank Size	1-3 billion	9	9.0	2.01	1.04
	4-7 billion	29	29.0		
	8-11 billion	19	19.0		
	12-15 billion	43	43.0		
Total		100	100.0		
Age of Bank	10 years ≤	45	45.0	2.96	1.17
	11-20 years	32	32.0		

Orientation	Category	Frequency	Percentage	Mean	SD
	31-40 years	23	23.0		
Total		100	100.0		

Source: Survey data, 2017

From Table 4.1, the majority of banks had operated for 6–10 years (48%), with most banks having a size of 12–15 billion (43%), and 45% of banks being 10 years old or less. These findings suggest that banks are relatively young and still actively promoting products, making them suitable for analysis of personal selling strategies.

Table 4.2: Extent of Adoption of Personal Selling Strategies

Strategy/Statement	1	2	3	4	5	Mean	SD
The Bank uses tele-selling for sales	0	21	27	29	23	3.54	1.068
Promotional strategies (personal selling) is not highly used	37	26	14	11	12	2.35	1.388
The bank does not use online selling promotion	6	5	14	18	57	1.85	1.201
Direct Marketing is practiced more than online banking	2	14	23	36	25	3.68	1.062
Bank services are not customer-driven	52	20	4	12	12	2.12	1.458
Team selling is not competent	49	23	13	6	9	2.03	1.298
The bank employs innovative managers	0	11	0	22	65	4.37	1.107
Benchmarking with global companies	0	0	11	19	70	4.59	0.683
Promotional strategies do not influence bank performance	49	17	6	22	6	2.19	1.398

Source: Survey, 2017

Key: 5=very large extent, 4=large extent, 3=small extent, 2=very small extent, 1=no extent

From Table 4.2, findings reveal that tele-selling (M=3.54, SD=1.068) and direct marketing (M=3.68, SD=1.062) were practiced to a large extent, while promotional strategies were not highly used (M=2.35, SD=1.388) and online promotion adoption was minimal (M=1.85, SD=1.201). Innovative managers (M=4.37, SD=1.107) and benchmarking with global companies (M=4.59, SD=0.683) were employed to a very large extent. Team selling and customer-driven services were moderately applied, with promotional strategies showing significant influence on bank performance (M=2.19, SD=1.398). Overall, these results indicate that personal selling strategies are adopted to a small to moderate extent, consistent with Mbugua (2014), who found personal selling enhances sales performance in other sectors, though adoption in Kisumu banks remains selective.

4. SUMMARY FINDINGS

The first objective of the study sought to establish the extent of adoption of personal selling strategies in the banking industry in Kisumu County. Descriptive statistics were used to analyze the findings, which revealed that the banks adopted personal selling strategies to a small extent. Key strategies observed included tele-selling for sales, direct marketing over online banking, the employment of innovative managers, and benchmarking with global companies. The overall mean

score for the extent of adoption of personal selling strategies was 2.96 (SD=0.62), indicating that while some personal selling strategies were in place, their application was limited and not fully optimized across the banks surveyed.

5. CONCLUSION

From the findings, it can be concluded that the adoption of personal selling strategies by banks in Kisumu County is relatively low. Although certain strategies such as tele-selling, direct marketing, and benchmarking are employed, their extent of implementation is minimal, which may limit the potential impact of personal selling on bank performance. This highlights the need for banks to strengthen and expand their use of personal selling strategies to enhance customer engagement and competitive advantage.

6. RECOMMENDATIONS

Based on the findings, the study recommends that banks in Kisumu County intensify the adoption of personal selling strategies, particularly to support clients who may face challenges with technology, such as the elderly or persons with disabilities. Banks should also focus on training and deploying sales teams more effectively, integrating innovative approaches, and benchmarking with leading global institutions to enhance their personal selling practices and improve overall customer service and outreach.

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