

**COMMUNICATION AND STRATEGIC MARKET
PLANNING IN PRIDE MICROFINANCE IN
KAMPALA CENTRAL DIVISION**

BY

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**A RESEARCH REPORT SUBMITTED TO THE COLLEGE OF
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FULFILMENT OF THE REQUIREMENTS FOR THE
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INTERNATIONAL UNIVERSITY**

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DECLARATION

I INIODU OKON NTIA, do declare that this report entitled "Communication and Strategic Market Planning in Pride Microfinance in Kampala Central" is entirely my own making and has not been submitted to any other University for any form of award.

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APPROVAL

This Research report on the “Communication and Strategic Market Planning in Pride Microfinance in Kampala Central has been submitted to the College of Economics and Management Sciences under my supervision.

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DEDICATION

I dedicate this piece of work to my parent MRS ENO OKON NTIA and to my entire family for their great contribution in my academic career.

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LIST OF ACRONYMS

CEO: Company Executive Officer

PRIDE: Promotion of Rural Initiatives and Development Enterprise

TV: Television

ABSTRACT

The study “Communication and Strategic Market Planning in PRIDE Microfinance-Kampala City Center with specific aims of finding out the different communication modes used in strategic market planning; the role that communication plays; the challenges of strategic market planning that arise as a result of poor communicated messages: Literature was reviewed on existing facts on the major variables to comprehend the study in order to enrich the study findings. The study relied on a qualitative and quantitative research design where questionnaires and interview guide were administered on a sample of 60 respondents of which only 50 of these were relied upon. It was established that the forms modes of communication included TV, Radio, weekly meetings, newspapers, as well as door to door communications. The role of media was established to include; strengthening the clientele base, creating room for feedback, identifying needs, improving efficiency and promoting spirit of oneness for employees and clients. However it was noted that in trying to strategically market its plans, PRIDE experiences challenges of; misperceived message by a big illiterate group,, reduced demand for services, absence of personal interpretations, and disregard of policies. The study however, concluded that, for PRIDE to better implement its Strategic Market Plans it requires to improve on the way it relates with its illiterate targets. The study recommended the following; improving the communication channels; encourage adult learning; thorough editing of information designed; focusing on methods that cover rural communities; training group leaders to act as goal keepers.

CHAPTER ONE

INTRODUCTION

1.0 Background of the study

Organizations and businesses develop a communication and marketing strategy plan to support their vision, mission, strategic objectives and business plan to improve their relationship with the public. Communication in strategic marketing plans helps to sensitize management about changes of focus to make prompt adjustments before it is too late. Without communication many people cannot have an accurate understanding of what organization is and how it works. As a result organizations pursue communication options to exploit available opportunities to improve access to company products and services (Lindsey, 2000).

Around the world, businesses have focused on communication and strategic market planning to effectively achieve publicity, advocacy marketing with partners and key stakeholders in selected countries and world-wide. However difficulties in implementation remain due to poor communication. In Africa for instance, businesses are faced with a big challenge in providing access to market for the increasing demand. This is due to lack of adequate physical facilities, access limitations and affordability all of which can be addressed once communication is clear. To mitigate this challenge, an increasing number of businesses have been established with innovative communication methods to deliver products and services although such businesses enterprises are also failing to take a structured approach in planning and introducing the new market programs which renders them ineffective because these are poorly communicated to the available market (Mahesh, 2004).

In Uganda, the situation is not different. Business enterprises have undertaken communication and strategic marketing plans to enhance public awareness about their products and services, market their service offerings; increase demand and brand recognition in addition to increasing their brand values. However, businesses in Uganda are still failing to implement their plans as intended. This situation therefore suggests for improvement and review of the communication process if more feasible responses are to be yielded (Kibuuka, 2011).

Pride microfinance like all other businesses around the world and in Uganda, is also similarly affected. Pride microfinance operates in a complexity hierarchy at strategic market levels which affects the implementation of some of its plans in serving and meeting the requirements of its customers (Kibuuka, 2011). Challenges have been highlighted around communication modes and their appropriateness which is hampering the successful implementation of plans. The study augments the importance of identifying and building upon the existing communication modes to develop effective implementation of strategic plans to improve the marketing approaches of Pride Microfinance and to enable the business community benefit more. However, according to Lindsey (2000) is a strong conviction that the marketing plans of Pride Microfinance can be better implemented if its strategic position is effectively communicated to the people as well as to the business world in the community of Kampala Central Division. Basing on this background and setting the researcher intends to establish the challenges encountered by Pride in implementation of market plans due to communication. The study was therefore be an examination of the relationship between communication and effective strategic market plans and this will undertake to find out how much has been achieved by exploring through the significant roles of communication and their appropriateness in implementation of plans at Pride Microfinance.

1.1 Statement of the Problem

It is fundamental to state that, there is significant relationship between communication and the implementation of marketing plans. This correlation has not been clearly defined because of the complexes it raises in reaching out to customers. Much as the process helps in creating customer awareness and improving business prospects, complexes arise concerning which communication modes are best to be adopted by Pride while promoting the implementation of its strategic marketing plans. This study therefore examined the relationship between communication and strategic market planning at Pride Microfinance to identify the potential implementation challenges that result from communication to recommend accordingly.

1.2 Objectives of the study

1.2.1 General objective

The overall objective of this study was to examine the effectiveness of communication in strategic market planning of Pride Microfinance.

1.2.2 Specific objectives

- i) To identify the different modes of communication in strategic market planning at Pride Microfinance.
- ii) To examine the role of communication in implementation of strategic market plans at Pride.
- iii) To assess the challenges of strategic market planning that result from ineffective communication.

1.3 Research questions

- i) What are the different modes of communication in strategic market planning?
- ii) What is the role of communication in implementation of strategic market plans at Pride?
- iii) What are the challenges experienced in strategic market planning as a result of communication at Pride?

1.4 Scope of the study

1.4.1 Geographical scope

The study was carried out at the main branch of Pride Microfinance. Pride Microfinance is located at the city center of Kampala along Nakivubo Road at Mukwano Shopping Arcade. The city center branch has a total number of over 20,000 clients who are mainly business oriented people right from the low income earners to high income earners who take up different forms of loans depending on one's capacity and collateral available. It comprises of 125 staff, both skilled and unskilled according to Pride Annual Report of 2011.

1.4.2 Content scope

The study was restricted to the challenges faced by Pride Microfinance in its strategic market plans as a result of communication. This was by identifying the different communication modes used in strategic market planning to examine the role these have played in implementation of plans as way of advising and recommending appropriately.

1.4.3 Time scope

The study covered a period of three months given the nature of activities that were undertaken, thus was carried out from August 2012 to October 2012.

1.5 Significance of the study

It is supposed, that the study will contribute considerable awareness on the process communication through provision of useful information to various business groups.

To practitioners such as the Ministry of Trade, companies as well as organizations on strategic marketing planning, the study will be of significant importance in determining and directing their action plans to close existing communication gaps in market planning.

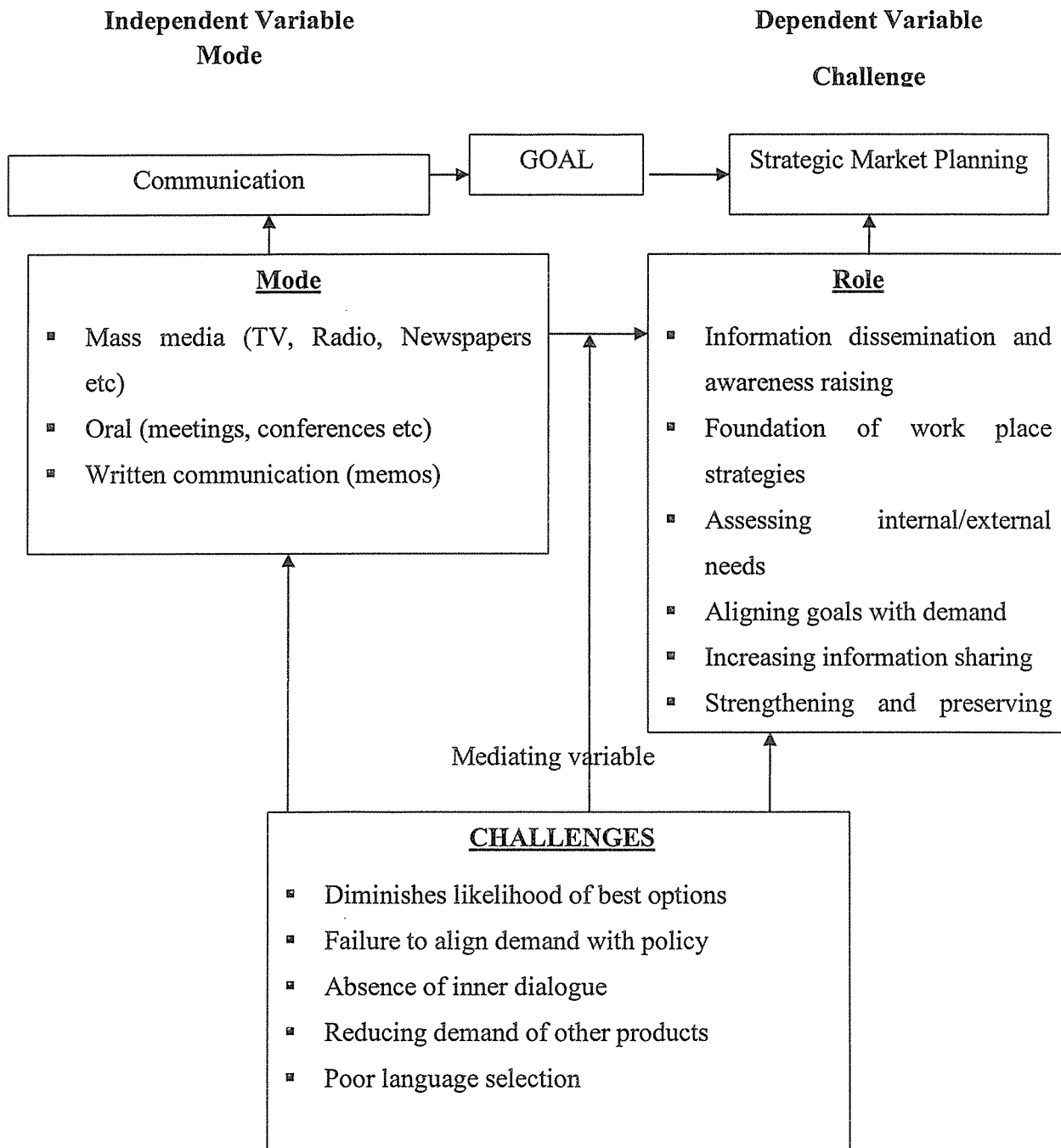
To future researchers, the findings of this study will act as a base or source of information to scholars who may wish to use the information about communication and planning in marketing for any related research.

To different academicians, the findings of the study will increase on the body of knowledge about communication and market planning to Uganda as a whole. In other words the study will add to the existing database on communication and planning.

To the clients and customers the study will effectively contribute by changing people's perception on business plans as regards the way they are communicated.

To the researcher, the study will be of significance in partial fulfillment for the requirements for award of a degree of Bachelors of Marketing.

1.6 Conceptual Framework showing the relationship between Communication and Strategic Market Planning



Source: Primary Source

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

The study focused on reviewing existing literature from research materials of different scholars to be able to establish what has so far been uncovered in the area of study. This covered the following variables; the different modes of communication; the role of communication in strategic market planning, the challenges experienced in strategic market planning due to communication and solutions to these challenges. This information was obtained from primary sources such as textbooks, internet, journals and newsletters from banks, recorded Compact Discs, Newspapers and Magazines as well as any other material that was available and relevant to the study.

2.1 Theoretical Framework

The study was perceived from Linda Pophal (2009), in her Step – by – Step Approach to Developing a Strategic Marketing Plan which states that, marketing is an exciting process and one that lends itself to creativity, enthusiasm and innovation. Preparation of a marketing plan requires information that is available within the organization for example sales data and information that is external to the organization for example demographic trends. Development of a marketing plan can therefore be approached in a variety of ways and of course impacted by the size of the organization, the number of products and services offered and the number and size of the target market segments and above all how these are communicated.

By understanding the unique attributes of the market segments you are targeting based on both demographic and psychographic characteristics thus business is better able to develop messages that are meaningful, relevant and likely to impact behavior. In addition, careful analysis of the market helps to identify ways in which business most likely is to be able to connect with target audiences through the use of specifically directed media (Linda, 2009).

Communication according to Garry (2008), is the relationship between sender and receiver which is dynamic and depends feedback from the recipient to properly tailor the

communication to the situation as well as providing feedback to the recipient to reinforce the desired responses. Most frequently, communicators select the channels of hearing and seeing. The receiver begins to understand the correct implication of the sender and when told to adjust the receiver will respond in the manner desired by the sender.

For a company to gain a competitive position it has to look at its competition both directly and indirectly through communication. This can be through considering sales and profit figures, price, product attributes, customer service attributes and market position. In this way ground rules can be set to brainstorm and share impressions and opinions and not be hampered by strong opinion readers. Business can continue to exist in an orderly fashion with strengths and weaknesses identified clearly. Communication is also helpful in drawing dependable budgets, because need to supply and resources to meet the supply can be identified through appropriate methods (Gary, 2008).

2.2 Different Modes of Communication in Strategic Market Planning

Communication is defined as a process which takes place when one person transmits ideas or feelings to another person or group of people whose effectiveness can be measured by the similarity between the idea transmitted and the idea received. This involves three elements that is to say, the source, the symbols and the receivers. It is the act of transmitting or giving or exchanging information signals or messages by talk, gestures, or through writing (Mahesh, 2004).

Communication may involve non verbal and verbal communication. Non-verbal communication involves exchanging information or transmitting data without the use of words. It may be verbal, where communication is through use of language and oral expression with unique languages. It can be extra personal or intra personal in nature (O'Malley, 2010).

Mass Media Communication can be through journals, TV, newspapers, newsletters, and this kind of communication requires a mediator to transmit the information. It handles audiences that are scattered over a wide geographical area and are largely impersonal since the participants are unknown to each other. This therefore requires a gatekeeper for instance institutions that convey messages clearly. People learn by language through experience of encountering language being used within a selected media. The languages they learn will almost always be the languages used while communicating with people who already know and use those languages. That

communication always occurs within a medium that enables those languages. People learn media by using media. The media they learn will necessarily be the media used by the people they communicate with. People invent and evolve languages. While some behavior expressions occur naturally and some aspects of language structure may mirror the ways in which the brain structures ideas, language does not occur naturally. People invent new language when there is no language that they can be socialized into. People evolve language when they need to communicate ideas that existing language is not sufficient to (Mahesh, 2004).

Businesses can undertake to communicate their strategic marketing plans through formal methods for instance by use of magazines, journals, written memos and various forms of formal communication to help in molding employee's attitudes (Garry, 2008).

2.3 Role of Communication in Strategic Market Plans

2.3.1 Foundation for Workplace Practices

Communication is significant in providing a basis for workplace practices. This is because it serves as a success of any workplace program or policy by providing a foundation for psychologically healthy workplace practices. This is helpful in the achievement of the desirable outcomes in a variety of ways while relating to the external world. For instance in terms of Bottom-up communication approach, where information is communicated from employees to management to express employee needs, values, perceptions, and opinions. This helps organizations select and tailor their programs and policies to meet the specific needs of their employees (Garry, 2008).

2.3.2 Making Employees Aware of their Workplace Presences

Through a top-down communication approach, management directs communication to employees. This can be vital in increasing from utilization of specific workplace programs by making employees aware of their availability, clearly explaining how to access and use the services, and demonstrating that management supports and values the programs (Rosenfeld and Towne, 2000).

2.3.3 Assessing Workplace and Client Needs

According to Rodman (2005), it is noted that for organizational plans to be successful, it is vital that needs are assessed internally and externally at the workplace. This makes it possible for managers to understand needs of clients and employees by involving them in the development and implementation process to maintain a healthy psychological workplace practice. Similarly,

Rosenfeld and Towne (2000), note that communication helps in acting as a leading example to encourage key organizational leaders to regularly participate in psychologically healthy workplace activities in ways that are visible and understood by employees and clients.

2.3.4 Aligning Goals with Demand

According to Barker and Barker (2008), it is asserted that communication aids strategic implementation of plans by allowing for the achievement of goals continuously. This is because through communication clear and accurate public knowledge about a business goal is disseminated and more opportunities to market access are created.

2.3.5 Increases Information Sharing

Communication also increases the possibility of information sharing and building support for business activities among staff and customers. Externally communication enhances the positive image of the business in the eyes of the external audience and makes it possible to attract support from the government and public and individual groups (Baym, 2000).

2.3.6 Establishing Public Campaigns

Communication and strategic market planning help to establish public participation mechanisms that provide stakeholders with a platform that contributes to achievement of implementation plans. Advocacies are undertaken to change people's perception and understanding of the business operations. This promotes accurate knowledge about business and this can be used as a publicity strategy to focus on how business wants to be perceived by internal and external audiences. This calls for consistent and persistent dissemination of positive key messages through the media, publications, website, special events and launches among others (Becker and Roberts, 2006).

2.3.7 Strengthening and Preserving Key Audiences

Strategic communications uses corporate or institutional communications to create, strengthen and preserve, among key audiences, opinion favourable to the attainment of institutional and corporate goals (O'Malley, 2010). It defines strategic actionable goals and provides an implementation approach and plan to guide communicators and others in designing, preparing and executing strategic communications. it also assists in controlling organizational behavior to comply with policies and perform roles efficiently.

2.3.8 Promoting Motivation

Communication promotes motivation by informing and clarifying the employees about the task to be done, the manner they are performing the task, and how to improve their performance if it is not up to the mark, this consequently promotes efficiency and promotes customer satisfaction (Barker and Barker, 2008).

2.3.9 Source of Information

Communication is a source of information to the organizational members for decision-making process as it helps identifying and assessing alternative course of actions. It is therefore crucial for strategic plans because it alter individual attitudes. Communication can help in providing regular, on-going opportunities for employees to provide feedback to management, it thus builds teamwork. It makes goals, missions and actions of the organizations clear and understood by all and therefore orients and trains staff with the psychology of their work environment (Mahesh, 2004).

2.4 Challenges of Strategic Market Planning as a Result of Ineffective Communication

Every Company Executive Officer (CEO) and marketing executive periodically faces urgent strategic marketing challenges that arise from ineffective communication and can affect the future of the company for many years. Frequently these decisions are made without having an opportunity to study the situation and make the best possible decision. These challenges include;

2.4.1 Reduces Likelihood of Best Decisions

According to Becker and Roberts (2006), it is noted that making spur of the moment strategic decisions reduces the likelihood that these decisions are the best. A better approach is to perform an annual comprehensive review of markets and opportunities, then make long-term strategic decisions without the distractions of day-to-day marketing and sales activities. Daily decisions then fit into the company's overall strategic marketing goals. It's important for a strategic marketing planning process to look at the company from the customer's point of view by asking questions that have a long time horizon, such as. What needs or problems cause customers to consider buying from our company; What improvements can enable customer's business life to improve?;

which market segments are attracted to the company?; Which customer motivations and values lead people to purchase the company's products?; and what changes or trends in customer base affect the general interest or attraction to products like that of our company?

2.4.2 Failure to Align Demand with Company Policy

What makes a strategic marketing plan different from a more tactical marketing communications plan is the key difference in focus on meshing overall customer situations with your overall company direction. Once communication does not allow for this it becomes difficult for business to business marketers to combine sector segmentation and product use with other factors related to purchase decisions. The purchase criteria and motivation decisions are similarly affected and consequently affecting sales volume. For example, the trend toward increased use of outsourcing to both domestic and global vendors creates markets for those suppliers. However, those vendors need to have a strategic marketing vision communicated in order to see these new markets early enough to take advantage of the opportunity or else if communication is ineffective then failures to align demand with policy (Barker and Barker, 2008).

For consumer marketers, this means using geographic and demographic segmentation, as well as psychographic segmentation such as values, attitudes, lifestyles, and product usage motivations. For example, the aging population bubble creates a general increase in demand for a wide range of products. It also creates market niches that are large enough to make product development and marketing worthwhile but with poor modes of communication this may be difficult to attain (Attenborough, 2002).

2.4.3 Reducing Demand for Other Products

Shifts in the market structures can also reduce demand for other products or brands. These long term shifts in markets are frequently misinterpreted as short-term competitive pressures or fluctuations in the economy once communication is ineffective. Instead of increasing advertising or sales efforts, it might be better to abandon a declining market. Without an effective communication and strategic marketing plan a company could waste resources or miss an opportunity. In other words, the annual cost of a strategic marketing plan review is

miniscule compared to the revenue, market share, and profitability it can generate (Linda, 2009).

2.4.4 Absence of Inner Dialogue

By not having an inner dialogue before dealing with others, there is failure to adjust one's behaviour because there is lack of assertiveness. Miscommunication comes about because aggressive and non assertive behavior is not regulated and yet this stands as a barrier to communication. Assertive behaviour acts as a building block for creating an empowered, involving, learning culture in marketing. Sometimes inner dialogues are subconscious, but if one becomes more aware of them, these can be very helpful to boost effective communication (Attenborough, 2002) clients may thus perceive differently from intended communication.

2.4.5 Poor Language Selection

According to Baym (2000), it is noted that once communication is not precise and once sender of message uses a poor language selection, the words used become confusing and misunderstood which breaks the communication process and alters marketing implementation of the plans. There should be an ability in selection and use of language to be able to transmit symbols into meaningful perceptions to audience market.

2.4.6 Too Many Links in the Chains

Once links are too many messages passed over are distorted and the less accurate information becomes. The effectiveness of information depends on number of links that it passes to reach intended targets. Too many messages also break the communication process because absorption becomes too much for information at a time. Once messages are many clarity is lost, and this leaves undefined expectations causing inadequate listening and failures in targeted audiences (Rosenfeld and Towne, 2000).

2.4.7 Poor Situational Analysis

After analyzing market segments, customer interests, and the purchase process, it is necessary that strategic market planning is undertaken to communicate the market characteristics, key success factors, competition and product comparisons, legal environment, problems and opportunities as well as the social environment. Ineffective communication otherwise, may

CHAPTER THREE

METHODOLOGY

3.0 Introduction

In a critical assesment of effective communication and strategic marketing planning numerous data collection tools were used by the researcher. The methodology covered the procedure that was followed in the process of carrying out the research and it included the research methods and procedures that were employed and designed to gather information for the study, defining and presenting research methods which included sampling techniques, sample size, sampling procedure, study area and data analysis.

3.1 Research design

The study used an explanatory research which was designed purposely to focus on perception, facts, feelings and experiences of respondents. The research questions that were designed required illustrative, clarifying and analytical perspectives in order to establish the influence of poverty eradication on women empowerment. Both quantitative and qualitative measures were considered in data collection and analysis. General information on subject matter was collected from the clients, employees and managers by help of questionnaires and interview guide. The qualitative design involved in-depth interviewing on key information and discussions whereas the quantitative section considered the use of close-ended questionnaire which was convenient in collecting required data.

3.2 Area of study

The study was carried out at the main branch of Pride Micro Finance at Mukwano Arcade in the city center of Kampala. The bank was purposely selected because of its convenient location and due to the fact that the bank carries out various communication modes in its strategic management plans thus had the necessary study elements to provide information that was significant to this study.

thus would be in position to use their knowledge in providing a wide range of data. This method minimized repetition of questions and while at the same time it provided guidelines to the research objectives. A pre-test was made to free instrument from vagueness and uncertainties in order to give quality to the data.

3.5.3 Interviews

The interview method was used in a face-to-face conversation and discussion with the respondents who enriched the study findings. This was directly carried out by the researcher who ensured that interviews were imprecise and inexplicit in nature thus free from doubt. This was through a directive of an interview guide to directly ask respondents questions which were answered as the researcher took note of the responses. Structured and non - structured interview techniques were applied on the topical issues. The method was purposely chosen because it allows for the flow of systematic information due to the order of questions. Interviews were also vital in getting information from customers of pride microfinance who were found illiterate.

3.6 Data processing

The processing of data was done for verification of the information gathered in order to attain accuracy and uniformity where editing of data involved checking the information for errors which was an advantage to the researcher since it gave chance to the researcher to delete and eliminate possible errors traced which could have brought possible influences on the results of the study. All this was guided by the research objectivities, qualitative and theoretical framework and was realized through careful segmentation of data in a thematic order. Data was analyzed concurrently to avoid duplication and this guided the entire aspect for a balanced and critical analysis. The researcher used hypothesis based on the questionnaire and for other items, tabulation pie-charts and percentage methods were used for data presentation, analysis and qualification.

3.7 Data analysis

The researcher discussed and presented the study findings through guidance of the specific objectives and research questions where data analysis was done through sketchy and generalized summaries of the study findings such as observation and conclusions in the

process of data collection. Data was summarized and concluded and thereafter qualitative data was statistically presented in pie charts and bar graphs

3.8 Ethical consideration

The researcher carried out the study with full knowledge and authority of the community leaders. The researcher acquired an introductory letter from the university, introducing and assigning her to the field in order to erase doubt/suspicion by the respondents. The researcher then went ahead to book respondents prior to date of administering questionnaires and interviews and assurance of the confidentiality was realised in the critical process of collecting and coding data, better still objectivity as principle of research was paramount to control of bias and distortion of the findings.

CHAPTER FOUR

PRESENTATIONS, ANALYSIS AND DISCUSSIONS OF THE FINDINGS

4.0 Introduction

This chapter covers the presentation, analysis and discussion of the findings focusing on three main variables which were; to identify the modes of communication in strategic marketing plans; examining the role of communication in implementation of strategic market plans and assessing the challenges of strategic market planning that result from ineffective communication.

4.1 Response Rate

Out of the total selected sample of 60 people, 6 of the responses of the questionnaire were disqualified because these were partially filled and could introduce biases, while 4 of the interviews were not conducted because the respondents were always in the field. Thus out of 60 a total sample of 50 was dependable thus response rate of 83.3% was relied upon which was still sufficient. According to Mugenda and Mugenda (2000) a response rate of 50% and above has been found adequate for most studies.

4.2 Demographic Distribution of the Respondents

The study sought about the differences in different characteristics of the respondents to be able to understand how they can affect the effectiveness of the communication process in strategic market planning. The findings were as presented in Table 4.1 to Table 4.3

4.2.1 Distribution of the Respondents by Gender

The study sought about the gender differences of the respondents to find out how gender contributes to effective communication process and strategic marketing planning. The findings were as presented in Table 4.1.

Table 4.1: Gender Distribution of Respondents

| Gender | Category | Number | Frequency | Percentage |
|--------------|-----------------------------|-----------|-----------|-------------|
| Female | Clients | 14 | 20 | 40% |
| | Marketing and loaning dept' | 2 | | |
| | Customer care department | 3 | | |
| | Departmental managers | 1 | | |
| Males | Clients | 6 | 30 | 60% |
| | Marketing and loaning dept' | 13 | | |
| | Customer care department | 7 | | |
| | Departmental managers | 4 | | |
| Total | | 50 | 50 | 100% |

Source: Field Data (2012)

According to the study findings in Table 4.1, the females constituted of 40% of the total study population whereas the males represented 60% and dominated the sample. According to one respondent of the interview, it was noted thus;

“males dominated mainly because the task of implementing market plans requires a lot of mobility yet taxing in getting people convinced and attracted to joining and borrowing from pride, and that women being a feminine sex cannot handle much of this especially when it comes to ensuring that clients abide by the loan application rules, where women are rendered powerless in collecting of unpaid arrears especially if dealing with male clients”

This study finding implies that gender is relative of the way strategic marketing plans are communicated and implemented. Being a vigorous and taxing process, femininity thus demonstrates a low ability to manage effective communication in strategic marketing for better implementation of plans.

4.1.2 Education statuses of the Respondents

The study further sought information on the educational levels of the respondents and their qualifications were identified and presented in Table 4.2.

Table 4.2: Education Level of the Respondents

| Age group | Category | Frequency | Total | Percentage (%) |
|-------------------|-----------------------------|-----------|-----------|----------------|
| University | Clients | 0 | 10 | 20% |
| | Marketing and loaning dep't | 5 | | |
| | Customer care department | 0 | | |
| | Departmental managers | 5 | | |
| Diploma | Clients | 1 | 18 | 36% |
| | Marketing and loaning dep't | 9 | | |
| | Customer care department | 8 | | |
| | Departmental managers | 0 | | |
| Certificate | Clients | 5 | 8 | 16% |
| | Marketing and loaning dep't | 1 | | |
| | Customer care department | 2 | | |
| | Departmental managers | 0 | | |
| Secondary | Clients | 6 | 6 | 12% |
| | Marketing and loaning dept' | 0 | | |
| | Customer care department | 0 | | |
| | Departmental managers | 0 | | |
| Primary and below | Clients | 8 | 8 | 16% |
| | Marketing and loaning dep't | 0 | | |
| | Customer care department | 0 | | |
| | Departmental managers | 0 | | |
| Total | | 50 | 50 | 100% |

Source: Field Data (2012)

According to Table 4.2, 16% were of primary level and below, 12% were of secondary level, 16% had attained certificates, 36% diplomas and 20% were degree holders. According to the study respondents it was expressed that the majority of the clients of pride are semi-illiterate,

who according to one of the managers, require a highly strong sales and marketing force to improve PRIDE advocacy as well as expand its clientele base.

4.1.3 Distribution of the Respondents by Age

The study sought information about the age distribution of the respondents and the findings were as presented in Table 4.3 below;

Table 4.3: Age Distribution of the Respondents

| Age group | Category | Frequency | Total | Percentage (%) |
|--------------|-----------------------------|-----------|-----------|----------------|
| 20-30 | Clients | 5 | 8 | 16% |
| | Marketing and loaning dept' | 0 | | |
| | Customer care department | 3 | | |
| | Departmental managers | 0 | | |
| 31 - 40 | Clients | 5 | 19 | 38% |
| | Marketing and loaning dept' | 9 | | |
| | Customer care department | 4 | | |
| | Departmental managers | 1 | | |
| 41 – 50 | Clients | 1 | 13 | 26% |
| | Marketing and loaning dept' | 6 | | |
| | Customer care department | 3 | | |
| | Departmental managers | 3 | | |
| 51+ | Clients | 9 | 10 | 20% |
| | Marketing and loaning dept' | 0 | | |
| | Customer care department | 0 | | |
| | Departmental managers | 1 | | |
| Total | | 50 | 50 | 100% |

Source: Primary Data (2012)

In the study findings as per the respondents, it was established that age group 20 - 30 was represented by 8% of the total sample, age group 31 – 40 constituted of 38% whereas the 41 - 50 age group was represented by 26% and those of the 51+ constituted 20% of the total sample. According to interviews carried out by some two employees of Pride Marketing department it was portrayed thus;

By communicating strategic marketing plans to our target market, age is synonymous of how the message is perceived. The younger you appear to the audience, the less regard they have for the message that you have to relay.

While according to another employee:

The more elderly one is the less able and less mobile they become, thus going out to the field to communicate is not one task meant for the elderly, after all they also feel the position degrades their age as previously aired out by one elderly employee in one of our monthly meetings. Basically it is believed as a task that is for the not so young and not so mature group.

In respect to this study finding, it can therefore be submitted that the young adults (20-30yrs) are few in marketing because by virtue of their age, audiences don't give high regard to their communication. While the elderly are also few because they are less energetic to do mobile communication marketing.

4.3 Modes of Communication in Strategic Marketing Plans

The study sought information about the different modes of communication used by PRIDE and the study findings were as established in Table 4.4.

Table4. 4: Modes of Communication in Strategic Market Planning

| Mode | Agree | Disagree | Total |
|------------------------|----------|----------|-------|
| Meetings | 35(70%) | 15(30%) | 100 |
| Radio | 40(80%) | 10(20%) | 100 |
| Television | 41 (82%) | 9(18%) | 100 |
| Door to door marketing | 29(58%) | 21(42%) | 100 |
| Newspapers | 32(64%) | 18(36%) | 100 |

Source: Field Research Findings (2012)

The study findings in table 4.4 revealed that the modes of communication adopted by pride in improving its clientele base included; Television (82%), Radio (80%), meetings (70%), Newspapers (64%) and door to door marketing (58%).

According to the study respondents it was expressed that television is one of the most commonly used form of communication of PRIDE in promoting its strategic market plans. According to one of the marketing personnel, it was expressed that;

Pride focuses much on use of media because of its wide outreach as compared to other modes. The media is the message, it expresses the importance of the message more than the content of the message itself. In this way we are able to attract many clients, because any other form of communication becomes much more easier as the message is also perceived through repeated message conveyances. Media is persuasive and makes work easy, and the television above all gives a quick impression to make marketing work easy as it captures the attention of the viewers who are moved with motion pictures.

While according to another;

Pride in its marketing strategies undertake to communicate to its audiences through different television stations because so much of our target market is dominated by people who are poor and are idle most of the time and thus spend most of their time watching television so our advertisement cut into their favorite programmes like sops, news and talk shows, this way they can skip to see what we are marketing.

Indeed Mahesh (2004) also comments on mass media communication through TV to transmit information as one that can handle scattered audiences over a wide range of geographical and requires a gatekeeper to convey messages clearly. In respect to this study finding it can therefore be submitted that TV helps in simplifying the work of the marketing force of PRIDE because it covers wider locations to provides a hint of the message before marketers come it to act as goal keepers.

The study responses (80%) further revealed that radio is also used as a mode of communication in strategic market planning by PRIDE Microfinance. Radio, according to the manager of the marketing department is adopted because “it delivers message at all times. Whether the audiences are busy at their places of work and at home or kitchens they can still listen as they carry out their work because it is less destructive since it does not interfere with one’s work.” Similarly Mahesh (2004) comments on mass media communication as used in marketing to spread message over a large geographical area. This implies that radio being part of the mass media is used to reach out to different audiences and thus depending on this finding it can be submitted that radio as a mode of communication is adopted in strategic

marketing plans of PRIDE Microfinance because it can best reach people in all circumstances, whether busy or not the communication is passed over with less interferences.

The study respondents further revealed that PRIDE, in its strategic market plans also communicates to its audiences through meetings (70%). According to one of the study respondents it was held that;

PRIDE organizes meetings on a weekly basis every Friday for already existing clients and everyday for the new entrants who gather at PRIDE and are taught for 1 hour on the different packages of PRIDE and what it takes to be a member of PRIDE and how actually one can come to easily loans of different sizes can be acquired depending on one's security with little ease. This makes it possible for us to clarify on the misrepresentations previously held by our audiences on lending institutions.

This same mode of communication is mentioned by O'Malley (2010) who notes that communication can either be non verbal or verbal. This therefore implies that PRIDE undertakes verbal communication when it organizes client meetings for clarity purposes in order to strategically position its customers in its marketing plans.

Further still it was noted that newspaper communication (64%) is one other way through which PRIDE Microfinance reaches its target audiences. According to one of the respondents in an interview, it was expressed that "newspapers are used because they are very cheaply acquired and yet can be shared by different people in the same location and that this is used to target audiences who can read". According to one of the managers it was also put forward that PRIDE books and pays for space to appear in the papers twice every week. According to the researcher this implies that newspapers is one way of communicating to improve on the strategic market plans of PRIDE since it is affordable and can be shared by targeted audiences.

Lastly but not least, it was also portrayed that door to door communication (58%) is also used by PRIDE in its strategic market plans. This according to one of the respondents is to purposely ensure that there is a wider outreach especially for the poor who may not have afforded to access information through the other modes of communication. Thus according to another;

We go out to the suburbs to talk to the people particularly the poor, because the foundation of PRIDE was premised on improving the status of the poor economically, by supporting their businesses to acquire loans equivalent to the size of their businesses and paying back at affordable rates on a weekly

basis. Therefore we go out to reach these marginalized people to convey the objectives of PRIDE and indeed it does work out because we are able to attract more clients”

Indeed O’ Malley (2010) also talks about extra personal communication in exchanging information. Pertaining to this study finding, it can therefore be noted that PRIDE Microfinance exercise door to door communication for strategic implementation of its marketing plans by directly sensitizing its audiences on its operations.

4.4 Role of Communication in Strategic Marketing Plans

The study also sought information about the different roles that communication plays in strategic marketing plans. The study findings were as expressed in table 4.5;

Table 4.5: Role of Communication in Strategic Market Planning

| Role | Agree | Disagree | Total |
|--|--------------|-----------------|--------------|
| Promotes spirit of oneness for employees and clients | 25(50%) | 25 (50%) | 100 |
| Improves efficiency | 27 (54%) | 23(46%) | 100 |
| Creating room for feedback | 30(60%) | 20(40%) | 100 |
| Strengthening the clientele base | 35(70%) | 15(30%) | 100 |
| Identifying needs | 29(58%) | 21(42%) | 100 |

Source: *Field Research Findings (2012)*

The study findings on the role of communication in strategic market planning as established from the respondents included; strengthening the clientele base (70%), creating room for feedback 60%), identifying needs (58%), improves efficiency (54%), promotes spirit of oneness for employees and clients (50%).

The study respondents revealed that by communicating, PRIDE microfinance strengthens its clientele base (70%). That clients are able to relate well with the institution in addition to consulting it and depending on its advice to remain cooperative. According to one marketing

official it was expressed that “communication has helped PRIDE Microfinance to know how best it can work towards retaining and improving its clientele base. This has been by revising company policy to draw the best means of serving and retaining clients.” Indeed according to O’Malley (2010), strategic communication creates, strengthens and preserves key audiences by controlling organizational behavior. This study finding implies that with communication underway, management is able to draw from the responses of feedback to design appropriate strategies that can enable it to meet its goals by carrying out reviews of policies that may seem critical in the face of the audience.

According to the study respondents, it was expressed that communicating in strategic market plans helps to create room for feedback (60%). According to one of the customer care employees, it was put forward that PRIDE Microfinance has been able to improve and review its plans because it has created room for interaction with its clients and that clients feel free to consult on issues that they do not perceive irrespective of their academic statuses. This is because PRIDE has worked towards removing all the complexities of attracting communication feedback which makes its work environment attractive both to staff and for the users of the service. According to one of the managers it was expressed thus;

Given the nature of interaction between PRIDE employees and clients it has been possible to share information on various aspects that are not viable and may affect the position of the institution. Through information sharing we have been able to improve in various operations and the way we relate with our clients. This has opened gates for PRIDE to receive more clients.

This same view is in contention with Baym (2000) who noted that communication increases the possibility of information sharing between staff and customers as well as improving the image of the organization to outsiders. This study finding therefore implies that, with communication enhanced, PRIDE is able to share information to understand how it can review its plans to strategically remain unaffected when problems are addressed immediately.

The study findings further revealed PRIDE is able to promote the spirit of oneness for its clients and employees. According to one of the clients it was expressed that;

By communicating to us the importance of group loans, and how we can benefit by joining as a group on a particular bench of 5 to 6 with a group of 50 members for each borrowing group and by allowing us to acquire individual loans under a group arrangement has helped my bench members to act cooperatively to agreed upon contract. It is our responsibility to ensure that all the bench members who take up a loan meet their weekly installment promptly without fail. PRIDE does not go out to

for programs. This study finding implies that much as management of PRIDE relies on customer feedback to review its policies, it also focuses on motivating its employees to do their jobs efficiently since they stand as the middlemen between management and the clients, they need to be provided with job satisfaction. In this way PRIDE is able to benefit from communication to strategically improve its market plans.

4.5 Challenges of Strategic Market Planning due to Ineffective Communication

The study aimed at examining the challenges of strategic market planning that result from communication inefficiencies and the findings are as presented in Table 4.6;

Table 4.6: Challenges of Strategic Market Planning due to Poor Communication

| Challenges | Agree | Disagree | Percentage |
|--|----------|----------|------------|
| Reduced demand for services | 29(58%) | 21(42%) | 100 |
| Misperceived message by a big illiterate group | 32(64%) | 18 (36%) | 100 |
| Disregard of policies | 26(52%) | 24 (48%) | 100 |
| Absence of personal interpretations | 27 (54%) | 23(46%) | 100 |

Source: *Field Data (2012)*

According to table 4.7, it was noted from the respondents that there are various challenges that are experienced in case of any miscommunications or when information communicated has not clearly been perceived. These challenges were noted as; misperceived message by a big illiterate group (64%), reduced demand for services (58%), absence of personal interpretations (54%), and disregard of policies (52%) as (48%).

Pertaining to challenges experienced by PRIDE, it was noted from the study findings that often times messages are misperceived because they are conveyed to a large illiterate group (64%) which conceives different and raising argument over issues that completely quite different from the intended message, according to one employee in the marketing section. This same situation is criticized by Rosenfeld and Towne (2000) as how having many links and chains distorts messages and makes them less accurate. This implies that when clients become interpreters of each other, this distorts the actual implications of the messages conveyed because meaning is consequently destroyed.

The study findings as portrayed by the respondents further revealed that poor communication affects strategic marketing plans of PRIDE by reducing client demand for services (58%). According to one employee under the loan's section it was clearly expressed that once any new communication is passed especially changes concerning rates and costs of borrowing such as insurance, interest rate and user charges there is always a misconception of the communication which is mainly traced from reduction in the of borrowing. This study finding therefore implies that, because some changes are not effectively communicated to the audience, they yield low demand for services and thus calling for further clarity. Indeed Linda (2009) in the same aspect recognized that shifts in the market structures reduce demand once communication is ineffective leading misinterpretations. This study finding therefore implies that once communication is not effective, the audience withdraws or retaliates from using product or services and this consequently affects the strategic plan of the company.

The study finding as conveyed by the study respondents further revealed that PRIDE has experienced a problem of lack of personal interpretation (54%) to the communicated ideas. This was noted to be particularly so in cases where information does not clearly express intended message and yet clients continue to draw on their wrong perceptions and conclusions to confuse other clients. This is what Attenborough (2002) views as absence of inner dialogue before dealing with others much as inner dialogue is subconscious in promoting the effectiveness of communication. This study finding implies that the strategic market plans of PRIDE are affected by clients who fail to understand the messages conveyed to them and yet go ahead to confuse others.

The study findings revealed that PRIDE microfinance experiences communication problems which lead to disapproval of its policies (52%) however, much these may be good decisions. According to one of the managers it was thus noted;

By mainly dealing with an illiterate and poor audience gives our company a hard task in communication much as we rely on experienced staff to market company policy as well as handle client demands. It cannot be ruled out that misconceptions will not come up and spread very fast within our audiences. However, others come straight to management to wedge such concerns when they come up. This way we get to correct the misconception through our weekly meetings this enables us to minimize the negative responses signaled and their likely impact on our audience and market plans"

It is for such reasons that Becker and Roberts (2006) foresaw a spur of moment strategic decisions reduces the likelihood of the goodness of the decisions. Contrary to the way PRIDE communicates (weekly), Becker and Roberts advocate for an annual comprehensive review of markets and opportunities. Reflecting on this study finding it can therefore be submitted that, much as PRIDE undertakes a weekly communication in search of alternative views, it is not best for it to make reviews regularly but rather these can be compounded and a comprehensive review made on annual basis. But dealing with mainly an illiterate group may require regular reviews to accommodate diversity as these have different perceptions about the overall goal and objectives of the services of PRIDE. Indeed Rodman (2005) views this as a poor situation analysis which may lead to untimely market failures and changes, thereby affecting the implementation of strategic market plans.

CHAPTER FIVE

SUMMARY OF THE FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.0 Introduction

This chapter covers the summary, conclusions and recommendations of the study findings on the two specific variables.

5.1 Summary of the Findings

According to the findings it was revealed that PRIDE Microfinance uses different communication modes in trying to improve its strategic market plans and that communication has played a major role in the implementation of the strategic market plans of PRIDE. However, the PRIDE has been noted to experience various challenges which need to be improved if its strategic market plans are to become more effective.

5.1.1 Modes of Communication in Strategic Market Planning

The study findings revealed that the modes of communication adopted by pride in improving its clientele base included television, radio, meetings, newspapers and door to door marketing.

The mode of communication used depends on how management intends to reach the audience. TV is used where management wants to act persuasively through repeated motion pictures which capture attention of the audiences. Radio is also used to communicate in order to meet market plans by delivering information at all times regardless of whether one is busy or not since this does not require close attention of the audience. Meetings are yet another effective way by which PRIDE communicates to its audience while it requires feedback and newspapers are also used because they are cheap and can be shared by different targets while door to door communication is also undertaken as a way forward to strengthening and providing clarity of specific issues as already conveyed through the other modes of communication.

5.1.2 Role of Communication in Strategic Market Planning

The study findings on the role of communication in strategic market planning as established from the respondents included; strengthening the clientele base (70%), creating room for feedback 60%), identifying needs (58%), improves efficiency (54%), promotes spirit of oneness for employees and clients (50%).

By communicating to its audience, PRIDE is able to strengthen its clientele base because it is able to draw from feedback responses to make review and effective changes of some undesirable aspects that may have been adopted in its policy due to unwise decisions taken. Feedback is a vital aspect in the implementation of the marketing plans of PRIDE because it aids wise decision making and improves efficiency. In this way PRIDE is able to aid retention in addition to attracting new clients. Through feedback plans are reviewed and revised to best applicable standards making the work environment attractive to staff and clients. Communication also helps in putting clear and accurate knowledge about business goals which strengthens cooperation because company policy becomes agreeable to the client as well as to the employees as implementers of the policy. With cooperation at hand, the communication process makes it possible for client and workers needs to be addressed because of the nature of cooperation. This results into improved general work efficiencies.

5.1.3 Challenges of Strategic Market Planning due to Communication Deficiencies

The study revealed that the challenges of strategic market planning due to communication deficiencies included misperceived message by a big illiterate group (64%), reduced demand for services (58%), absence of personal interpretations (54%), and disregard of policies (52%) as (48%).

Poorly perceived messages have challenged PRIDE in the strategic implementation of its marketing plans because this has led to ambiguities in the understanding and expression of a particular issue of concern communicated. Dealing with a large illiterate group has caused problems because when messages are misinterpreted, confusion spreads among the clients leading to withdrawal behavior of the clients from utilizing services and affecting the general demand for loans. This interferes with marketing plans and strategies of PRIDE. Poor communication has also further diminished the ability of effective personal interpretations of

There is need for companies before focusing on marketing plans to know the actual potential size of its market to devise market strategies that reflect and cover the needs of all.

5.4 Recommendations for Future Research

This study was a basic examination of the effectiveness of communication on strategic market planning. The researcher suggests that more study can be conducted on specific subjects especially on; of illiteracy of the clients and the effective implementation of market plans.

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APPENDICES

APPENDIX (I): QUESTIONNAIRE SCHEDULE

Dear Respondent,

I Iniodu Okonu Ntia, a student from Kampala International University is undertaking a research on “Effective Communication and Strategic Marketing Planning” my Case study being Pride Micro Finance. This research is part of my requirements for the award of a degree in Marketing. I kindly request you to spare some time in filling this questionnaire as honestly as possible. All the information provided will be treated with the maximum confidentiality it deserves.

INSTRUCTION: PLEASE TICK WHERE APPROPRIATE

Section A: Biographical Information.

1) Age

A) 20-30 years ☐ B) 31- 40 years ☐ C) 41-50 ☐ C) 51 plus ☐

2) Education level

A) Certificate ☐ B) Diploma ☐ C) Bachelors ☐
D) Secondary Level ☐ E) Other (specify).....

3) Gender

A) Male ☐ B) Female ☐

Section B: Different Modes of Communication in Strategic Marketing Plans

4. There are different modes used to communicate in strategic market plans?

a)Yes ☐ b)No ☐

b) If yes which ones? Please state and explain clearly

.....
.....

11. Communication assesses workplace and audience needs.

a) Yes ☐ b)No ☐

Please explain

.....
.....

12. Communication acts as base for best workplace principles

b) Yes ☐ b)No ☐

Explain

.....
.....

13. There is increased public campaign due to communication in the strategic marketing plans of the company.

c) Yes ☐ b)No ☐

Explain

.....
.....

14. There are other roles played by communication in the strategic marketing plans of any business

d) Yes ☐ b)No ☐

If yes which ones are they? Please explain.

.....
.....
.....
.....

Section D: Challenges of Strategic Market Planning due to Ineffective Communication

15. Communication if inefficiently done, diminishes the value of good decisions.

a) Yes ☐ b)No ☐

If yes, please mention and explain

.....

.....

.....

16. Communication if poorly done reduces demand.

a) Yes ☐ b)No ☐

If yes, please explain

.....

.....

17. Poor communication reduces the ability to provide the right feedback

b) Yes ☐ b)No ☐

If yes, please explain

.....

.....

18. Poor language selection leads to ambiguities of message communicated and affects planning as whole

c) Yes ☐ b)No ☐

If yes, please explain

.....

.....

19.

Communication if poorly undertaken may lead to poorly aligned demand with policy

d) Yes ☐ b)No ☐

If yes, please explain

.....

.....

20. What do you recommend as appropriate means to promote marketing plans?

.....

.....

Thanks for your Response

APPENDIX (II)
INTERVIEW GUIDE

Dear Respondent,

I, Iniodu Okonu Ntia a student from Kampala International University is undertaking a research on the “The Communication and Strategic Market Planning” Pride Microfinance being my case study. This research is part of requirements of the award of my degree in Marketing. I kindly request you to spare some time in answering as honestly as possible. All the information provided will be treated with the maximum confidentiality it deserves.

In spite of the benefits of communication in strategic market planning for organizations and businesses, there is still little communication undertaken and this poses a great challenge to the implementation of business plans thereby raising major concern.

- i) What is communication
- ii) How can communication be carried out to promote effective implementation of a business’ strategic plans?
- iii) What are the modes of communication adopted by Pride?
- iv) Are they effectively helping the implementation of plans?
- v) How can these modes of communication be improved upon?
- vi) How else can strategic planning in marketing be improved upon?
- vii) What are the challenges experienced in strategic market planning due to ineffective communication?
- viii) How best can these challenges be addressed?

Thanks for your Response