

## **ABSTRACT**

According to World Bank 2015 report, banking industry contributes enormously to socioeconomic developments of regions and countries. Banks employ, finance and contribute to GDP. However, Economic Survey 2015 reports customer satisfaction problem among commercial banks in Kisumu County. The global crisis experienced affects the banking industry in Kisumu, more so the mobilization of deposits and trade reduction coupled with increased interest margins. Banks are forced to adapt to effective personal selling strategies to promote their products/services beyond boarder's thus creating awareness and growth of their marketing share. Effective personal selling strategies will enable banks to attract and retain customers thus increased volume of sales, sales revenue and distribution outlets. Kenya can attempt to solve these problems focused on regulations as manifested in the Banking Act that allowed banks to outsource services and engage in aggressive personal selling. Prior studies have failed to address effectiveness of personal selling, factors that contribute to effectiveness and its challenges thereof in the banking industry, particularly in Kisumu County Kenya. Leading to implementation. Therefore, this study seeks to establish effectiveness of personal selling strategies in the banking industry in Kisumu County, Kenya. Specific objectives are to: establish extent of adoption of personal selling strategies; describe factors contributing to effectiveness of personal selling strategies; and investigate challenges facing personal selling strategies among these banks. AIDAS Theory of Personal Selling will guide the study using a descriptive cross sectional survey research design. Target population will comprise 102 branch managers, customer relationship managers and sales managers of 34 bank branches in Kisumu County. Primary data will be collected through a structured questionnaire while secondary data through banking/government documents analysis. A pilot of 10 respondents will be used to test reliability using Cronbach's Alpha at 0.7 threshold and validity through literature search and expert review. Each objective will be analyzed using descriptive statistics such as frequencies, means, percentages, variance, standard deviation and cross tabulation and presented in tables and graphs. Findings may be useful to bank managers, marketers, financial policymakers and the academia.