

ST. MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES



**THE EFFECTS OF MEDIA ADVERTISEMENT ON CONSUMERS'
BUYING BEHAVIOR IN THE BANKING SERVICE
IN THE CASE OF DASHEN BANK S.C.**

BY:

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Addis Ababa, Ethiopia

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management

The Effects of Media Advertisement on Consumers' Buying Behavior In
The Banking Service
In The Case Of Dashen Bank S.C.

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ABSTRACT

The main purpose of this study is to analyzing the effect of media advertising on consumers' buying behavior in the banking service. The study employed a quantitative methods based on a convenience sample consists mainly of respondents in different demographic character. A Self-administered questionnaire which consists demographic characteristics and survey questions both in Amharic and English, was distributed to 399 Dashen Banks customers. Five Branches were conveniently selected in order to reach customers of Dashen bank in different parts of Addis Ababa. Instrument development was based on reviewing related literatures and discussing with concerned academicians and practitioners in the area of advertisement and consumer buying behaviors. The data were analyzed using SPSS version 20. The findings of this study revealed that a positive and significant relationship between broadcast advertisement, print media advertisement, outdoor advertisement with consumers buying behavior.

Key word- *broadcast advertisement, print media advertisement, outdoor advertisement and consumers buying behavior*

CHAPTER ONE

1. INTRODUCTION

1.1. Background of the Study

The evolution of advertising has changed over time. Advertising has become such a vital role in our lives that in fact, we probably do not realize how much it influences our lives and behavior. Compared to the past decades, it is not surprising to see a significant jump of how much one can get exposed to advertisement today, with the presence of global access to internet, high-speed connections, text messaging which contributed much to the advertising clutter. (Weyland, 2008). Advertisers are constantly trying to reach out to the consumer while they race to cover every available space that has the potential to launch a successful campaign, be it if it is an illegal placement of advertisement. Hence, such harsh reality causes a strong presence of intense competition among one another in the industry which resulted in advertising clutter, and loss of credibility of advertising.

According to Cohen, advertising is a business activity that employs creative techniques to design persuasive communication in mass media that promote ideas, goods, and services in a manner consistent with the achievement of the advertiser's objective, the delivery of consumer satisfaction and the development of social and economic welfare. (Cohen, 1988) From Cohen's definition, it can be found that advertising satisfies 3 objectives; to increase sales of the firms, to guarantee consumers a great deal of service and finally to ensure the social and economic welfare of society. Advertising is seen in various ways. One encounters them mostly while watching television, reading magazines and newspapers, surfing the internet, and on the radio or even simply while walking down the street (Sharma and Sharma, 2009). Advertising has thus, a stimulating influence on the purchasing behavior of the consumers. Advertising are most effective on products that have intrinsic qualities. These qualities are not known at the time of purchase and it takes one to discover this upon using the product. Also, when there is a substantial chance of differentiating a product, it best suits to advertise on that product. Again, when there is a strong emotional purchasing motive such as to protect health or enhance social position, it pays to advertise on such a product. These conditions make the demand for the product more inelastic. The more emotions consumer attach to a product, they more they tend to

be insensitive to its price. This is of importance to firms as they can earn high sales in pricing their products (Borden, 1942).

With the rise of advertising clutter, consumers are engulfed by such a large exposure of advertising available that give them ample reasons to be skeptical or distrustful of advertising. This will undeniably produce a negative impact on the advertising industry.

Of all the marketing weapons, advertising has leading impacts on the viewer's mind, as its exposure is much more effective (Katke, 2007). Marketing mix has four elements which are product, price, place and promotion. Advertising is a component of promotional mix, which is used to create awareness about products and services for influencing purchase decisions. Marketers use these types of tools for communication purposes. Advertisement evolved in the ancient times. Different societies used different Types of symbols for the promotion of the products and services for attracting consumers. However, these pictures were used for promotion in a limited area. In modern times, advertisement has become an important way to promote products and services and is used for communication purposes. There is company which can become a market leader unless it invests significantly in promotion (Hussainy and Herani, 2008). The major aim of advertising is to impact on buying behavior. However, this impact about brand is changed or strengthened frequently by peoples' memories. Memories about the brand consist of those associations that are related to brand name in the consumer mind. These brand cognitions influence consideration, evaluation, and finally purchases (Romaniuk and Sharp, 2004). Most companies conduct analysis of consumers' behaviour. The major objective of consumer behaviour analysis is to determine the factors that enhance consumers' behaviour in particular circumstances like in economic aspects (Ayanwale and Ayanbmipe, 2005). Consumer behaviour analysis is helpful for an advertiser to understand the behaviour of consumer in buying in different situations. According to traditional hierarchy-of-effects models, effect of advertising exposure leads to brand cognition and cognition about the ad, which then leads to the attitude towards the ad and the brands until their purchase intent (Mendelson and Bolls, 2002).

In today's competitive and volatile environment all marketers including banks communicate with their target markets through advertising (Mittal & Pachauri, 2013). According to Mittal and Pachauri (2013), the way of their communication and the information contained in the advertising is not strong enough and pertinent enough to attract the attention of the consumers. If

the information is too weak or too irrelevant, the advertising has no chance of having an effect on consumers' buying behavior.

Advertising must be consistent enough so that it will be accepted by customers when judged against information previously processed and held in long – term storage (Schultz & Tannenbaum, 1988).

Most banking institutions address their advertising to holders of small accounts and thus advertise their products and services through the mass media. The press and television are the preferred means for larger banks that have branches across the country. The most common communication methods are television commercials, Radio advertisements, print advertisements, and outdoor advertising (posters, billboards, etc.).

This research paper was analyze the effect of media advertising on consumers' buying behavior in the case of Dashen Bank's products and services. In addition, the paper was examine the factors that motivate consumers to respond to advertising. Advertising is the most important tool in the marketing of products and services. Advertising effectiveness pertains to how well a company's advertising accomplishes the intended goal (Rick Suttle). On the other hand, advertising is defined as a means of communication with the users of a product or service.

It is difficult to stand out from the clutter of brands offering similar services and making identical claims (Foghorn Designs, 2012).

This study assessed the role of the advertising on consumer buying behavior in dashen bank.

1.2. Background of the Organization

Dashen Bank is a privately owned company established in 1995 in accordance with the “Licensing and Supervision of Banking Business Proclamation No. 84/1994” of Ethiopia to undertake commercial banking activities.

The Bank obtained its license from the National Bank of Ethiopia on 20 September 1995 and started normal business activities on 1 January 1996. It operates through its Head Office in Addis Ababa and 64 area banks, 5 Foreign Exchange Bureaus, 704 Point of Sale (PoS) terminals and 70 Automatic Teller Machines (ATMs) located within and outside Addis Ababa.

1.3. Statement of the Problem

The key to good advertising is to simplify the message, avoid questionable images and ideas, and communicate the benefits of a product. The main objectives of an advertising campaign should

be to build brand awareness, and essentially, increase sales. Too often, advertising agencies become engaged with being creative, while losing focus on their purpose to sell products.

Businesses rely on advertising to build brands. However, if not done properly, advertising can become detrimental to a company's success. Advertising that is offensive, alienating, or controversial, even if not intentional, can cost a company millions of money. Even worse, bad advertising can cost a company its loyal customers.

Likewise, if the advertisement strategy of Dashen Bank is not effective in that it is not geared towards the target audience, not easily memorable in the mind of the customer, is not capable of persuading the customer to buy its services and etc., its consequence is so dramatic in that it results in loss of both its current and potential customers.

In today's competitive and volatile environment all marketers including banks communicate with their target markets through advertising (Mittal & Pachauri, 2013). According to Mittal and Pachauri (2013), the way of their communication and the information contained in the advertising is not strong enough and pertinent enough to attract the attention of the consumers. Since the information is too weak or too irrelevant, the advertising has no chance of having an effect on consumers' buying behavior of their products or services.

In unstable global financial markets the necessity to attract and retain consumers in the banking sector becomes especially topical. One of the perspective tools increasing economic effectiveness of financial institutions is advertising

Most banking institutions address their advertising to holders of small accounts and thus advertise their products and services through the mass media. According to (Callaway) there are numerous advertisements in Medias; television, radio, newspapers and magazines but, the important question for a marketer is **“do all these media advertisements positively influence the consumers' buying behavior?”** If media advertisement is not create any positive change in consumers' buying behavior, all the resources such as money, time and efforts spent on media advertisement will go in vain. Most business institutions do not assess the effect of their advertisement and can't empathize with the persons to whom the advertising is being directed; they do not know how the customers feel about their products or services and how is important their products or services to their target market. Therefore, it is essential for a marketer to find out the extent to which the media advertisement influences in their buying behavior in the Banking Services (Mylonakis, 2008). These theories also apply to DB's media advertisement

that the bank doesn't know how the customers feel about the products and services and how is important and impact its ads on its customers' buying behavior.

In today's dynamic world, it is almost impossible to deliver information to consumers without use of advertising. Certainly, this may be because of globalization and accessibility of hundreds of channels for the viewers of this modern era. Globalization has brought wide choice of markets to consumers which make advertising to play a huge role. According to Geisler (1987), the consumer is more likely to associate with advertisements of those brands, which have emotional values and messages. This is so because, positive emotional appeals provide a strong brand cue and stimulate category based processing. If the categorization process is successful, then the affect and beliefs associated with this category in memory are transferred to the object itself (Stone, 1982). Consumers are not only at first confused and disordered in mind, but they also try to categorize the brand association with their existing memory, when thousands of products are faced by them, and they might reposition memories to outline a brand image and perception concept toward new products (*Ibid*). They can categorize latest information into particular brand or product group label and store them accordingly. This procedure is not only associated with the consumer's familiarity and information, but also attachment and preference of the brand. It is also suggested that a consumer can disregard or prevail over the dissonance from brand extension (*Ibid*).

Therefore, this study intended to fill the gap by assessing the effect of advertisement media in the consumer buying behavior in Dashen Bank s.c.

1.3.1. Research Questions

These are the research questions

1. Is Broadcast advertisement has a positive and significant relationship with consumers' buying behavior?
2. Is Print media advertisement has a positive and significant relationship with consumers' buying behavior?
3. Is Outdoor advertisement has a positive and significant relationship with consumers' buying behavior?

1.4.Objectives of the Study

1.4.1. General Objective

The general objective of the study was analyzing the effect of media advertising on consumers' buying behavior in the banking service.

1.4.2. Specific Objectives

This study was intend

- To identify the relationship between broadcast advertisement and the consumer buying behavior.
- To identify therelationship between print media and the consumer buying behavior.
- To identify the relationship between outdoor advertisement and the consumer buying behavior.

1.5.Significance of the Study

The study initiate readers to know about the effect of media advertising on consumers' buying behavior related to business or financial services and the factors that make consumers respond to advertising.

Stakeholders like shareholders, management staffs, employees, customers, government institutions, investors, and etc. would be benefited from the outcome of this study by having the correct information and awareness about the effect of media advertising on consumers' buying behavior and the factors that influence consumers to respond to media advertising. Since, the result of the study would have positive effect on consumers' buying behavior, the stakeholders can be motivated to assist the business and build trust which can lead to increased consensus for the strengthening of the business; ensure to be engaged in the process.

The implications of the study result would help DB to take media advertising more seriously and adopt the right and effective media ads strategies to influence customers' buying behavior, and so as to give it a better exposure in the fast growing competitive markets. It would help the management staffs to cross-check whether they too have effective media planning strategies or not, and to measure return on investment on media advertisement.

As Advertising is one of the many marketing tools used to market a product, value or service, the result of its effect on consumers' buying behavior would help the bank and other financial

institutions to develop effective media ads strategies which can enhance perceived value and furthermore, it would help to know the specific needs and wants customers are attempting to satisfy and how they translate into purchase criteria, to capture their feedback and create awareness, attract attention, and to persuade consumers toward a purchase decision in a way that meet the customers' wants and needs. The results help DB to understand how consumers gather information regarding various alternatives and use this information to select among competing brands. It helps to know why customers prefer to buy a product or service from alternative brands, and how they are influenced by marketing stimuli towards purchase decision.

Make ensure they have enough confidence to design ads that reflect their best talents and effort. The study may initiate them to undertake a further investigation or assessment on the topic.

The findings of the study might help the shareholders to know the implementation of the decisions passed regarding the media ads and promotions, and the effect will bring on the consumers purchase behavior.

This study also would paves a way for other researchers to conduct further survey on this area and serve as a reference material for students and marketing practitioners.

The finding of this study is considered essential because it help us to analyze the effectiveness of advertising in Dashen Bank. In addition to that it tried to see the advertising strategies use in Dashen Bank which can make our advertisement stand out from the surrounding ad clutters in the banking industry.

1.6.Delimitation or scope of the Study

The study on the effect of media advertising on consumers' buying behavior would delimited to only one service firm, Dashen Bank S.C (DB) in Addis Ababa City due to time constrain and financial limitations the branches out of the city would excluded from it and also the nature of customers of banks make difficult to get enough information. Data collection would delimited to five branches of the bank in the city: (main, kera, Bole, tana, and tikuranbesa) branches' customers. The study topic would selected since the effect of media advertisements and media vehicles are difficult to measure (Belch & Belch, 2003), and not known in Ethiopia at large.

Only effect of media advertising on consumers' buying behavior would cover in the study since all other components of advertising, consumers' attitude and consumers' buying behavior like

information search, evaluation of alternatives, purchase decisions and post-purchase evaluations could not be researched to be careful not to be broader or not to be narrower in contents scope.

1.7.Limitations of the Study

This study focused on dashen bank. The study on advertisement in consumer behavior could be discussed in all levels namely international, national as well as at the organizational levels. However, much consideration was put on organizational level basically at dashen bank. Also, finance and time constraints allowed using only five branches of the bank.

1.8.Research Hypothesis

Research hypothesis is a formal question that the researcher intends to resolve. It may be defined as a proposition or a set of proposition set forth as an explanation for the occurrence of some specified group of phenomena either asserted merely as a provisional conjecture to guide some investigation or accepted as highly probable in the light of established facts. Quite often a research hypothesis is a predictive statement, capable of being tested by scientific methods, that relates an independent variable to some dependent variable (Kothari, 2004).

The hypotheses formulated after reviewing the relevant literature are presented here in under:

H1: Broadcast advertisement has a positive and significant relationship with consumers' buying behavior.

H2: Print media advertisement has a positive and significant relationship with consumers' buying behavior.

H3: Outdoor advertisement has a positive and significant relationship with consumers' buying behavior.

1.9. Definition of Terms

The following are concepts and terms that will be defined and use in this study;

- **Consumer:** a person who identifies a need makes a purchase or desire makes a purchase or deposes of the product (Solomon et al 2016).
- **Consumer behavior:** the process involved when individuals or groups select, purchase, use or dispose of products, service, ideas or experiences to satisfy needs and desires (maria et al)

- **Advertising:** any paid form of non-personal communication about an organization product, service by an identified sponsor (belch 2012)
- **Advertiser:** the manufacturer, service company, retailer or supplier who advertise their product or service (bovee et al 1995)

1.10. Organization of the Paper

This study is organized into five chapters. The first chapter introduces the study. It provides the background of the study, statement of the problem, research objectives, and research questions, significance of the study, scope and limitation of the study as well as the organization of the study.

Chapter two provides the literature review related to the study. It defines the key conceptual in the study. It also provides the theoretical perspectives, empirical studies and the conceptual framework of the study.

Chapter three discusses the methodology of the study. It explains area of the study, research design, population of the study, sampling design, data collection methods, reliability and validity of the study as well data analysis procedures.

Chapter four presents findings and discussion of the study.

Chapter five concludes the study. It provides the summary, conclusion and recommendation including area for further studies.

CHAPTER TWO

2. LITERATURE REVIEW

This chapter presents the review of literature related to the study. It begins with the definition of key concepts, followed by theoretical perspectives, empirical studies and conceptual frame work of the study.

2.1. Introduction

This chapter presents the review of literature related to the study. It begins with the definition of key concepts, followed by theoretical perspectives, empirical studies and conceptual frame work of the study.

Advertising communicates information about ideas, goods and services. Advertising tries to influence the behavior of the target audience.

2.1.1. Advertising

“Advertising is the foot on the accelerator, the hand on the throttle the spur of the flank that keeps our economy surging forward.” Robert W.Sarnoff

“Advertising is one of the important forces which serve the public interest. It is a form of open communication between those who sell and those who buy. It is a form of advocacy-open to any company or cause that wants to argue its case-the jury is the public every purchase is a vote”.
Burt Manning, JWT

Cheese et al. (1988) as cited in Hussein (2012) first indicated the importance of effective bank communications strategies. Despite the popularity of advertising in the academic field and the relating huge number of studies published on advertisement-related matters, no any previous study on the specific topic of financial advertising was found in the literature.

Advertising is a non-personal paid form where ideas, concepts, products or services, and information, are promoted through media (visual, verbal, and text) by an identified sponsor to persuade or influence behavior (Bovee, *et al.*, 1995). Advertising is a way of communication to

convince an audience for taking purchase decision about a product or service and delivering information to viewers (Niazi *et al*, 2012).

Advertising is defined as any paid form of non-personal presentation and promotion of ideas, goods or service through mass media such as newspapers, magazine, television or radio by an identified sponsor (Kotler & Keller, 2012). Advertising is the best-known and most widely discuss form of promotion. Marketers use advertising for its cost-effectiveness with large audience and it also create brand images and symbolic appeal for a company or brand. It has been established that customers are more likely to consider buying and using certain brand of what they can remember the brand name and something about its attributes or benefits (Kotler and Armstrong, 2003; Belch & Belch 2009; Olusola et al, 2011).

2.1.2. The Consumers

Consumers are actors on the marketplace stage. Consumers, in general, can be referred as individuals who purchase or consume products and services; however, in terms of buyer and consumer, there is a slight difference. Buyers are the people who are acting either as ultimate, industrial, or institutional purchasers. The latter one, consumer, refers to individuals who purchase for merely ultimate use, which is more restrictive in terms of meaning (Sternthal and Craig 1982); that is, the end-users for whom the products or services are ultimately designed for.

2.1.3. Consumer Buying Behavior

Moskal and Leydens (2000) define consumer buying behavior as the sum total of a consumer's attitudes, preferences, intentions and decisions regarding the consumer's behavior in the marketplace when purchasing a product or service. The study of consumer behavior draws upon social science disciplines of anthropology, psychology, sociology and economics. The purchases of a food commodity such as a sack of flour or sugar products provide example of consumer buying behavior (Ibid).

2.1.4. The relationship between Advertising and Consumer Behavior

A firm's primary mission is to reach prospective customers and influence their awareness, attitudes and buying behavior. They spend a lot of money to keep individuals (markets) interested in their products. To succeed, they need to understand what makes potential customers behave the way they do. The firm's goal is to get enough relevant market data to develop accurate profiles of buyers to find the common group for communications. This involves the study of consumer behavior (Arens, 1996). Proctor et al. (1982) noted that the principal aim of consumer behavior analysis is to explain why consumers act in particular way under certain circumstances. The study tries to determine the factors that influence consumer behavior, especially the economic, social and psychological aspects which can indicate the most favored New Media and Mass Communication marketing mix that management should select.

Consumer behavior analysis helps to determine the direction that a consumer's behavior is likely to take and to give preferred trends in product development, attributes of the alternative communication method etc. Consumer behavior analysis views the consumer as another factor of production, a factor that producers cannot control and this factor interprets the product or service not only in physical terms, but also according to their social and psychological makeup. Incorporation of this knowledge in any firm's decision will ensure a greater satisfaction of the firm's objective. Most views have cropped up as to maintaining a sustained profit and it is when firms adopt to the new order of making consumers a part of their daily decision, other than just selling products to them, will firms achieve this target. Firms in achieving this state have a greater gain in advertising their products.

2.1.5. Purchasing Process

The purchasing process is a set of procedures used to identify products for purchase, verify quality and compliance of products and vendors, carry out purchasing transactions, and verify that operations associated with purchasing have been executed appropriately. Arens (2005) state that different organizations have buying processes of varying complexity, depending on the industry in which they work and the nature of the products being purchased.

2.2. Theoretical review

This section provides theoretical perspectives related to this study. They are presented in the context of general theoretical context, methods of advertisement and the impact of advertisement with respect to the consumer.

2.2.1. General Theoretical Context

General theoretical views are texts of scholarly materials, which include the current knowledge. Haug's (1986) as cited in Mahlet (2014) critique of Commodity Aesthetics argues that "commodity aesthetics" shape the values, perceptions, and consumer behavior of individuals in the contemporary capitalist societies so as to integrate them into the lifestyles of consumer capitalism. The concept of commodity aesthetics emerges within "the problem of realization" (i.e. capital accumulation, the realization of surplus value) and the tension between "use-value" and "exchange-value." The concept describes the ways that aesthetics are integrated into the production, distribution and marketing of commodities.

More specifically, commodity aesthetics refers to "a beauty developed in the service of the realization of exchange value, whereby commodities are designed to stimulate in the onlooker the desire to possess and the impulse to buy" (Haug, 1986:54). In other words, commodity aesthetics uses aesthetics to sell products and consumer capital in the form of advertising, packaging, marketing, and display. Much like Boorstin, Debord and Baudrillard, Haug (Ibid) emphasizes the importance of image and appearance in contemporary society, and reveals how they are connected to the sales effort and to the capitalist political economy.

In the early 20th century, psychologists Walter D. Scott and John B. Watson contributed Applied Psychological theory to the field of advertising. Scott asserted that "Man has been called the reasoning animal but he could with greater truthfulness be called the creature of suggestion. He is reasonable, but he is to a greater extent suggestible" (Benjamin & Baker, p. 119-120). He demonstrated this through his advertising technique of a direct command to the consumer. The former chair at Johns Hopkins University, John B. Watson was a highly recognized psychologist in the 1920s. After leaving the field of academia he turned his attention towards advertising where he implemented the concepts of behaviorism into advertising. This focused on appealing to the basic emotions of the consumer: love, hate, and fear. This type of advertising proved to be

extremely effective as it suited the changing social context which led to heavy influence of future advertising strategy and cemented the place of psychology in advertising.

2.2.2 Types of advertising

We come across several ad messages in different media. All of them are not similar. The ads differ with respect of their targeting, the media used and the aims before the advertiser. The ads are thus classified on the basis of their targeting, geographic selectivity, media selectivity and advertising objectives.

| For whom (target audience) | Geographic coverage | Media used | Goals |
|--|--|---|--|
| consumer advertising industrial advertising | national regional local international | print; newspapers magazines electronic; radio, TV direct mail outdoors miscellaneous | financial ads primary demand secondary demand product or service social messages direct action indirect action |

Table 1, Types of advertising

Target audience

Advertising is directed to a particular group of consumers. Consumer advertising is thus directed to users of consumer's products, both durables and non-durables.

Geographic coverage

Those firms who do business on a global basis prepare international ads they will try to answer such questions as does it have a wide coverage, is it approaching worldwide and does it have listeners around the world and so on.

Media used

Advertising is print advertising, when it is put in press and magazines. Advertising is electronic when it is put on air either through radio or TV both satellite and terrestrial. Hoardings and posters are outdoor advertising and ads on buses and trains are transit ads. When advertisers contact the buyers directly, it is called direct marketing .Many new media options like the internet and interactive TV are emerging these days.

As mentioned, the purpose of this study is to assess the effectiveness of promotional means and advertisement channel in Dashen Bank. In order to attain a better understanding of the Banks promotional strategies. We will try to describe the different tools in the promotional mix.

According to median (1996) there are two types of advertising channels appropriate for financial advertising. That is “above the line” and “under the line” advertising. Above the line advertising contains different channel of communication such as Television, Radio, Posters Magazine and Newspaper.

Under the line advertising activities, is the invisible advertising of the banks service, including leaflets, pamphlets, explanatory guides and manual that can be used to support selling of a specific service.

Sales promotion within financial service appears to be most effectively used in combination with advertising. The primary objectives with sales promotion is to attract new customers, to increase the level of deposit account there by increasing the bank shares of savings, to increase market share and lower cost to acquire new customer by avoiding direct price competition with other financial institution.

On product uniqueness, banking service tend to meet general needs rather than specific and since there are no particular benefit distinguishing different banks from each other promotion of financial service is essential. New products, new payment system, new forms of distribution, delivery and improved management info system are increasing the demand of technology with in the financial sector.

Promotional mixes often have to be adjusted to suit the local environment and reflect the target market preferences. Promotion has to take language as well as local regulation; in terms of both medial choice and content in to account.

2.2.3 Methods of Advertisement

Bulla and Scott (1994) contend that, the important kick off of advertisement was the emergence of the pamphlet as an advertising medium. The early examples of these pamphlets disclose their sponsorship by companies wanting to generate goodwill for their activities. The low cost of posters and handbills encouraged a number of publishers to experiment with other Media of Advertising like Print Media, Electronic Media like Internet, Newspaper, Radio and Television.

Print media is a very commonly used medium of advertising by businessman. It includes advertising through newspaper, magazines, journals and the like and it is also called press advertising. Newspapers are the sources of news, opinions and current events (Mc Quails, 2005).

In addition, Newspapers are also a very common medium of advertising. The advertiser communicates his or her message through newspaper which reaches to millions of people. According to (Stone 1982), the advantages of newspaper stem from having wide circulation and a single advertisement in the newspaper can quickly reach to a large number of people. The cost of advertising is relatively low because of wide publication. Generally, newspapers are published daily. Thus, the same advertisement can be repeated frequently and remind a reader every day. The matter of advertisement can be given to newspaper at a very short notice.

The limitations of newspapers are that they are read soon after they are received and then are kept generally in some corner of the houses. After 24 hours a fresh newspaper they appear and this makes the life of the newspaper short. People read newspapers mainly for news and pay casual attention to advertisement. Illiterate persons cannot read and thus, newspaper advertising does not benefit them. Periodicals are publications which come out regularly but not on a daily basis. These may be published on a weekly, fortnightly, monthly, bimonthly, quarterly or even yearly basis. For example magazines and journals like reporter.

Radio Advertising is another kind of media. People are aware about a radio and must have heard advertisement for various products in it. In radio there are short breaks during transmission of

any programmed which is filled by advertisements of products and services. There are also popular programmers sponsored by advertisers. It is more effective as people hear it on a regular basis. It is also useful to illiterates, who cannot read and write. There are places where newspapers reading may not be possible, but one can hear a radio. For example, one can hear a radio while traveling on road or working at home; but one cannot read a newspaper. Similarly, while driving one can hear a radio but cannot read a newspaper. Regular listener may remember what he or she has heard. But, occasional listeners tend to forget what they have heard in Radio. The message that any advertisement wants to communicate may not be proper as there is no chance to hear it again immediately. There may be some other disturbances that distort communication. In comparison to Television, a radio is less effective as it lacks visual impact (Stone, 1982). Television advertising is also form of media. With rapid growth of information technology and electronic media, television has topped the list among the media of advertising. TV has the most effective impact as it appeals to both eye and the ear (*Ibid*).

The most recently advanced form of media is the internet. According to (Stone 1982), Internet has also brought about a lot of changes in advertisements. Internet means that one is catering to a select group of audience rather than a mass audience. Today celebrity endorsement has attracted immense debate on whether it really contributes to the brand building process or whether it is just another lazy tool to make the brand more visible in the minds of the consumers. Although it has been observed that the presence of a well-known personality helps in solving the problem of over-communication that is becoming more prominent these days, there are few undesirable impacts of this practice on the brand. The issue of matching the values of the celebrity with the brand values is also very important, i.e. getting the right celebrity to endorse the right brand. Consumers perceive the brand as having superior quality because it has been endorsed by a credible source. This makes endorsement as one of the indicators of quality for any brand (*Ibid*).

2.2.4 Objectives of Advertising

An advertisement is one of the topical strategies of many brands for the promotion of their product. The purpose of mass advertisements is to gain attention for the product, ensuring prolonged association with consumers, or for the purpose of recall of their product in customers' mind (Rai, 2013).

Advertiser's primary mission is to reach prospective customers and influence their awareness, attitudes and buying behavior. They spend a lot of money to keep individuals (markets) interested in their products. To succeed, they need to understand what makes potential customers behave the way they do. The advertisers' goal is to get enough relevant market data to develop accurate profiles of buyers-to-find the common group for communications this involves the study of consumers behavior: the mental and emotional processes and the physical activities of people who purchase and use goods and services to satisfy particular needs and wants (Arens, 1996).

To create a demand for new products by explaining its utility, to announce a new product or service, to increase its sales by attracting new customers, to create brand preferences, to expand the market for new buyers, to assist the salesmen in their selling efforts, to warn the public against imitation of the product of the firm, to prepare ground for new products, barring new entrance, make special offers through sales promotion, to neutralize competitors advertising, and to enhance goodwill of the firm. Objective of any advertising is to communicate about the product and services to the prospective customers. General objectives of advertising are to inform the customers about the attributes and uses of the product (Helina, 2012).

Advertising is a valuable tool for building company or brand equity as it is a powerful way to provide consumers with information as well as to influence their perceptions. Advertising can be used to create favorable and unique images and associations for a brand which can be very important for companies selling products or services that are difficult to differentiate on the basis of functional attributes. (Belch & Belch, 2009).

In today's market the range of products and services is especially large, they are all impossible to remember or purchase. The main goal of advertising a certain product or service is to attract the customer's attention and analyze the impact of advertising on the customers' behavior, which is determined by a number of cognitive, emotional and behavioral aspects. In the centre of advertising is the customer, whose psychology is determined by numerous aspects and advertising itself, which aims at arousing the customers wish to acquire the product advertised, and most importantly, at achieving the act of purchasing the product (Jakštien, Susnien and Narbutas, 2008).

2.2.5 Importance of Advertising

For any business, advertising may perform a variety of functions when implemented correctly, and its effect may be dramatic. It helps to identify products and their sources and to differentiate them from others, and it communicates information about the products, its features, and its location of sale; it helps to try to induce new products and to suggest reuse. It can stimulate the distribution of products or services on local or global level (Arens, Schaefer & Weigol, 2009).

Advertising can help companies develop consumers' awareness to an unmet need or introduce a product that consumers may see as valuable. This influence is often present when new products enter the market. Customer awareness is often low for these items until companies promote them and attempt to drive customer demand through advertising (Dinu & Dinu, 2012).

The role of advertisement changes unto what the organization wants them to do. An organization uses the advertising to help them survive from the impacts of economic trends. Still, the economists views that the advertising plays a significant effect on the consumer behavior and in a long process, the advertising can lead the organization to competition. Based on the understanding regarding the advertising, the approach rooted in the organization's search for the right answer on the effect of the competition. Consequently, the accepted basic role of the advertising is to provide the consumers with the right amount of information regarding the product or services, which is related to the objective of the competition and that is to deliver the consumer satisfaction. In this view, the level of advertising affects the consumer who is the focus of the organization (Park, 1996), as cited by (Vivekananthan, 2010)

Advertisements tend to be highly informative and present the customer with a number of important product attributes or features that will lead to favorable attitudes and can be used as the basis for a rational brand preference. People get information from the advertisement through the attractiveness it holds, the attention it creates and the awareness it gives. (Arens, 1996)

Communication through advertisement leads the consumers toward the purchasing of brand (Belch & Belch, 1998).

2.2.6 The Impact of Advertisement with Respect to the Consumer

Television advertising is most effective means of communication. This is because it has an audio-visual impact (Stone, 1982). With catchy slogans, song and dance sequences, famous personalities exhibiting products, TV advertising has a lasting impact. With the varieties of channels and programmers, advertisers have a lot of choice to select the channel and time to advertise. With regional channels coming up, any person even illiterates can watch the advertisements and understand them by seeing and hearing. Apart from the above, TV advertisements are usually expensive to prepare as well as to telecast. With almost every manufacturer trying to communicate their message through TV advertising, the impact among the viewers is also increased. Nowadays, people are switching on channels whenever there is commercial break (Bové and Thill, 2005). Internet is the latest method of communication and gathering information (Ibid). If a person has a computer and with an access to internet he/she can have information from all over the world within a fraction of second. Through internet one can go to the website of any manufacturer or service provider and gather information. Sometimes when one does not have website addresses he or she is helped by search engines or portals. The merit of internet is that, information from all over the world is made available at the door steps and also users can see the advertisement at their own time and as per the requirement.

All the media of advertising discussed above are mostly used by consumers while they are at home or inside any room, except radio and newspapers or magazines to some extent. Moreover, in all these media, the consumer has also to spend some money to access the advertisement. However, there are other media available, where the consumer has to spend nothing and he or she can see such advertisements while moving outside. Some of such advertising are hoardings, posters, vehicular displays, gift items and the like. Large hoardings are placed on iron frames or roof tops or walls and can be seen when one is moving on the road. These are normally boards on which advertisements are painted or electronically designed so that they are visible during day or night.

2.2.7 Consumer Decision Process

Inevitably, businesses encounter bottlenecks where the message is not reaching their consumers and prospects, with the fact that, at times, consumers and prospects are facing significant blocks in their decision process. If not, each of them should be fully committed, loyal, enthusiastic, repeated consumers; however, this is not the case. Today the accessibility and transparency of information has profoundly influenced the decision making process; therefore, it is important to examine what are the hurdles and friction points that hold prospects becoming consumers, or keeps consumers hesitating from repurchasing. (Silverman 2001.)

Figure 1. The 5-Stage Decision Making Model (Silverman 2001.)

Engel, Kollat, and Blackwell (EKB) have presents a comprehensive model dealing with ultimate consumer's behavior in 1978, which attempts to capture.

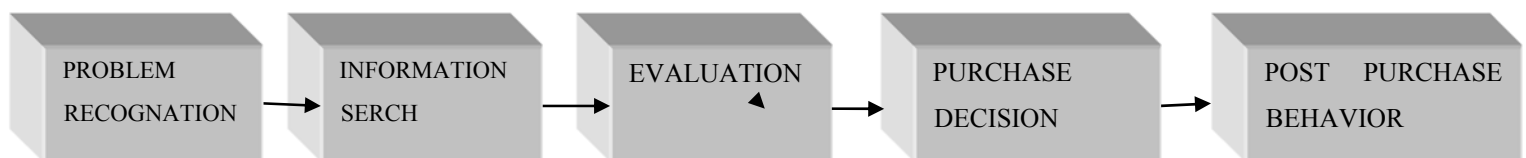


Figure 1. The 5-Stage Decision Making Model (Silverman 2001.)

Engel, Kollat, and Blackwell (EKB) have presents a comprehensive model dealing with ultimate consumer's behavior in 1978, which attempts to capture the critical aspects of individuals' consumption behavior. As the figure (Figure 1) shows, the model has interpreted consumer behavior into five stages – 1) Problem recognition, 2) search of information, 3) evaluation of alternatives, 4) final decision, and 5) post purchase decisions. (Sternthal and Craig 1982)

Problem recognition:- Problem recognition takes place whenever a consumer recognizes a significant difference between the desired and the actual state of affairs, which is in sufficient magnitude to arouse and activate the decision process (Solomon, Bamossy and Askegaard 2002), or need triggered by internal or external stimuli. After the realization of a problem, it initiates the search for information before any typical buying action.

When an individual is triggered externally, for instance, a person may see a television advertisement for a vacation, the stimuli triggers thoughts or ideas about the possibility of making a purchase (Kotler and Keller 2009). Nowadays, the mass media is no longer the only

source of information, which may serve as a trigger of a purchase to individuals. As a result, consumers are exposed to vast amount of information, in order to get through the consumer's filter, marketers have to identify a claim or promise about their services or products, which are strongly penetrative. Filter, in this case, is a fact of being overlooked because of too much information competing in the marketplace (Silverman 2001).

Search of Information : The final purchase decision will not be made at once, even when individuals acknowledge, recognize their problems, and pay attention to the available products; likewise, when prospects have a certain interest in a product or service, they tend to go through the following steps before carrying out any action – identifying available options, studying information of selected options, and eventually judging which of these options can most likely deliver the best outcome (Silverman 2001).

The information sources can be divided into two types: internal and external. Internal search indicates former information and experience of an individual will result in future behavior that the consumers will be likely to take (Solomon, Bamossy and Askegaard 2002). Even when a consumer is attentive towards a marketing offer, it does not imply that the offer will be comprehended as intended; therefore, aside from the accumulated information, any information or message that is generally analyzed and stored in the consumers' memory in forms of certain meaning will be used to evaluate alternatives. Essentially, competitive brands provide alternatives for consumers who are willing to find the best solution to their problems or needs, even they may offer same products or services.

Evaluation of Alternatives: Once an option is identified as the best/suitable solution according to the individual's needs after accumulating sufficient information, they undertake alternative evaluation (Sternthal and Craig 1982, 46). Depending on their motives or goals, consumers establish a criteria for evaluating choice alternatives (Sternthal and Craig 1982, 46), for instance which alternative is the simplest to use or to arrange, or what are other users' experiences, because there is a need to confirm whether or not the information is reliable and to verify that the product will work out as anticipated. (Silverman 2001.)

In order to ensure the outcome within the expectation, individuals require relevance of experience. Direct and indirect experience, which individuals, serve as indicators during the buying process. Direct experience is not always preferred since individuals are inexperienced towards specific products, which may result using it in an unskilled manner and have negative

experience with it. Most often, if negative experiences take place, they are most likely to be costly (both financially and time), risky, or even damaging to reputation. (Silverman 2001.)

After the assessment of the choice alternatives, consumers formulate beliefs regarding the alternatives, which guide their attitudes, intentions, and ultimately their choice among alternatives (Sternthal and Craig 1982, 46). Besides, several studies have provided evident findings that the decision maker will increasingly seek ways to simplify the evaluation process when a decision becomes more complex (Bruner, Goodnow and Austin 1956; Association for Psychological Science 2008).

Final Decision: Kotler and Keller (2009) have suggested that during the course of evaluation, consumer eventually forms preferences among the brands in the choice desk, however, there are two factors, which can interfere between the purchase intention and purchase decision – attitude of the others and unanticipated situational factors (172).

Attitudes of others is the extent to which another person's negative attitude towards the preferred alternatives or reluctance to meet the terms of supporting the purchase intention, this may result in a readjustment of the consumer's purchase intention (Kotler and Keller 2009, 172).

Likewise, Kotler (2009) has also stated that consumers are undoubtedly influenced by the infomediaries who publish their evaluations (e.g. customer reviews on Amazon.com, blogs, bulletin boards, and so on). Unanticipated situational factors refer to those may erupt to alter the purchase intention, for instance, there might come an unexpected purchase that is more urgent compared to the purchase the consumer was firstly stimulated to buy; in other:

Post Purchase Decision: After the consumption, the consumer then experiences certain levels of satisfaction or dissatisfaction, and evaluates the wisdom of the choice made in selecting the alternative. Two potential outcomes are derived from this phase – satisfaction or dissonance. When consumer experiences dissonance towards the purchase, the choice is 'devaluated' and the consumer begins the process of searching, obtaining information and evaluating other options for future buying decision, in which triggers new behavior. (Sternthal and Craig 1982).

It is a phase when the consumer decides whether or not to move from merely implementing the product to a full adaption; that is, whether to use the product repeatedly or repurchase or not. Since consumer always has a choice regarding the products priority, frequency of usage, and new circumstances of new uses. When individuals are comfortable in using a specific product regularly, they will recommend it to others from using the product as well. (Silverman 2001).

Stages in decision making involves many psychological factors, which the above five-stages buying model has failed to explicate; thus, the following discussion focuses on attitude and the psychological components mentioned in the information processing theory proposed by Bettman (1979).

2.2.8 Factors that Influence Consumers' Behavior

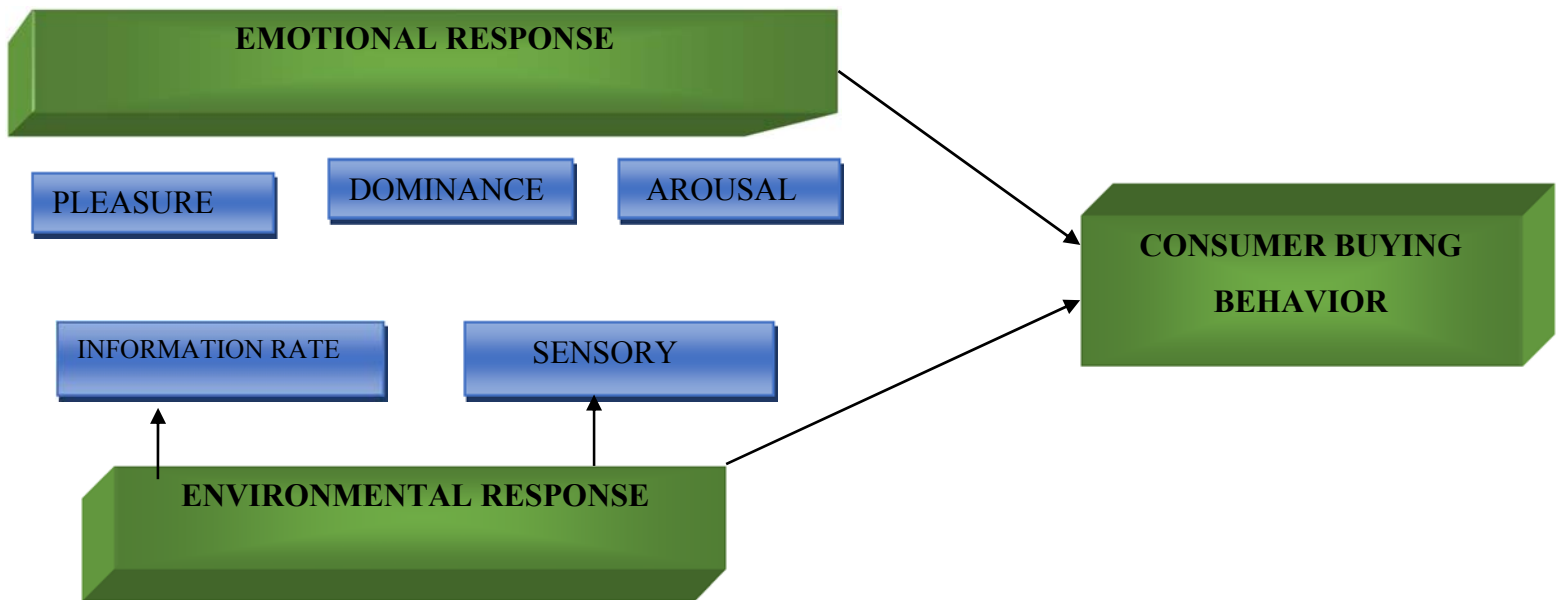


FIGURE 2 Factors that Influence Consumers' Behavior

Emotional Response Vs Consumer Buying Behavior:-An imperative part of effective advertisement is emotional response that is the capacity to remember the brand displayed in ad and purchase the brand. The ability of positive attitude is stronger than negative attitude towards any product (Lafferty and Goldsmith 2002). The actual sense of consumer buying behavior is to buy a particular manufactured goods or services. (Adelaar, et al. 2003). The aim of consumer buying behavior is to determine how clients behave in certain manner but in diverse situations.(Ayanwale., Alimi and Ayanbimipe 2005). Adelaar, et al (2003) study suggested that there are three independent factors affecting on emotional responses as, **(1) Pleasure:** it is a condition of emotions that is portrayed as the extent to which an individual feels pleasurable, satisfied or happy, sad and good in particular circumstances. **(2) Dominance:** it is stated as the degree to which a person feels a control or free to take action in a specific situation. **(3) Arousal:**

it is a condition of feelings change from attentiveness, stimulation, enthusiasm and activeness to feelings of tiredness, boredom and sleepy. These factors become visible when consumer watches an advertisement about the brand and build up likeness for the brand then acquire it. (Lafferty and Goldsmith 2002).

Environmental Response Vs Consumer Buying Behavior:-According to research of marketing environmental factors generate an effect on purchasing activities of customers. There are other factors affecting on impulse buying as materialism, ownership, craving moments, self-exploration and after purchase decisions. (Greenely and Foxall 1997) Sensory inflection and rate of information comprises environmental reaction and information rate is to obtain information through advertisements. (Adelaar, et al. 2003). Hence, two main factors of environment as, **(1) Sensory stimuli:** can hinder the mechanism of self-control which can obstruct the aptitude of consumers to oppose the persuasion to employ in desire moment. Sensory inflection included sight, touch and noise that influence on decision making. **(2) Information rate:** can influence customer to obtain information from advertisement. Therefore to text lyrics, music, picture, and videos, which are firmly related with each other and are revealed in advertisement? (Adelaar, et al. 2003).

The many factors that affect acquisition, usage, and disposition decisions can be classified into four broad domains the psychological core, the process of making decisions, the consumer's culture, and consumer behavior outcomes. To make decisions that affect outcomes like buying new products, consumers must first engage in processes described in the psychological core. They need to be motivated, able, and have the opportunity to be exposed to, perceive, and attend to information. They need to think about this information, develop attitudes about it, and form memories.

The cultural environment also affects what motivates consumers, how they process information, and the kinds of decisions they make. Age, sex, social class, ethnicity, families, friends, and other factors affect consumer values and lifestyles and, in turn, influence the decisions that consumers make and how and why they make them (Hoyer & Macinnis, 2010).

Two broad factors influence the consumers' choice. The first is the individual consumer whose needs, perceptions of brand characteristics, and attitudes toward alternatives influence brand

choice. In addition, the consumers' demographics, lifestyle, and personality characteristics influence brand choice.

The second factor that influence on consumer buying decision is the environment.

The consumers' purchasing environment is represented by culture (the norms and values of society), by subcultures (a part of society with distinct norms and values in certain respects), and by face – to – face groups (friends, family members, and reference groups). Marketing organizations are also part of the consumers' environment since these organizations provide the offerings that satisfy consumer needs (Assael, 2001).

Internal influences:-come from inside the consumer. They are the personal thoughts and feelings, including perception, self-concepts, lifestyle, motivation, emotion, attitudes, and intentions. You could call these the *psychological influences*. These influences describe the ways consumers interact with the world around them, recognize their feelings, gather and analyze information, formulate thoughts and opinions, and take action. You can use consumer internal influences to better understand the why and how of specific behaviors. The following sections help you gain a better understanding of each of these influences (Laura, 2010).

Motivation and emotion:-Motivation is the driving force within individuals that impels them to action. This driving force is produced by a state of tension, which exists as the result of an unfulfilled need. Individuals strive both consciously and subconsciously to reduce this tension through behavior that they anticipate will fulfill their needs and thus relieve them of the stress they feel (Schiffman & Kanuk, 2004). Lindquist and Sirgy (2003) stated that emotions are the affective responses that reflect the activation of deepseated and value laden beliefs within the consumer.

Perception:-is representative of how a consumer processes and interprets information. You could describe perception as the way that consumers see the world around them — the world that includes your products and services (Schiffman, 1987) cited in (Tamboli, 2008). Perceptions are unique and determine purchasing behavior in every consumer differently. According to the Webster's Revised Unabridged Dictionary (1913) cited in Durmaz & Diyarbakirlioglu (2011), perception is the quality, state, or capability, of being affected by something external; sensation; sensibility. Another definition is that is the process by which an organism attains awareness or understanding of its environment by organizing and interpreting sensory information. Perception means the adaption of reality.

Attitude:-is that lasting general evaluation of something. It represents how consumers feel about products, services, and companies. Attitudes can tell you a lot about your consumers and how well you are accepted in the marketplace. Just remember that consumers easily screen information that conflicts with their own attitudes (Laura, 2010). Peter et al, (1999) Attitudes exert an influence on behavior aiming to satisfy motivation. Consumers attitude always have some kind of concept, consumers have attitudes towards various physical and social objects including products, brands, models, stores and people cited in (Tamboli, 2008).

Self-concept and lifestyle:-Self-concepts explain why consumers wear certain fashions, purchase particular products, and drive specific cars. They determine a consumer's behavior, because they represent how a consumer sees herself and how she thinks other people see her. When you understand the roles of self-concepts, you can use them to better target your marketing message and advertising to reach potential customers (Laura, 2010).

Lifestyle is reflected by the outward appearance of both internal and external influences of consumers. When you look at all the factors to gain a greater grasp of the lifestyles of your consumers, you can target promotional plans to those consumers. You also can identify market opportunities (Laura, 2010) and (Yakup & Jablonsk, 2012).

Culture:-Culture is a pattern of values, beliefs, attitudes, opinions, and learned behavior that are held in common and transmitted by the members of any given society. They in turn shape the individuals attitude toward products and buying decisions. Culture also meets many of the emotional needs of individuals, so they strive to protect the beliefs and values of their cultures. This protection is reflected in their behavior as consumers (Kotler & Keller, 2012).

Household structures:-represents how many live in a home, what the ages of the occupants are, and what the household income is. Household structure is important to consumer behavior because the structure affects the consumption and purchasing patterns of the individuals within the home. Each member of the household structure also has a role in the decision-making process, and when you understand those roles, you can be more effective in helping those consumers make decisions on whether to purchase your product (Laura, 2010).

Several author's analyzed the behavior of consumers in service sector that is changed by effective advertising .environmental and emotional responses can alter customer's purchased intentions after watching ads (Ayanwale,Alimi and Ayanbimipe 2005). Results analyzed that consumers are influenced by both of their variables but mostly make their decisions with respect

to their emotional feelings. (Abideen and saleem n.d.) There are different factors affecting on consumer buying behavior but environmental and personal responses are important determinants.

Emotional Responses:-Consumer buying behavior is an attitude of a supporter to acquire anything (product, service, idea) at a spot. (Adelaar, et al. 2003). An attitude is definite as acquired behavioral personality in persons. According to traditional theory of consumer attitude, when consumers purchase their favorite products their behavior is shaped by attitude which was previously developed in consumer minds. (Smith and Swinyard 1983). The main theory in advertising and marketing is the development of consumer attitude towards any advertisement. This attitude remains same until consumer made a purchase decision about any product or service. Therefore, ads are constructive for recognizing, liking as well as selection of goods. Although the major goal of the ad is to catch the attention of the customer and built optimistic attitude about ad this positive attitude constructed emotional reaction regarding brands and customers want to purchase respective product. These emotional feelings sustain in mind until they will buy the product. (Lafferty and Goldsmith 2002).

Environmental Responses: - There is criticism on slight understanding of environmental factors that effect on purchasing behavior but some authors described the impact of environmental variables on behavior. Research on marketing suggested that environment create certain type of experience, which is used to generate a sense that promote or sell the product or service. Sensory stimuli and information rate are major determinants of environmental responses. Various environmental conditions like background music and atmosphere of stores attracted the consumers to spend more time and purchase any product. (Adelaar, et al. 2003). Environmental attitudes are determined through attitude theory and referred as beliefs. These attitudes are consisted of norms and those beliefs on which individual perception is formed and this perception should be used as judgment rather than attitude. (Heberlein and Wisconsin 1998). Sensory stimuli can hinder the system of self-control and can reduce the capacity of consumer to oppose the persuasion engage in craving moment. (Kappas 2002). Impulse buying are those purchases that consumers want to purchase but yet not have been decided what they want to buy and which specific product they will purchase. (Lafferty and Goldsmith 2002).

2.2.9 Advertising effectiveness

Advertising plays an important role in today's competitive world by which organizations communicate with their customers, both current and potential. Companies allocate a considerable part of their sources to advertising (activities). To help evaluate whether or not advertising dollars are earning the best return on investment, it is important to know how effectively advertisement capture and maintain audience attention and engage viewers (De Ros, 2008). One of the most difficult problems faced by advertising agencies and advertisers remains the issue of measuring the effectiveness of the advertising they create and run (Hall et al). Advertising effectiveness can be divided into sales effectiveness and communication effectiveness. Sales volume is used to measure sales effectiveness as a gauge, and the level that a message is noticed, understood, accepted, changing attitude and behavior for measuring communication effectiveness (Tsai and Tsai, 2006).

Advertisement attitude is constant like and dislikes feelings of audience towards advertisements after watching target advertisements, which also means the whole opinion of examinees after watching advertisements. Behavioral Goals mean after watching target advertisements, with the motives of advertisements, behavioral goals are triggered; evaluation is made on loyalty and growth on positive behavioral potential of involvement of examinees (Chan, Su and Huang, 2010). Studies evaluating the linkage between advertising and sales have evolved from simple linear to multivariate linear models and from static to dynamic demand functions. Linear models that link related constructs to product purchase have been the most common approach for describing the relationships between attitudinal dimensions of advertising and actual purchase behavior (Young et al., 2005).

AIDA model

The AIDA model which stands for **Attention, Interest, Desire and Action**, is a progressive way of dividing the fact of purchasing into four levels, and advertising is an external way to lead the customer from one step to another (Petit et.al, 2011). According to the model, when an advertisement can be considered to be effective that lead consumers from the first step to the fourth one. It means that an advertisement should be able to attract consumer's attention and thereby makes him (her) aware of existence of the product, then it can interest him (her) to get information about the product's features and create a desire to get benefit from the product, and

finally, persuade him (her) to buy the product .AIDA was created by Strong in 1925 and is a behavioral model that has a purpose to make sure that an advertisement raise awareness, stimulate interest, and leads the customer to desire and eventual action (Hackley, 2005).The model is seen as a highly persuasive and is said to often unconsciously affect our thinking (Butterfield, 1997).According to AIDA model, for an advertisement to be effective it has to be one that:

1. Commands Attention
2. Leads to Interest in the product
3. Desire to own or use the product

2.2.10 Measures of Effectiveness

Following are the primary types of effectiveness measures:

- **Recall.** Some tests will provide a "recall score" for the commercial. This measures how many viewers were able to spontaneously recall the ad when questioned later. The recall score has many detractors. Agencies often argue that an ad can be effective even if people cannot easily recall it. And recall is highly influenced by such things as the brand name, so a comparison of scores across brands is problematic.
- **Recognition.** These measures are similar to recall, except they show people the commercial later and ask if they remember having seen it earlier. This technique still assumes that memory of an ad is an important predictor of effectiveness.
- **Narrative Playback.** Some tests ask respondents to recall the narrative or storyline.
- **Attitudes toward the Ad.** These questions measure how people felt about the ad they saw. Some of these measures include: likeability, stimulation or entertainment, relevance, newsworthiness, uniqueness and believability.
- **Persuasion.** Advertising agencies argue that the real purpose of an ad is not to be remembered, but to motivate purchase. Market research companies developed a variety of proprietary methods to gauge the actual persuasiveness of the ad.

One limitation of these measures is the question of whether an ad, with a single exposure, can really motivate someone to buy a brand -- especially a well-known mass-market brand.

- **Exotic Measures:** - Beyond the measures above, ad testing methods sometimes have included:

- **Moment-by-Moment:** - assessment of the commercials, where respondents continuously turn dials to show how much they like the ad at each point during its broadcast.
- **Eye-Tracking:** - this measures what parts of the print ad the respondent is looking at, using special cameras.
- **Autonomic Measures:** - such as brain wave patterns or galvanic skin response to measure arousal and involvement.

2.3 The empirical review

This section provides the empirical studies related to the study. The empirical evidence in this study is divided to world and Ethiopia related studies.

2.3.1 World Related Studies

Talha (2012) conducted a study on American consumers' attitude towards different Airline companies' channels. The study focused on comparison of transaction methods. The questionnaires and interview were distributed to 300 respondents who were obtained through stratified sampling. The study revealed that customer seems to prefer online adverts and ticketing more than traditional ways. However, the study did not show how advertisement has any influence in changing consumer attitude. This study therefore filled this knowledgeable gap.

Niazi *et al* (2011) studied on the effective advertising and its influence on consumer buying behavior. The study was conducted in Pakistan. The methodology used was quantitative technique. 200 questionnaires were distributed and probability sampling was used in a sample for data collection. The findings of the study revealed that there is huge relationship between advertisement and consumer buying behavior. It also established the relationship between environmental response and consumer buying behaviors. According to the study, consumers are buying products which they see in advertisement more than emotionally. However, the research did not check consumer psychological behavior and social concerns the gap of this study intended to fill.

Rasool *et al* (2012) studied on the impact of advertisement on consumer behavior of FMCG Lahore city in Pakistan. The questionnaires were randomly distributed to 80 respondents. The study found out that people are affected by culture, price, and quantity in the buying behavior

and adapts from parents. Moreover, according to the study, people were persuaded by electronic media than print media. The gap of this study is that it only took on little number of people and it did not show how advertisement changes the behavior of consumers. This study went further by adding the respondents so as to more views.

Lukasz (2012) conducted a study on the impact of low cost couriers on forums development in less famous destinations. The study was conducted in Poland and the study used descriptive method. The study found out also shows that the low cost airlines attract many people to travel due to the cost and assurance of availability of flight. According to the study many tourists may visit many places at low cost due to low cost of airlines. However the study did not say how tourists get information of low cost airlines and how advertisement has influenced in changing consumer buying behaviour.

Talha (2012) conducted a study on American consumers' attitude towards different Airline companies' channels. The study focused on comparison of transaction methods. The questionnaires and interview were distributed to 300 respondents who were obtained through stratified sampling. The study revealed that customer seems to prefer online adverts and ticketing more than traditional ways. However, the study did not show how advertisement has any influence in changing consumer attitude. This study therefore filled this knowledgeable gap.

Lusama (2010) conducted a study on the impact of selected factors on effective advertising and the case being Tanzania Telecommunication Company limited (TTCL).

Questionnaires were distributed to 130 respondents and descriptive method was used. The study indicated that less spending on advertising shortage of support by top management leads to ineffective advertising. This in turn leads to non-cost effective advertising poor brand and company image and low awareness of companies' product and services among prospective customers.

2.3.2 Ethiopia Related Studies

Belay Adamu (2012) studied on Service Quality and Customer Satisfaction in the Case of Cooperative Bank of Oromia. Questionnaires were distributed to respondents. Sales promotion was found to be most influential tools rather than others such as advertising, direct marketing, sales promotion and public relation. However, television advertising and sales promotion

offering special substation rate and special service package at reduced rates were the most influential tools that can highly affect consumer decision. This study focused on the airline industry, fast jet being the case under study.

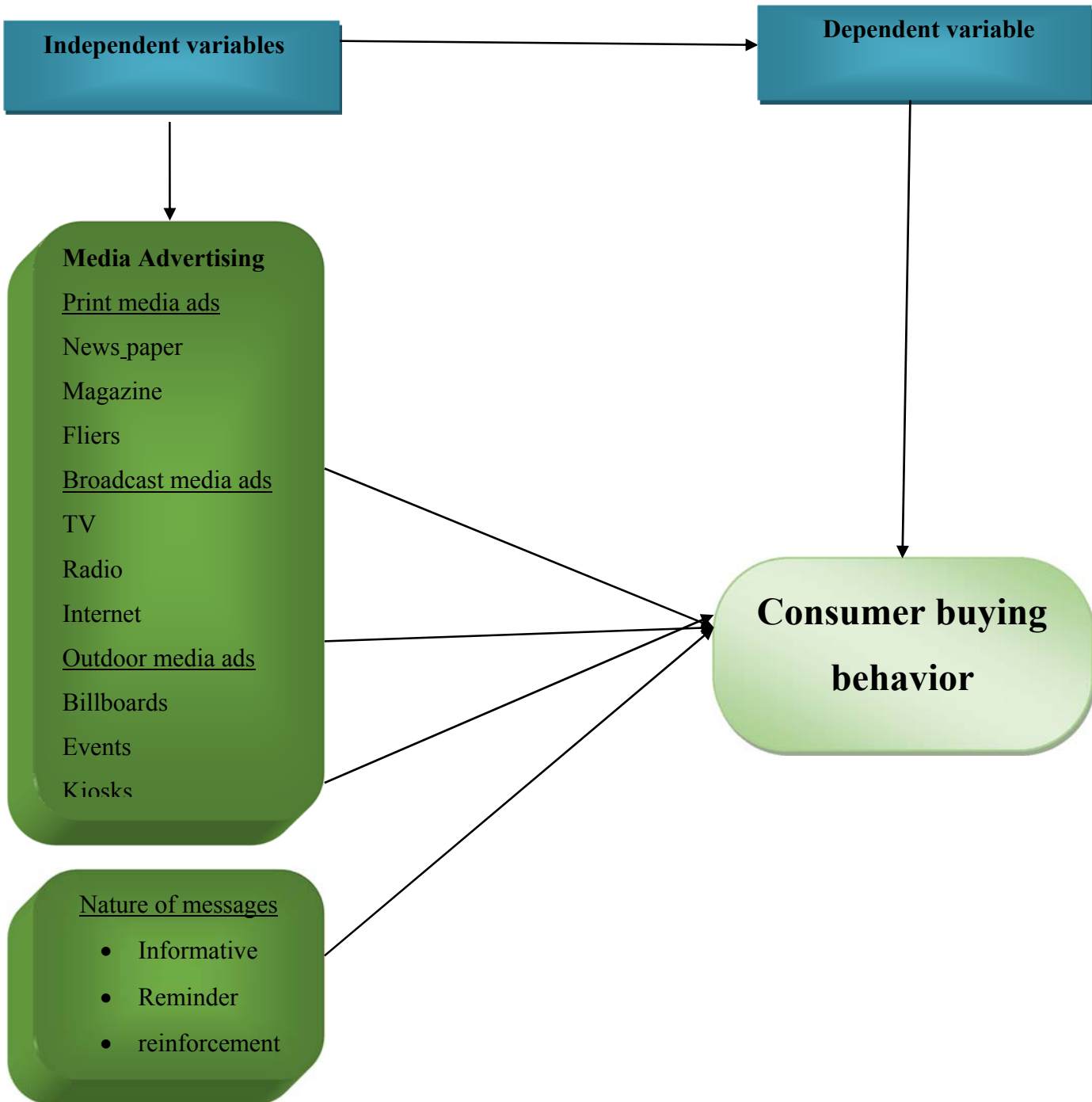
2.4 Conceptual framework

Moskal and Leydens (2000) states that conceptual a framework is a written or visual presentation that explains either graphically or in narrative form. Reichel and Ramey (1987) added that a conceptual framework is a set of broad ideas and principles taken from relevant fields of enquiry and used to structure a subsequent presentation sometimes a conceptual framework sometimes is referred to as a theoretical framework.

It is a type of intermediate theory that attempts to connect to all aspects of inquiry such as problem definition, objectives, literature review, methodology, data collection and analysis. Conceptual framework can act like a map that gives coherence to empirical inquiry. Because conceptual framework is potentially so close to empirical inquiry, it takes different forms depending upon the research question or problem.

In this study, a framework was developed to conceptualize the interrelation between a dependent variable and independent variables. Assessment of the elements/variables of the conceptual framework assisted to understand the phenomenon because assessment of each element/variable was thought to provide an answer to specific research questions developed above. The elements/variables considered in this conceptual framework were dependent and independent variables.

Figure: 3 Conceptual framework of the study:



Source: based on literature review by the researcher.

Figure 3 above consists of four independent variables and a dependent variable. The four independent variables are print media (newspaper), Radio, Television and outdoor advertisements which are related to a dependent variable which is consumer behavior. It was considered that the four independent variables will have positive influence on the consumer buying behavior.

Advertising objectives can be classified according to whether their aim is to inform, persuade, remind, or reinforce. These objectives correspond to different stages in the hierarchy-of-effects model.

Informative advertising: aims to create brand awareness and knowledge of new products or new features of existing products.

Persuasive advertising: aims to create liking, preference, conviction, and purchase of a product or service. Some persuasive advertising uses comparative advertising, which makes an explicit comparison of the attributes of two or more brands.

Reminder advertising: aims to stimulate repeat purchase of products and services. Reinforcement advertising aims to convince current purchasers that they made the right choice (Kotler & Keller, 2012).

CHAPTER THREE

3. RESEARCH METHODOLOGY

3.1. Introduction

This chapter describes the methodology used in the study. It explains the research area, population of the study, sampling design and data collection methods, reliability and validity and data analysis procedures.

3.2. Description of the Study Area

The study was conducted on Dashen Bank S.C. Decision about whom to include and where to conduct the research are essential part of one research methodology (Maxwell, 2005) the reason behind selecting Dashen Bank is currently the Bank has more than one million customers. With this increasing stiff competition in the market, the bank should give due attention to the effectiveness of its advertising. Since Advertising is one of the mechanisms used to attract new customers and help to win over the industry competitors, there should be proper evaluation on the effectiveness of Advertisements.

3.3. Quantitative method

In this study the research approach used was quantitative. Quantitative data was collected using a structured questionnaire by simple random sampling. This type of sampling is also known as probability sampling each and every item in the population have an equal chance of inclusion in the sample and each one of the possible samples has the same probability of being selected (Kothari, 2004).

3.4. Research Design

The research design is used to structure the research, to show all the major parts of the research project (Kothari, 2006). Kothari defines “research design as the arrangement of conditions for collection and analysis of data in a manner that aims to combine relevance to the research purpose with economy in procedures”. Research design is also the framework for the research plan of action.

The goals of scientific research, in broad terms, are to answer questions and acquire new knowledge Geoffrey M., David D. and David F., (2005). This is typically accomplished by conducting research that permits drawing valid conclusions about the relationship between two or more variables. Most researchers agree that the two general goals of scientific research are description, and understanding/explanation. **Explanatory** being able to describe something and having the ability to predict one thing based on knowledge of another are important goals of scientific research, but they do not provide researchers with a true understanding of a phenomenon Geoffrey M., David D. and David F., (2005). One could argue that true understanding of a phenomenon is achieved only when researchers successfully identify the cause or causes of the phenomenon.

Descriptive: description refers to the process of defining, classifying, or categorizing phenomena of interest. Descriptive research is useful because it can provide important information regarding the average member of a group Geoffrey M., David D. and David F., (2005). Specifically, by gathering data on a large enough groups of people, a researcher can In quantitative introductions, researchers sometimes advance a theory to test, and they will incorporate substantial reviews of the literature to identify research questions that need to be answered. In quantitative research, some historical precedent exists for viewing a theory as a scientific prediction or explanation. In this definition, a theory is an interrelated set of constructs (or variables) formed into propositions, or hypotheses, that specify the relationship among variables (typically in terms of magnitude or direction). The idea of a theoretical rational, which they define as “specifying how and why the variables and relational statements are interrelated” (Creswell, n.d).

Therefore, the researcher preferred the quantitative research strategy because the study wants to address the factors that influence especially the effect of media ads on consumers’ buying behavior. This could be based on theories and reviews of literatures that could identify the research problems and may could able to give solutions. Describe the average member, or the average performance of a member, of the particular group being studied one of the common problems is that descriptive designs do not provide direct cause and effect relationships Shukla, (2008). On the other hand, managers continually make decisions based on assumed relationships. As these assumptions are based on intuitions, they are hardly justifiable and validity of such causation should be examined with causal decisions. Thus, causal design

provides answers to such questions by explaining which variables are the cause (independent variable) and which are the effect (dependent variable).

Therefore, the purpose of the research was mainly descriptive and explanatory. It is descriptive because descriptive data were collected through structured questionnaire from customers and also explanatory since the researcher explained the relationship between the effect of media variables and dimensions affect consumer behavior. The emphasis here is on studying a situation or a problem in order to explain the relationship between variables. The objective with this kind of research is to analyze cause-effect relationship so the research design for this study was explanatory.

3.5. Sampling design

3.5.1. Target Population

Best and Khan (1998:23) define “population as any group of individuals who has one or more characteristics in common that are of interest to the researcher”.

The target population of this study was dashen Bank’s branches (126) in Addis Ababa City Administration. Sampling units were the target population elements available for selection during the sampling process. Sampling units were all customers of DB of the one hundred twenty six branches. The reason was that the researcher believed that all the customers of the bank knew or experienced the service of the organization due to some reasons (i.e the information they gained or due to the exposure they have got) that they have been served with this bank.

3.5.2. Sample Frame

A probability sampling design (simple random sampling) was used to undertake the study and to complete the structured questionnaire on voluntary basis. It is typically not practical to include every member of the population of interest in a research study. Time, money, and resources were three limiting factors may make this unlikely. Therefore, most researchers are forced to study a representative subset a sample of the population of interest (Marczyk, DeMatteo, and Festinger, 2005).

3.5.3. Sample and sampling technique

There are several ways in which potential participants can be selected for inclusion in a research study, and the manner in which participants will be selected is determined by several factors, including the research question being investigated, the research design being used, and the availability of appropriate numbers and types of study participants Geoffrey M., David D. and David F., (2005). It is typically not practical to include every member of the population of interest in a research study. Time, money, and resources are three limiting factors that make this unlikely. Therefore, most researchers are forced to study a representative subset a sample of the population of interest.

Israel (2003) as cited in Hussein (2012) summarized that there are four strategies to decide sample size including (1) census for small populations, (2) imitating a sample size of similar studies, (3) applying formulas to calculate a sample size, and (4) using published tables. The first strategy 'census' is appropriate for the population of 200 or less. It allows collecting data from all subjects, thus eliminating sampling error that will occur because only a part of the population is directly contacted. This strategy, however, is impossible when conducting research on a larger population and when cost is a factor. Secondly, imitating a sample size of similar studies can save time for the research. However, the major drawback is the risk of repeating errors that are made in determining the sample size for another study; however, if the procedure are convincing, they were included. Thirdly, applying the calculation methods for determining a sample size allow the researcher to achieve the necessary sample size for a different combination of levels of precision, confidence, and variability of a particular study. Fourthly, using published tables was save time for the researcher because calculating a number of sample sizes for different given set of criteria will make available. Total population of the study includes employees and customers of Dashen Bank. According to the source obtained from Human Resource and Logistics Department as of December 2016, Dashen Bank has 5273 employees. The information gathered from CPDD also indicates the bank has more than 1,209,435 customers.

The survey was administered at five Branches of Dashen Bank (main,tana,bole,kera &tikur anbesa) in Addis Ababa branches are selected branches are selected by using convenient sampling expecting that the researcher was get the necessary data. According to (1967 cited in Israel 2003) cited in Hussein, (2012), there are three criteria usually need to be specified to

determine appropriate sample size ; level of precision, level of confidence, and degree of variability. So that given these three criteria, the sample size had been determined based on the following simplified formula:

$$n = \frac{N}{1 + N(e)^2}$$

Where, n is sample size, N is the population size and e is the level of precision. A 95% confidence level and e = 0.05, will assume for the purpose of determining sample size for this study.

$$n = \frac{260733}{1 + 260733(0.05)^2}$$

$$n = \underline{399} \text{ customers}$$

Therefore, the researcher had selected 399 respondents from four branches of the bank and had distributed one self-administered questionnaires for each respondent. The number of customers who included in the survey from each branch had determined by using proportional quota sampling based on the number of customers they have. The number of customers from each branch will be explained in the following table.

Hence the samples selected from four branches of DB the proportionate customers selected by using the following formula:

$$n_i = n \cdot \frac{N_i}{N}$$

Table 2 branch name and their number of customer

| NO | Branch Name | Number of customers | proportion of total population | Number of customers for each branch |
|-------|-------------|---------------------|--------------------------------|-------------------------------------|
| 1 | MAIN | 88633 | 34 | 136 |
| 2 | TANA | 46823 | 18 | 72 |
| 3 | BOLE | 35562 | 14 | 54 |
| 4 | KERA | 50897 | 19 | 78 |
| 5 | TIKURANBESA | 38818 | 15 | 59 |
| TOTAL | | 260733 | 100 | 399 |

Table 2: proportionate sample size from each branch

Where, n_i is quota of branch i , n is total sample size selected, N_i is population of the i branch and N is total population of the four branches.

3.6. Sources of Data and Data Collection Techniques

This study was used primary and secondary data sources in order to gather relevant information for the study. The primary data was collected from the selected respondents of the bank understudy, CPDD and MIS department of the bank. The study employed mainly questionnaire in collecting the primary data and the analysis was substantially based on primary data. The secondary data was collected from existing literature formed the literature review of the study. The sources of the secondary data was included books, journals, articles obtained from library and internet sources.

3.7. Data Analysis Techniques

All data that was gathered when analyzed through quantitative research approaches except for the two qualitative data that refer to the gaps observed in using the various media ads and for

suggestions as solutions. The aggregated data analysis was communicate in words or to find issues under research.

After collecting the necessary information, the data was analyzed by using descriptive analysis method.

3.8 Validity and Reliability

Validity is the most critical criterion and indicates the degree to which an instrument measures what it is supposed to measure. It can also be thought of as utility. In other words, validity is the extent to which differences found with a measuring instrument reflect true differences among those being tested (Kothari, 2004).

Numbers of different steps was taken to ensure the validity of the study:

- ✚ Data was collected from the reliable sources, from respondents who have experiences in using different products and services of the bank.
- ✚ Survey questions were made based on literature reviews and frame of references to ensure result validity.

In addition to asking if a measure is valid, we should also ask if it is reliable. A measure is considered reliable if it yields the same results each time it is used, assuming, of course, that there has been no real change in the variable being measured. In other words, reliable measures do not fluctuate- they yield consistent results (kothari, 2004).

3.9 Ethical considerations

Ethics is defined by Webster's dictionary as conformance to the standards of conducts of a given profession or group. Researchers are expected to be aware of and abide by general agreements shared by the scientific community on what constitutes acceptable and non-acceptable behaviors on the part of the researcher in the professional conduct of science. (Bhattacharjee, 2012).

In this research the researcher try her best to follow an ethical path in the collection, analysis and interpretation of the data. During the collection of data customer cares of the selected branches

would approach and might help the researcher in the collection of data as they are the contact point for every customer. Some of the basic tenants of the ethical behavior in research like voluntary participation and harmlessness, informed consent, confidentiality and disclosure would keep in the research. In give response to the questionnaire participants would informed why the research was conducted and how their response is confidential. Additionally they would be aware they have the right to withdraw from answering the questionnaire at any moment they want.

CHAPTER FOUR

4. Results and Discussion

This chapter is aimed at highlighting the method employed by the Researcher in carrying out this study. Research according to Salau (1998:2) has to do with an inquiry into the unknown. In other words, it is a systematic and objective method of finding solution to a particular problem. The word “problem” here can be something most people do not understand or something that has been causing anxiety or disagreement or something everybody has been talking about or something that is not clear or a gap in existing knowledge. In any research work therefore, there must be a procedure to follow. This procedure in general is referred to as Research Methodology. Research Methodology according to Onumonu (1985:3) is defined as a controlled investigation of the theoretical and applied aspects of measurement, mathematics and statistics, and the ways of obtaining and analyzing data. However, this study by its nature requires much information from a real life of practical situation beyond what various authors in Advertising and Consumer behavior have written, which are essentially more of principles and theories. The media advertising effect analysis of the sample data was gathered through structured questionnaires and the questionnaires were designed and distributed to 399 customers, only 381 questionnaires were filled and returned back to the researcher. Of these, 18 were discarded due to invalid or incomplete data entries. Thus, the samples comprising of a total of 339 respondents were used for analysis with 88% response rate. As a 30% response rate is considered acceptable (Sekaran, 2003), the response rate of 88% for this study was very good.

4.1. Descriptive statistics demographic variables

Table 3 gender

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|--------------|-----------|---------|---------------|--------------------|
| Valid male | 217 | 57.0 | 57.0 | 57.0 |
| Valid female | 164 | 43.0 | 43.0 | 100.0 |
| Total | 381 | 100.0 | 100.0 | |

Table 3 depicts that 217 (57%) of respondents were males while 164 (43%) were females. The findings imply that men are more user of the service than women because of business and work. In African culture men are the ones who are bread earners in the family while women tend to take care of the family.

Table 4 Age

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|--------------------|-----------|---------|---------------|--------------------|
| Valid 18-30 | 320 | 84.0 | 84.0 | 84.0 |
| Valid 31-45 | 58 | 15.2 | 15.2 | 99.2 |
| Valid 46 and above | 3 | .8 | .8 | 100.0 |
| Total | 381 | 100.0 | 100.0 | |

Table 4 shows that 320 (84%) of the respondents were aged between 18-30 while 58 (15.2%) of the respondents were aged between 31-45. On the other hand 3 (8%) of the respondents were aged above 45. Thus the majority of the respondents fall under the age category of 18-30. Henceforth, people at the age of 18-30 are so interested in testing new products in the market. According to Rasool et al (2012), youth are more interested in testing new products compared to older people.

Table 5 Marital status

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|--------------|-----------|---------|---------------|--------------------|
| Valid Single | 285 | 74.8 | 74.8 | 74.8 |
| Married | 96 | 25.2 | 25.2 | 100.0 |
| Total | 381 | 100.0 | 100.0 | |

Table 5 shows that the proportion of respondents in the marital status, single marital status is greater than married and each representing 74.8 and 25.2 of respondents respectively.

Table 6 Educational level

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|-----------------|-----------|---------|---------------|--------------------|
| Valid 12& below | 95 | 24.9 | 24.9 | 24.9 |
| College Diploma | 99 | 26.0 | 26.0 | 50.9 |
| First degree | 178 | 46.7 | 46.7 | 97.6 |
| Masters | 9 | 2.4 | 2.4 | 100.0 |
| Total | 381 | 100.0 | 100.0 | |

Table 6 depicts that about 46.7 % of the respondents are having the educational level of First degree which holds the major proportion in this category. Among which the other 24.9% are with education level of 12& below, 26% are College Diploma and masters 2.4%.

Table 7 Occupation

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------------------|-----------|---------|---------------|--------------------|
| Government employee | 16 | 4.2 | 4.2 | 4.2 |
| Private employee | 206 | 54.1 | 54.1 | 58.3 |
| Valid NGO employee | 6 | 1.6 | 1.6 | 59.8 |
| Self-employee | 153 | 40.2 | 40.2 | 100.0 |
| Total | 381 | 100.0 | 100.0 | |

Respondent also were asked about their occupational background and from the total of 381 respondent the greater portion goes to Private employee 54.1 and Self-employed. The rest are Government employee and NGO employee which accounts 4.2 and 1.5 % respectively.

4.2. Descriptive statistics for survey questions

The objective of the study was to analyzing the effect of media advertising on consumers' buying behavior in the banking service particularly Dashen bank. The study sought to establish whether the respondent recommend others to use Dashen bank's service after watching its media advertisement, based on the finding majority of the respondent answer neutral i.e. 60.1 % of the total respondent and the remaining lie up on strongly agree and agree i.e. about 40%. No respondent were choose disagree or strongly disagree choices.

This illustrates that the effectiveness of media advertising on consumer buying behavior toward using Dashen service.

**I recommend others to use Dashen bank's service after watching its
media advertisement**

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------------------------|-----------|---------|------------------|-----------------------|
| Valid Neutral | 229 | 57.4 | 60.1 | 60.1 |
| Valid Agree | 135 | 33.8 | 35.4 | 95.5 |
| Valid strongly agree | 17 | 4.3 | 4.5 | 100.0 |
| Total | 381 | 95.5 | 100.0 | |
| Missing System | 18 | 4.5 | | |
| Total | 399 | 100.0 | | |

Table 8 descriptive statistics about recommendation question

Furthermore Respondents were asked to indicate if **Dashen bank's media advertisement is effective and according to the finding majority** of the respondent answer neutral i.e. 53.8 % of the total respondent and the remaining major response lie up on strongly agree and agree i.e. about 4.3% and 38.3% respectively. Only 3.3 % of the respondent were choose disagree choices.

I believe Dashen bank's media advertisement is effective

| | Frequenc y | Percent | Valid Percent | Cumulative Percent |
|-------------------------|---------------|---------|------------------|-----------------------|
| Valid Disagree | 13 | 3.3 | 3.4 | 3.4 |
| Valid Neutral | 205 | 51.4 | 53.8 | 57.2 |
| Valid Agree | 146 | 36.6 | 38.3 | 95.5 |
| Valid strongly agree | 17 | 4.3 | 4.5 | 100.0 |
| Total | 381 | 95.5 | 100.0 | |
| Missing System | 18 | 4.5 | | |
| Total | 399 | 100.0 | | |

Table 9 descriptive statistics about effectiveness of media advisement

The other descriptive statistics of surveyed items are attached in the annex section.

4.3. Reliability Test

A value of .70 or greater is deemed to be indicative of good scale reliability. Table 11 and 12 shows the results of the calculated composite's reliability to support construct reliability. The reading of composite reliability of the latent variables is above 0.70. Therefore, all latent variables have good reliability.

Table 10 Case Processing Summary

| | | N | % |
|-------|-----------------------|-----|-------|
| Cases | Valid | 381 | 95.5 |
| | Excluded ^a | 18 | 4.5 |
| | Total | 399 | 100.0 |

a. List wise deletion based on all variables in the procedure.

Table 11 Reliability Statistics for independent variables

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .871 | 16 |

Table 12 Reliability Statistics dependent variable

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .890 | 2 |

4.4. Multicollinearity Test

Multicollinearity refers to the extent to which an independent variable can be explained by other independent variables in the analysis and if too high this can have harmful effect on regression.

After the normality of the data in the regression model is met, the next step was to determine whether there is similarity between the independent variables in a model, it is necessary to test Multicollinearity problem.

Similarities between the independent variables will result in a very strong correlation. In addition, Multicollinearity test done to avoid habits in the decision making process regarding the partial effect of independent variables on the dependent variable. Good regression model should not happen correlation between the independent variables or not happen Multicollinearity. Test Multicollinearity as a basis the VIF value of Multicollinearity test results using SPSS version 20. Making process in Multicollinearity test if the VIF value lies between 1-10, then there is no Multicollinearity and if the VIF less Than 1 or greater than 10 then there is Multicollinearity problem.

Based on the above assumption the correlations between constructs were checked for Multicollinearity and the results showed that on (Table 15, 16 and 17: Regression Weights) the correlations between all constructs were below 0.90 or between 1 and 10, which suggests that the constructs were redundant (Kline, 2005) and that Multicollinearity problem was not an issue.

4.5. Correlation

To quantify the strength of the relationship between the variables, the study used Karl Pearson's coefficient of correlation. The Pearson product-moment correlation coefficient (or Pearson correlation coefficient for short) is a measure of the strength of a linear association between two variables and is denoted by r . The Pearson correlation coefficient, r , can take a range of values from +1 to -1. A value of 0 indicates that there is no association between the two variables. A value greater than 0 indicates a positive association, that is, as the value of one variable increases so does the value of the other variable. A value less than 0 indicates a negative association, that is, as the value of one variable increases the value of the other variable decreases. The data

presented before on internet advertising was computed by obtaining the averages of each factor. Pearson's correlations analysis was then conducted at 90% confidence interval and 10% confidence level 2-tailed. Table 13 below indicates the correlation matrix between the media advertisement and consumer buying behavior.

Table 13 Correlations

| | | Broadcast Advertisement | Print Media Advertisement | Outdoor Advertisement | Consumers' Buying Behavior |
|----------------------------------|------------------------|----------------------------|------------------------------|--------------------------|----------------------------------|
| Broadcast Advertisement | Pearson Correlation | 1 | | | |
| | Sig. (2- tailed) | | | | |
| | N | 381 | | | |
| Print Media Advertisement | Pearson Correlation | .416** | 1 | | |
| | Sig. (2- tailed) | .000 | | | |
| | N | 381 | 381 | | |
| Outdoor Advertisement | Pearson Correlation | .234** | .532** | 1 | |
| | Sig. (2- tailed) | .000 | .000 | | |
| | N | 381 | 381 | 381 | |
| Consumers' Buying Behavior | Pearson Correlation | .187** | .471** | .356** | 1 |
| | Sig. (2- tailed) | .000 | .000 | .000 | |
| | N | 381 | 381 | 381 | 381 |

** . Correlation is significant at the 0.01 level (2-tailed).

According to the Table 13, there is a positive relationship between Consumers' Buying Behavior and Broadcast Advertisement of magnitude 0.187. The positive relationship indicates that there is a correlation between the Consumers' Buying Behavior with Broadcast Advertisement. Furthermore there is also a positive relationship between Consumers' Buying Behavior with Print Media Advertisement and Outdoor Advertisement with a magnitude of 0.471 and 0.356 respectively.

This notwithstanding, all the factors had a significant p-value ($p < 0.10$) at 90% confidence level. The significance values for relationship between Consumers' Buying Behavior with the three independent variables i.e. Broadcast Advertisement, Print Media Advertisement and Outdoor Advertisement having a p value of < 0.10 . This implies that media advertisement has a significant factor on Consumers' Buying Behavior.

4.6. Regression

Multiple regression analysis was conducted as to determine the relationship between consumers' buying behavior and the three independent variables (broadcast advertisement, print media advertisement, outdoor advertisement).

As per the SPSS generated table, regression equation for example for broadcast advertisement ($Y = \alpha + \beta_1 X_1 + \epsilon$) becomes: ($Y = 3.152 + 0.085 X_1 + \epsilon$)

According to the regression equation established, taking all factors into account (broadcast advertisement, print media advertisement, outdoor advertisement) constant at zero:

Consumers' buying behavior will be 3.152 for broadcast advertisement. The data findings analyzed also shows that taking all other independent variables at zero, a unit increase in broadcast advertisement will lead to a 0.085 increase in consumers' buying behavior; This infers that internet advertising contribute most to the Consumers' buying behavior. At 5% level of significance and 95% level of confidence, broadcast advertisement was a significant i.e. p value indicates a .000 value, in predicting the consumer behavior.

Table 14 Model Summary

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1 | .187 ^a | .035 | .033 | .56846 |

a. Predictors: (Constant)

Table 15 Regression Weights broadcasting advertisement

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Collinearity Statistics | |
|-------|-------------------------|-----------------------------|------------|---------------------------|--------|------|-------------------------|-------|
| | | B | Std. Error | Beta | | | Tolerance | VIF |
| 1 | (Constant) | 3.152 | .083 | | 37.970 | .000 | | |
| | broadcast advertisement | .085 | .023 | .187 | 3.711 | .000 | .935 | 1.070 |

a. Dependent Variable: consumers' buying behavior

Thus based on the result of regression analysis hypothesis i.e. H1: Broadcast advertisement has a positive and significant relationship with consumers' buying behavior is accepted. Because of beta value B is positive .085 and also statistically significant which shows p value less than 0.05.

Likewise for print media advertisement taking all factors into account and making all constructs constant at zero Consumers' buying behavior will be 1.939 for print media advertisement, a unit increase in print media advertisement will lead to a 0.451 increase in consumers' buying behavior; This infers that print media advertisement contribute most to the Consumers' buying behavior. At 5% level of significance and 95% level of confidence, print media advertisement was a significant i.e. p value indicates a .000 value, in predicting the consumer behavior.

Table 16 Regression Weights print media advertisement

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Collinearity Statistics | |
|--------------------------------------|-----------------------------|------------|---------------------------|--------|------|-------------------------|-------|
| | B | Std. Error | Beta | | | Tolerance | VIF |
| (Constant) | 1.939 | .147 | | 13.202 | .000 | | |
| 2 print media advertisement | .451 | .043 | .471 | 10.398 | .000 | .825 | 1.174 |

a. Dependent Variable: consumers' buying behavior

Thus based on the result of regression analysis hypothesis i.e. **H2**: Print media advertisement has a positive and significant relationship with consumers' buying behavior is accepted. Because of beta value B is positive .451 and also statistically significant which shows p value less than 0.05.

Also for the last variable i.e. outdoor advertisement taking all factors into account and making all constructs constant at zero Consumers' buying behavior will be 2.590 for outdoor advertisement, a unit increase in outdoor advertisement will lead to a .252 increase in consumers' buying behavior; This infers that outdoor advertisement contribute most to the Consumers' buying behavior. At 5% level of significance and 95% level of confidence, outdoor advertisement was a significant i.e. p value indicates a .000 value, in predicting the consumer behavior.

Table 17 Regression Weights outdoor advertisement

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Collinearity Statistics | |
|-------------------------|-----------------------------|------------|---------------------------|--------|------|-------------------------|-------|
| | B | Std. Error | Beta | | | Tolerance | VIF |
| 3 (Constant) | 2.590 | .118 | | 21.959 | .000 | | |
| 3 outdoor advertisement | .252 | .034 | .356 | 7.427 | .000 | .246 | 4.102 |

a. Dependent Variable: consumers' buying behavior

Thus based on the result of regression analysis hypothesis i.e. **H3**: Outdoor advertisement has a positive and significant relationship with consumers' buying behavior is accepted. Because of beta value B is positive .451 and also statistically significant which shows p value less than 0.05.

CHAPTER FIVE

5. CONCLUSIONS AND RECOMMENDATIONS

5.1 Summary of Major Findings and Hypothesis Test Result

Table 18 Summary of Major Findings and Hypothesis Test Result

| Statement of Hypothesis | Accepted/Rejected |
|---|-------------------|
| H1: Broadcast advertisement has a positive and significant relationship with consumers' buying behavior. | Accepted |
| H2: Print media advertisement has a positive and significant relationship with consumers' buying behavior. | Accepted |
| H3: Outdoor advertisement has a positive and significant relationship with consumers' buying behavior. | Accepted |

5.2 Conclusions

The purpose of this study was to analyze the effect of media advertising on consumers' buying behavior and the factors that make consumers to respond to media advertising in the banking industry. Following the findings of the study, several conclusions could be made. Effective and continuous advertising is one of the most important functions of any successful business. It is imperative that the products or service of any business received the proper exposure, and the way to achieve exposure is through advertising. Advertising is the means by which goods or services are promoted to the public. The advertiser's goal is to increase sales of these goods or services by drawing people's attention to them and showing them in a favorable light. The mission of advertiser is to reach prospective customers and influence their awareness, attitudes and buying behavior. They spend a lot of money to keep individuals (markets) interested in their products. To succeed, they need to understand what makes potential customers behave the way they do. Generally based on the discussions and analysis made the following conclusions were drawn.

The conclusions brought out from the findings of the study shows that media advertisement was the most important sources of information for customers which was proved with **regression result** ($P= 0.000 < 0.05$ for broadcast, print media and outdoor ads have significant effect on consumers' buying behavior,).

Most influential factors of media ads on consumers' buying behavior were the broadcast media and print media ads like TV, radio, and newspaper; and the factors for media ad messages like informative ads. It was suggested that television have an impact on consumers' buying behavior than the print media or radio. Because, a number of the target population was devoted to these medium, its ads could have a powerful influence on their buying behavior of services and products of the bank.

Print media ads recorded the second highest percentage next to broad cast media advertisement Majority of the respondents looked for how informative the advertisement is before responding to it. Especially when the product is new innovation, it helps to present the customer with a number of important product attributes or features that will lead to favorable attitudes and can be used as the basis for a rational brand preference.

Assuming that these factors might be the major influential factors of consumers' buying behavior but might not be the most important and primary factors in the consideration list in consumers' mind.

Perception about the bank, color of the logo layout, the brand name were the imperative factors that motivated consumers to respond to the media ads. Perception was developed by consumers' attitudes and beliefs that had already retained through repeated ads or the information consumers got about the benefits the product or service would give them that might be able to motivate and move closer to make purchase decisions. It might depend not only on physical stimuli, but also on the stimuli's relationship to the surrounding environment and on conditions within each of them.

The visual elements appeared in the media ads of Dashen bank, the color of the logo layout that was displayed through TV screen, and the brand name, were the main identification marks that attracted the attention of viewers and communicated idea, message, and/or image to remember

its media ads. Most of the respondents were searching for alternative banks rather than Dashen bank due to geographical distance.

The bank better put into practice that the promotion of service delivery to compute with good performance in the banking sector. Besides bringing modernization and innovative services, competition in these segments of the banks with effective marketing promotional tools could promote innovation, update technology and lower cost of service for the service providers and lower price for the customers, improve the service provision and thereby facilitate the achievement of other banking objectives.

5.3 Recommendations

Modern-day communications permit an ad to be displayed to millions upon millions of individuals; if the smallest fraction of that audience can be moved to buy the product or service then the ad has been successful. When one percent of the people exposed to a television advertising campaign reach for their wallets that could be one million sales, which may be enough to keep the product in production and the advertisements coming.

Based on the findings and conclusions of the study the following recommendations were forwarded:

The conclusions brought out from the findings shows that customers got information about the bank through media advertisement than any other sources of information. Therefore, to reach large number of target audience, attract, and to retain the existing ones, dashen bank needs to design its advertising methods using the various media outlets, such as electronic Media (TV, Radio, and internet); print media (newspapers, magazines, booklets, etc) extensively. In addition, Dashen bank is expected to create familiarity or awareness about the products clear with the advertisements and build strong brand image rather than simply broadcast generic messages.

Sponsorship is a marketing tool that is frequently used by companies to reach a wide audience on a global basis so as to be placed higher than their competitors and to create awareness as well as make a higher profit margin. Through this platform, specific target audience alongside potential

customers are reached as it able to penetrate through quite effectively in the promotional mix and as such, is a significant method being used by many organizations (Abiodun, 2011). Therefore, Dashen bank have to use sponsorship on such occasions like sport games, public festivals, exhibitions, movies, TV shows, to be able to reach larger audience and to attract their attention.

The bank should deliver the advertising message through mass media not only with the intent of informing a target market about the benefits offered by a new product or innovation but also persuasive messages that emphasize the merits of their products and/or services, and that promote brand recall and brand identity. The adverts theme should be more persuasive, since there are more competitors on the ground more efforts should be made to make sure that the customers well aware of the ads message and are satisfied with their products/services.

The bank better put into practice that the promotion of service delivery to compute with good performance in the banking sector. Besides bringing modernization and innovative services, competition in these segments of the banks with effective marketing promotional tools could promote innovation, update technology and lower cost of service for the service providers and lower price for the customers, improve the service provision and thereby facilitate the achievement of other banking objectives.

5.4 Limitation and direction for future research

This study has yielded significant results and produced substantial contributions to the existing body of knowledge; however, there are also significant limitations which require further research to be conducted.

In this study, the researcher was forced to build up on the theoretical literature reviews from different sources and on previous works in other countries. The respondents' unwillingness to fill the questionnaires because of the nature of the customers of bank; and lack of understanding about the usefulness of the study, were the main limitations of the study. The results, therefore, are to be treated cautiously and future research might be conducted with the general population. In line with this, the sample size was not large. Therefore, future studies can analyze effect of

media ads on consumers' buying behavior in the banking industry with wide range of factors by using large sample size. Second, the study analyses only one Bank confined in Addis Ababa city Administration due to lack of capacity.

The case company taken in this study may limit the applicability of the findings to the bank industry in general. Thus, the researcher suggests that further studies can examine the remaining branches and different banks in the industry, which would provide a wider basis of analysis and identify more influential factors and effect of media ads on consumers' buying behavior. Finally, the study focused only on the effect of media ads on consumers' buying behavior with the views of customers especially which type of media ad have more impact on their buying behavior. So, future researchers can include the impact in terms of sales return due to media ads and the views of the bank (managers and employees).

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Annex



St Mary University

School of graduate's studies

Department of general business administration

Questionnaire

A Questionnaire to be filled by Customers of the DB.

Dear respondents;

This study is to be conducted as part of a research project which shall be submitted in partial fulfillment of Masters of general MBA. This questionnaire is meant to collect information about the effect of media advertising on consumers' buying behavior in the banking service. In the case of Dashen Bank S.C.

Your keen participation in supplying the required data is highly essential for successful completion of the study. The information you provide will be kept confidential and be used only for an academic purpose.

I would like to thank you in advance for your participation and sharing your busy schedule. Please do not hesitate to ask me or to call/mail if you have any doubt on the questions.

Selam Berhanu

Email: selamberhanu918@yahoo.com

| | | | | | | |
|----|--|--|--|--|--|--|
| 5 | The bank advertisement deliver right information | | | | | |
| 6 | I can get information about the bank easily from the society as a result it helps me to decide to use the service | | | | | |
| 7 | I believe the slogan of the bank is one of the factors that enabled to remember DB's advertisement. | | | | | |
| 8 | The bank advertisement pay attention on broadcast advertisement | | | | | |
| 9 | The bank advertising pay attention on print media advertisement | | | | | |
| 10 | The bank advertising pay attention on outdoor advertisement | | | | | |
| 11 | The advertising style of the bank is unique & have inventiveness | | | | | |
| 12 | I believe DB being a market leader in the banking industry b/c of frequent media advertising | | | | | |
| 13 | The bank use different channel to advertise its product | | | | | |
| 14 | The bank advertisement is capable to differentiate the bank from its competitors | | | | | |
| 15 | The averment system is designed to give comprehensive information about all aspects of its operation, so that the bank can be responsive to the customers. | | | | | |
| 16 | I believe DB advertising receive the right message for the target audience | | | | | |

| | | | | | | |
|----|---|--|--|--|--|--|
| 17 | DB's advertisement have a power to attract new customer | | | | | |
|----|---|--|--|--|--|--|

Part Three: Consumer buying behavior because of media advertisement

| | | Strongly disagree | disagree | neutral | Agree | Strongly agree |
|---|---|-------------------|----------|---------|-------|----------------|
| 1 | I recommend others to use DB service after watching its media advertisement | | | | | |
| 2 | I believe DB'S media advertisement is effective | | | | | |

ቅድስተ ማርያም ዩንቨርሲቲ

በዳሽን ባንክ ኢ.ማ ደንበኞች የሚሞላ መጠይቅ

የተከበሩምላሽሰጪዬ፡

ውድ ጊዜዎን ሰውተው መረጃውን በመስጠት ለምታደርጉልኝ ትብብር በቅድሚያ ማመስገን እወዳለሁ፡፡

ማስታወሻ፡ ከእናንተ ጋር በሚስማማው ሳጥን ውስጥ (✓) ይህን ምልክት ያስገቡ/ይጠቀሙ፡፡

- 1. ያታ 1 ወንድ 2. ሴት
- 2. እድሜ፡ 18-30 2. 31-45 3. 46 & above
- 3. የኑሮ ሁኔታ፡ 1. ያላገባ/ች 2. ያገባ/ች 3. የፈታ/ች
- 4. በሞት የተለየ/ች

- 4. የትምህርት ደረጃ፡ 1. 12 & በታች 2. ኮሌጅ ዲፕሎማ
- 3. የመጀመሪያ ዲግሪ 4. ማስተርስ 5. ፒኤችዲ & ከዛ በላይ
- 5. የስራ ሁኔታ፡ 1. የመንግስት ተቀጣሪ 2. የግል ተቀጣሪ
- 3. የእር 4. የግል

ክፍል ሁለት- assessment on impact of advertisement

እባክዎ ያለዎትን ሓሳብ ይበልጥ የሚገልጠውን ቁጥር " " ምልክት በማድረግ ያሳዩ 1. እጅግ በጣም አልስማማም

2. አልስማማም 3. ገለልተኛ 4. እስማማለሁ 5. እጅግ በጣም እስማማለሁ

| ቁጥር | መጠይቆች | እጅግ በጣም አልስማማም | አልስማማም | ገለልተኛ | እስማማለሁ | እጅግ በጣም እስማማለሁ |
|-----|---|----------------|--------|-------|--------|----------------|
| 1 | የዳሽን ባንክ ማስታወቂያ መግለጫ የሚሰጥ ነው ። | | | | | |
| 2 | የዳሽን ባንክ ማስታወቂያ ስለ ባንኩ ግንዛቤን ይፈጥራል ። | | | | | |
| 3 | ባንኩ ጠንካራ ምስልን በመፍጠሩ ምሳሌ መሆን ይችላል ። | | | | | |
| 4 | የባንኩ ማስታወቂያ ፈጣን እና ሊታመን የሚችል በመሆኑ የባንኩን አገልግሎት እንድጠቀም ረድቶኛል ። | | | | | |
| 5 | የባንኩ ማስታወቂያ ትክክለኛ መረጃ ያስተላልፋል | | | | | |

| | | | | | | |
|----|--|--|--|--|--|--|
| 6 | ስለ ባንኩ መረጃ በቀላሉ ከማህረሰቡ ማግኘት ስለምችል የባንኩን አገልግሎት ለመጠቀም እድወስን ረድቶኛል ። | | | | | |
| 7 | የባንኩ መፈክር የባንኩን ማስታወቂያ በቀላሉ እንዳስታውስ ረድቶኛል ። | | | | | |
| 8 | ባንኩ በ ፊደሮና ቴሌቪዥን ማስታወቂያዎች ላይ ትኩረት ያደርጋል ። | | | | | |
| 9 | ባንኩ በህትመት ማስታወቂያዎች ላይ ትኩረት ያደርጋል። | | | | | |
| 10 | ባንኩ ከቤት ውጪ ማስታወቂያዎች ማስታወቂያዎች ላይ ትኩረት ያደርጋል። | | | | | |
| 11 | የባንኩ ማስታወቂያ መንገድ ለየት ያለ እና ልዩ ፈጠራ የታከለበት ነዉ ። | | | | | |
| 12 | ዳሽን ባንክ ተደጋጋሚ ማስታወቂያ በመስራቱ በገበያ ላይ መሪ መሆን ችሏል ብዬ አምናለሁ ። | | | | | |
| 13 | ባንኩ ለማስተዋወቅ የተለያዩ ማስተዋወቂያ መንገዶችን ይጠቀማል ። | | | | | |
| 14 | የባንኩ ማስታወቂያ ባንኩን ከሌሎች ተወዳዳሪ ባንኮች ለመለየት ብቁ ነዉ ። | | | | | |
| 15 | የባንኩ ማስታወቂያ መንገድ የተዘጋጀው ስለ ሁሉም ዘርፍ መረጃ የሚሰጥ በመሆኑ ባንኩ ለደንበኞች ተገቢውን ምላሽ ይሰጣል ። | | | | | |
| 16 | ባንኩ የሚያስተላልፈው ማስታወቂያ ትክክለኛ መልእክትን ያዘለና አላማውን ያልሳተ ነዉ ። | | | | | |
| 17 | የባንኩ ማስታወቂያ አዳዲስ ደንበኞችን የመሳብ ኃይል አለው ። | | | | | |

ክፍል ሶስት - የባንኩን ማስታወቂያዎች በማየት ደንበኞች ባንኩ የሚሰጠውን አገልግሎት የመጠቀም ሁኔታ

| | | እጅግ በጣም አልስማማም | አልስማማም | ገለልተኛ | እስማማለሁ | እጅግ በጣም እስማማለሁ |
|---|---|----------------|--------|-------|--------|----------------|
| 1 | ሌሎች ሰዎች ባንኩ የሚሰጠውን አገልግሎቶች የባንኩን ማስታወቂያዎች | | | | | |

| | | | | | | |
|---|------------------------------------|--|--|--|--|--|
| | በማየት እንዲጠቀሙ እመክራለሁ ። | | | | | |
| 2 | የዳሽን ባንክ ማስታወቂያ ውጤታማ ነው ብዬ አምናለሁ ። | | | | | |

Descriptive statistics of survey finding

Dashen bank advertising is informative

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------------------|-----------|---------|------------------|-----------------------|
| strongly disagree | 9 | 2.3 | 2.4 | 2.4 |
| Disagree | 24 | 6.0 | 6.3 | 8.7 |
| Valid Neutral | 227 | 56.9 | 59.6 | 68.2 |
| Agree | 121 | 30.3 | 31.8 | 100.0 |
| Total | 381 | 95.5 | 100.0 | |
| Missing System | 18 | 4.5 | | |
| Total | 399 | 100.0 | | |

Dashen bank advertising create appearance

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|----------------|-----------|---------|------------------|-----------------------|
| Disagree | 7 | 1.8 | 1.8 | 1.8 |
| Valid Neutral | 229 | 57.4 | 60.1 | 61.9 |
| Agree | 145 | 36.3 | 38.1 | 100.0 |
| Total | 381 | 95.5 | 100.0 | |
| Missing System | 18 | 4.5 | | |
| Total | 399 | 100.0 | | |

The bank create strong image & symbolic appeals

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------------------|-----------|---------|------------------|-----------------------|
| strongly disagree | 17 | 4.3 | 4.5 | 4.5 |
| Disagree | 3 | .8 | .8 | 5.2 |
| Valid Neutral | 235 | 58.9 | 61.7 | 66.9 |
| Agree | 126 | 31.6 | 33.1 | 100.0 |
| Total | 381 | 95.5 | 100.0 | |
| Missing System | 18 | 4.5 | | |
| Total | 399 | 100.0 | | |

**The bank advertisement is fast & reliable as a result it helps me to decide
to use the service**

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------------------|-----------|---------|------------------|-----------------------|
| strongly disagree | 9 | 2.3 | 2.4 | 2.4 |
| Valid Neutral | 281 | 70.4 | 73.8 | 76.1 |
| Agree | 91 | 22.8 | 23.9 | 100.0 |
| Total | 381 | 95.5 | 100.0 | |
| Missing System | 18 | 4.5 | | |
| Total | 399 | 100.0 | | |

The bank advertisement deliver right information

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|----------------|-----------|---------|---------------|--------------------|
| Valid Neutral | 287 | 71.9 | 75.3 | 75.3 |
| Agree | 90 | 22.6 | 23.6 | 99.0 |
| strongly agree | 4 | 1.0 | 1.0 | 100.0 |
| Total | 381 | 95.5 | 100.0 | |
| Missing System | 18 | 4.5 | | |
| Total | 399 | 100.0 | | |

I can get information about the bank easily from the society as a result it helps me to decide to use the service

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------------------------|-----------|---------|---------------|--------------------|
| Valid strongly disagree | 3 | .8 | .8 | .8 |
| Neutral | 230 | 57.6 | 60.4 | 61.2 |
| Agree | 142 | 35.6 | 37.3 | 98.4 |
| strongly agree | 6 | 1.5 | 1.6 | 100.0 |
| Total | 381 | 95.5 | 100.0 | |
| Missing System | 18 | 4.5 | | |
| Total | 399 | 100.0 | | |

I believe the slogan of the bank is one of the factors that enabled to remember DB's advertisement.

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|----------------------|-----------|---------|---------------|--------------------|
| neutral | 231 | 57.9 | 60.6 | 60.6 |
| Agree | 143 | 35.8 | 37.5 | 98.2 |
| Valid strongly agree | 7 | 1.8 | 1.8 | 100.0 |
| Total | 381 | 95.5 | 100.0 | |
| Missing System | 18 | 4.5 | | |
| Total | 399 | 100.0 | | |

The bank advertisement pay attention on broadcast advertisement

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------------------|-----------|---------|---------------|--------------------|
| strongly disagree | 9 | 2.3 | 2.4 | 2.4 |
| Disagree | 2 | .5 | .5 | 2.9 |
| Valid Neutral | 224 | 56.1 | 58.8 | 61.7 |
| Agree | 143 | 35.8 | 37.5 | 99.2 |
| strongly agree | 2 | .5 | .5 | 99.7 |
| 25.00 | 1 | .3 | .3 | 100.0 |
| Total | 381 | 95.5 | 100.0 | |
| Missing System | 18 | 4.5 | | |
| Total | 399 | 100.0 | | |

The bank advertising pay attention on print media advertisement

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------------------|-----------|---------|---------------|--------------------|
| strongly disagree | 9 | 2.3 | 2.4 | 2.4 |
| Valid Neutral | 227 | 56.9 | 59.6 | 61.9 |
| Agree | 145 | 36.3 | 38.1 | 100.0 |
| Total | 381 | 95.5 | 100.0 | |
| Missing System | 18 | 4.5 | | |
| Total | 399 | 100.0 | | |

The bank advertising pay attention on outdoor advertisement

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------------------|-----------|---------|---------------|--------------------|
| strongly disagree | 5 | 1.3 | 1.3 | 1.3 |
| Disagree | 3 | .8 | .8 | 2.1 |
| Valid Neutral | 233 | 58.4 | 61.2 | 63.3 |
| Agree | 138 | 34.6 | 36.2 | 99.5 |
| 11.00 | 1 | .3 | .3 | 99.7 |
| 12.00 | 1 | .3 | .3 | 100.0 |
| Total | 381 | 95.5 | 100.0 | |
| Missing System | 18 | 4.5 | | |
| Total | 399 | 100.0 | | |

The advertising style of the bank is unique & have inventiveness

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------------------------|-----------|---------|------------------|-----------------------|
| Neutral | 231 | 57.9 | 60.6 | 60.6 |
| Agree | 139 | 34.8 | 36.5 | 97.1 |
| Valid strongly agree | 11 | 2.8 | 2.9 | 100.0 |
| Total | 381 | 95.5 | 100.0 | |
| Missing System | 18 | 4.5 | | |
| Total | 399 | 100.0 | | |

**I believe DB being a market leader in the banking industry b/c of
frequent media advertising**

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|----------------|-----------|---------|------------------|-----------------------|
| Disagree | 11 | 2.8 | 2.9 | 2.9 |
| Valid Neutral | 229 | 57.4 | 60.1 | 63.0 |
| Agree | 141 | 35.3 | 37.0 | 100.0 |
| Total | 381 | 95.5 | 100.0 | |
| Missing System | 18 | 4.5 | | |
| Total | 399 | 100.0 | | |

The bank use different channel to advertise its product

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------------------|-----------|---------|------------------|-----------------------|
| strongly disagree | 10 | 2.5 | 2.6 | 2.6 |
| Valid Neutral | 236 | 59.1 | 61.9 | 64.6 |
| Agree | 135 | 33.8 | 35.4 | 100.0 |
| Total | 381 | 95.5 | 100.0 | |
| Missing System | 18 | 4.5 | | |
| Total | 399 | 100.0 | | |

The bank advertisement is capable to differentiate the bank from its competitors

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------------------|-----------|---------|------------------|-----------------------|
| strongly disagree | 5 | 1.3 | 1.3 | 1.3 |
| Valid Neutral | 236 | 59.1 | 61.9 | 63.3 |
| Agree | 140 | 35.1 | 36.7 | 100.0 |
| Total | 381 | 95.5 | 100.0 | |
| Missing System | 18 | 4.5 | | |
| Total | 399 | 100.0 | | |

The averment system is designed to give comprehensive information about all aspects of its operation, so that the bank can be responsive to the customers.

| | | Frequenc y | Percent | Valid Percent | Cumulative Percent |
|---------|---------|---------------|---------|------------------|-----------------------|
| | neutral | 236 | 59.1 | 61.9 | 61.9 |
| Valid | Agree | 145 | 36.3 | 38.1 | 100.0 |
| | Total | 381 | 95.5 | 100.0 | |
| Missing | System | 18 | 4.5 | | |
| Total | | 399 | 100.0 | | |

I believe DB advertising receive the right message for the target audience

| | | Frequenc y | Percent | Valid Percent | Cumulative Percent |
|---------|----------|---------------|---------|------------------|-----------------------|
| | disagree | 5 | 1.3 | 1.3 | 1.3 |
| Valid | neutral | 236 | 59.1 | 61.9 | 63.3 |
| | Agree | 140 | 35.1 | 36.7 | 100.0 |
| | Total | 381 | 95.5 | 100.0 | |
| Missing | System | 18 | 4.5 | | |
| Total | | 399 | 100.0 | | |

DB's advertisement have a power to attract new customer

| | Frequenc y | Percent | Valid Percent | Cumulative Percent |
|----------------|---------------|---------|------------------|-----------------------|
| neutral | 236 | 59.1 | 61.9 | 61.9 |
| Valid Agree | 145 | 36.3 | 38.1 | 100.0 |
| Total | 381 | 95.5 | 100.0 | |
| Missing System | 18 | 4.5 | | |
| Total | 399 | 100.0 | | |

