



**ST. MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES**

**THESIS TITLE: ASSESSMENT OF MEDIA ADVERTISING EFFECTS
ON CONSUMER BUYING BEHAVIOR IN THE BANKING SERVICE.**

(THE CASE OF ABAY BANK S.C IN ADDIS ABABA CITY BRANCHES)

BY

AYALEW MEKONNEN

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**A THESIS SUBMITTED TO ST. MARY'S UNIVERSITY, SCHOOL OF
GRADUATE STUDIES IN PARTIAL FULFILLMENT OF THE
REQUIREMENTS FOR THE DEGREE OF MASTER OF MARKETING
MANAGEMENT**

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DECLARATION

This research project is my original work and has not been presented for a degree in any other university or any other award except where due acknowledgement has been made in the text.

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ACKNOWLEDGEMENTS

First and foremost, I would like to thank God for his love, mercy and guidance throughout my life. Undoubtedly, this success has been made possible only through the will of God.

Then, I would like to express my deepest appreciation to St. Mary's University for giving me the chance to be a student in attending Master of Art in Marketing Management. The next sincere appreciation and special thanks go to the respondents of Abay Bank customers at selective Addis Ababa branches for their kind assistance and support throughout the data collection process of this research and for giving me the full required information to conduct this research and appreciation is also extended to my advisors who gave a great support during the process of doing this research paper.

ABSTRACT

In today's globalized world, financial institutions are in a tough competition which requires effective promotional tools to increase awareness and persuasion of customers, where media advertising is among the important communications medium that has powerful effect on consumers' behavior. The objectives of this study were to analyze the effect of media advertising on consumers' buying behavior in the banking service: the case of Abay Bank S.C in Addis Ababa City Branches and to assess the factors that motivate consumers to respond to media advertising. The sample populations of the study were the ten branches of Abay Bank in Addis Ababa City selected by using probability (stratified sampling method). Quantitative research approach and probability sampling method (simple random sampling) had been adopted in selecting a sample size of 400 by applying published tables. Data were collected using structured questionnaire and analyzed using SPSS 21 and descriptive research design was used. The results of the study revealed that media ads were the most important sources of information; and the types of media ads (broadcast, print media & outdoor ads) have significant effect on consumers' buying behavior. The findings showed that from this result, we might deduce that the findings showed that TV has the most powerful influence on consumers' buying behavior due to the combinations of audio-visual presentations. The informative ads, geographical location, its slogan and the brand name were the imperative factors that motivated consumers to respond to Abay Bank's media ads.

Key words: Consumer Buying Behavior, Broadcast Advertising, Print Advertising & Outdoor Advertising.

ACRONYMS

AD	Advertising
TV	Television
AIDS	Anti Immune Disease Syndrome
SPSS	Software Package for Social Science
USA	United States of America
S.C	Share Company

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CHAPTER-ONE

INTRODUCTION

1.1. Background of the Study

Of all the marketing weapons, advertising has leading impacts on the viewer's mind, assist 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 issued 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' behavior. The major objective of consumer behavior analysis is to determine the factors that enhance consumers' behavior in particular circumstances like in economic aspects (Ayanwale and Ayanbmipe, 2005). Consumer behavior analysis is helpful for an advertiser to understand the behavior 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). The main goal for any business is to produce goods and services for sales and profit maximization. Businesses need to have enough sales in order to cover all the cost and to get sound profit. For generating greater sales, businesses needs to market their product in line with the marketing mix or the 4Ps i.e. product, price, place and promotion. Promotion is one of the factors that influence sales and advertising comes under the promotional mix. It is believed that through good promotion, businesses can generate greater sales by influencing consumers buying decision.

In today's world advertisement is taken as an important tool to gain customer attention and to give information on product. All around the world billions of dollars are invested in advertisement of products and brands. In the year 2008 only, advertisement expenditure of US, UK and China was \$ 158,547 million, \$26,802 million and \$57, 077 million respectively (Warc, 2009). As countries and businesses are spending these huge amounts of money, there must be some main reason behind it. The main reason might be to increase sales or profits. Advertisements have become very useful and have gained the status of an independent discipline and have grown at very fast speed due to this it has become a special field of study (Khan, 2007). Therefore, advertisement is an important tool for businesses to promote their goods and services and increasing sales and profit. It is also important for the businesses to find out whether their advertising is effectively promoting their products or not. The practice of consumer behavior is often misunderstood as only helpful to the advanced and larger firms whereas it is not the situation. Consumer behavior is useful for almost all firms whether it is a small size firm or large firm. In modern era, the firm that operates without analyzing consumer behavior will not be able to serve its customers in an effective and successful manner. The study of consumer behavior can assist companies with knowledge of their consumers' consumption pattern and as well as external and internal influences that affect their purchase decision.

1.2. Background of the Industry

Most of the contemporary qualified economic literature emphasizes the relevance of financial innovations, embodied both in financial institutions and in financial technologies, in promoting and speeding up economic development. Basic changes and convenient arrangements conducive to economic development were brought up in Ethiopia also in the financial sector during the first decades of 20th century. In fact, the history of banking in Ethiopia dates back to the turn of the century, when, in 1905, the Bank of Abyssinia was established in Addis Ababa, under the reign of Menelek II. This event marked the introduction of banking in the country. The Bank of Abyssinia was given a 50-years concession and was engaged in issuing notes, collecting deposits and granting loans, but its clients were mostly foreign businessmen and wealthy Ethiopians. A few years later, disappointed by the behavior of this bank, mainly devoted to profit-making rather than promoting economic development, the Emperor supported the establishment of a wholly Ethiopian bank, the Society Nationald'Ethiopie pour le Development de l'Agriculture et du Commerce. Haile

Sellassie, after acceding to the throne in 1930, could not accept that the country's issuing bank was foreign-owned and, in agreement with National Bank of Egypt, decided liquidation of the Bank of Abyssinia. A new bank, the Bank of Ethiopia, under Government control, was established in 1931 and retained management, staff, premises and clients of the old bank. Italian occupation in 1936 brought the liquidation of the Bank. Now a day the banking industry has grown rapidly in the country. There are about 18 banks. The two are government owned and the rest 16 are private commercial banks. Abay Bank is among one of the list from private commercial banks. It has got the name from Ethiopia's mighty river, the Great Abay, is a dramatic spectacle and a symbol of natural strength and grandeur. It is not only a magnificent sight to visit, but also a river with immense potential for our country's development. This tremendous natural strength similarly explains why we are named Abay. We are here to foster growth and development by promoting and financing different sectors, thereby generating employment opportunities and accelerating capital formation by ensuring a safe, stable and sound financial system. As a number of tourists coming to visit the River Abay find they surrounded by curious and polite children dressed in simple woolen garments, our dedicated employees supported by the state-of-the art banking technology welcome you with elegant attire and serve you with diligence and efficiency. Abay River, Ethiopian's jewel, has the potential of being the major catalyst for growth and development. By the same token, Abay Bank aspires to be an engine of growth and development in the financial sector for farmers, businessmen and other customers. We are here to lead the way to financial empowerment. Abay Bank has fulfilled all the necessary requirements of the National Bank of Ethiopia to set up a bank, and was officially established on July 14, 2010, and started fully-fledged banking operations on November 4, 2010. Currently, the total capital of the bank is Birr 1.5 billion and the numbers of shareholders are exceeds 4,000. The bank is poised to serve all economic sectors through its network of branches. It extends its services to domestic trade and services, international trade, agriculture, industry, transportation, construction and real estate sectors. Abay Bank is taking all the necessary steps to be an effective partner to every business in fulfilling their financial dreams and aspirations. The bank is determined to bridge the gap between access to financial services and those who need it most. In light of this, the bank offers all types of universal banking services, and has planned to render unique services to its clients supported by modern banking technology. Since its establishment, the bank has achieved encouraging achievements in all standards. Its sphere of operation has expanded all over the country and the total number of

branches exceeded 180 within just eight years of operation, and it has more than 350,000 account holders. Its vision is to become a premium Bank, mission statement is we are committed to satisfy the expectation of stakeholders by providing full-fledged banking service through deploying the state-of-the-art technology and competent human resources and its Moto is Abay: The Trustworthy Bank!.

1.3. Statement of the Problem

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.

Advertising must be consistent enough so that it will be accepted and bring an effect on consumers' buying behavior when judged against information previously processed and held in long – term storage (Schultz & Tannenbaum, 1988). 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. Peculiarities of advertising bank products and services are determined by their uniqueness, namely by their “intangible” character and inseparable connection between the clients' trust and stability of banking institution. The Banks' advertising effectiveness is the quality of information reporting to potential and existent consumers during an advertising campaign aiming at forming the bank's image and awareness of the bank products and services as well as at gaining certain economic result determined before and after the transmission of advertising message (Shakhov and Panasenko, 2012). But, it is difficult to assess and to know the effect of media advertising on the financial outcome that is gained whether due to advertising or due to other promotional activities.

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 (available at; http://www.ehow.com/about_6642523_influence-advertising-business.html) 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 financial institutions in general and Abay Bank in particular didn’t undertake advertising effectiveness research on consumer buying behavior. 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 Abay Bank S.C media advertisement that the bank was 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. So, this study analyzed the effect of media ads on consumers’ buying behavior in banking services of Abay Bank to fill the gaps.

1.4. Research Questions

1.4.1. Main Research Question

- How to asses media advertising effects on consumers’ buying behavior in the Banking Service?

1.4.2. Sub Research Questions

- What is the effect of Broadcast media advertising on consumer buying behavior?
- To what extent print media advertising affects consumer buying behavior in the banking service?
- How outdoor media advertising enhances consumer attitudes towards a product or service?
- Which media advertising type is mostly influential on consumers’ buying behavior in banking service?

1.5. Objective of the Study

1.5.1. General Objective of the Study

- The general objective of the study is to assess media advertising effects on consumers' buying behavior in the banking service.

1.5.2. Specific Objectives of the Study

- To analyze the effect of broadcast media ads on consumers' buying behavior in the banking service.
- To examine the effect of print media advertising on consumer buying behavior in the banking service.
- To assess how outdoor media advertising influence consumers towards using bank services or products.
- To identify the most influential media ads type on consumers' buying behavior in banking service.

1.6. Significance of the Study

The study might 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, management staffs, employees, customers, government institutions, investors, and etc, will 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 has been 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 investor relations were enhanced and fueled interests; consequently, the businesses value was increase. They will support their business to boost to stock value, a reduction in capital costs and stability on financial projects. And this also helps similar business firms to use proper types of media advertising knowing their effect on consumers 'buying behavior. The implications of the study result will help Abay Bank 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 helped the management staffs to cross-check whether they 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 were help the Abay 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 the Abay Bank 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.

1.7. Delimitation/Scope of the Study

The study on the effect of media advertising on consumers' buying behavior is delimited to only one service firm Abay Bank S.C in Addis Ababa City due to time constraint and financial limitations. The branches out of the city are excluded from it and also the nature of customers of banks make difficult to get enough information. Data collections were delimited to ten branches of the bank in the city: Main, Tewodros, Merkato, CMC, Kera, Kality, Gerji, Hayahulet, Messalemia and Beklobet branches customers out of the total 67 branches here in Addis Ababa as of December 31,2018 bank data base report. The period within which the research must be completed for submission was less than one academic year. The study topic is 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 was covered 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.

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

1.9.Limitation of the Study

The research was the effect of media advertising on consumers' buying behavior in banking services in the case of Abay Bank S.C. The research was limited by the following points:

- ✓ The absence of adequate studies and organized data especially empirical literatures, both qualitative and quantitative data regarding the study variables (especially in the banking services), which would be useful to lay a more relevant factual base for the study.
- ✓ The respondents' unwillingness to fill the questionnaires due to lack of time, because of the nature of the customers of bank, and lack of understanding the usefulness of the study.
- ✓ Since the questionnaires used were closed-ended items, it might lack content coverage or authenticity
- ✓ Lack of reliability of the information provided by the respondents. Even though the researcher have tried to make clear the purpose and direction of the study the participants had misunderstanding in answering in the right way, which resulted in unreliable data.
- ✓ The sampling source came only from the respondents of ten branches of Abay Bank in Addis Ababa City. The samples might not be generalized and not have fully display the general characteristics of the customers.

CHAPTER TWO

REVIEW OF RELATED LITERATURES

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.

2.2. Theoretical Review

2.2.1. Concept of Advertising

Today, we all have strong concepts of what advertising is, and we also tend to have very strong opinions and prejudices about it. Definitions of advertising are many and varied. It may be defined as a communication process, a marketing process, an economic and social process, a public relations process, or an information and persuasion process, depending on the point of view. Advertising is the non-personal communication of information, usually paid for and usually persuasive in nature, about products, services, or ideas by identified sponsors through various media (Bov'ee and Arens, 1989).

According to Wijaya (2012) a modern definition of advertising includes other important factors, such as media, audience, and goals. Advertising was defined in the journal as a paid form of persuasive communication that uses mass and interactive media to reach broad audiences in order to connect an identified sponsor with buyers (a target audience) and provide information about product (goods, service, and ideas). This definition has five basic factors: is usually paid by the advertiser, the sponsor is identified, generally reaches a broad audience of potential consumers, seeks to inform and also persuade or influence consumers, and the message is conveyed through many different kinds of mass media and also now interactive types of media.

Advertising is the use of paid-for space in a publication, for instance, or time on television, radio or cinema, usually as a means of persuading people to take a particular course of action, or to reach a point of view. It may also be taken to include posters and other outdoor advertising (Wilmshurst, 1985).

2.2.2. 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 14 individuals (markets) interested in their products. To succeed, they need to understand what makes potential customers behave the way they do. The advertisers' goals is to get enough relevant market data to develop accurate profiles of buyers-to-find the common group (and symbols) 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).

2.2.3. 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). Advertising can also be used to create images and symbolic appeals for products and services, a capability that is very important to companies that are selling products and services that is very difficult to differentiate. It has the ability to strike a responsive chord with consumers when other elements of the marketing program have not been successful (Belch G.E & Belch M.A, 1990).

According to Kotler, Ph. And Armstrong, G (2003), both the businesses and individual sellers should ask themselves what should the advertising of their products and services be and what impact on the customer should it make. The role of advertisement changes into 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 view 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).

2.2.4. Types of Media Advertising

Advertisers develop and place advertisements for many reasons. Some of the most basic types of advertising are based on functional goals, that is, on what the advertiser is trying to accomplish. The functional goals for advertising include primary and selective demand stimulation, direct and delayed response advertising, and corporate advertising (O'Guinn, Allen and Semenik, 2000).

Print Media Advertising – Newspaper, Magazine, Brochures, and Fliers. The print media have always been a popular advertising medium. Advertising products via newspapers or magazines is a common practice. The print media must be able to attract large numbers of readers or a very

specialized audience to be of interest to advertisers. Magazines and newspapers have been advertising media for more than two centuries; for many years, they were the only major media available to advertisers. With the growth of the broadcast media, particularly television, reading habits declined. More consumers turned to TV viewing not only as their primary source of entertainment but also for news and information. But despite the competition from the broadcast media, newspapers and magazines have remained important media vehicles to both consumers and advertisers (Button, Available at; <http://www.ehow.com/info>).

Outdoor advertising: Outdoor advertising is also a very popular form of advertising, which makes use of several tools and techniques to attract the customers outdoors. The most common examples of outdoor advertising are billboards, kiosks, and also several events and tradeshows organized by the company. The billboard advertising is very popular; it however has to be really terse and catchy in order to grab the attention of the passersby. The kiosks not only provide an easy outlet for the company products but also make for an effective advertising tool to promote the company's products. Organizing several events or sponsoring those makes for an excellent advertising opportunity. The company can organize trade fairs, or even exhibitions for advertising their products. If not this, the company can organize several events that are closely associated with their field. For instance a company that manufactures sports utilities can sponsor a sports tournament to advertise its products (Omcreddy, 2010).

Broadcast Advertising – Television, radio and the internet. Broadcast advertising is a very popular advertising medium that constitutes of several branches like television, radio or the Internet. Television advertisements have been very popular ever since they have been introduced. The cost of television advertising often depends on the duration of the advertisement, the time of broadcast (prime time/peak time), and of course the popularity of the television channel on which the advertisement is going to be broadcasted. The radio might have lost its charm owing to the new age media; however the radio remains the choice of small-scale advertisers. The radio jingles have been very popular advertising media and have a large impact on the audience, which is evident in the fact that many people still remember and enjoy the popular radio jingles (Merugu, 2009).

Generally speaking, broadcast advertising is radio, television, and Internet advertising. The commercials aired on radio and televisions an essential part of broadcast advertising. The broadcast media like radio and television reaches a wider audience as opposed to the print media. The radio

and television commercials fall under the category of mass marketing as the national as well as global audience can be reached through it. The role of broadcast advertising is to persuade consumers about the benefits of the product. It is considered as a very effective medium of advertising. The cost of advertising on this channel depends on the time of the commercial and the specific time at which it is aired. For example, the cost of an ad in the premium slot will be greater than in any other slot (Management Study Guide, 2013).

Covert Advertising-Advertising in movies. Covert advertising is a unique kind of advertising in which a product or a particular brand is incorporated in some entertainment and media channels like movies, television shows or even sports. There is no commercial in the entertainment but the brand or the product is subtly (or sometimes evidently) showcased in the entertainment show. Some of the famous examples for this sort of advertising have to be the appearance of brand NOKIA which is displayed on Tom Cruise's phone in the movie Minority Report, or the use of Cadillac cars in the movie Matrix Reloaded (Management Study Guide, 2013).

Surrogate Advertising- Advertising indirectly. Surrogate advertising is prominently seen in cases where advertising a particular product is banned by law. Advertisement for products like cigarettes or alcohol which are injurious to health are prohibited by law in several countries and hence these companies have to come up with several other products that might have the same brand name and indirectly remind people of the cigarettes or beer bottles of the same brand. Common examples include Fosters and Kingfisher beer brands, which are often seen to promote their brand with the help of surrogate advertising (Manohar, 2013).

Celebrity Advertising - Although the audience is getting smarter and smarter and the modern-day consumer is getting immune to the exaggerated claims made in a majority of advertisements, there exists a section of advertisers that still bank upon celebrities and their popularity for advertising their products. Using celebrities for advertising involves signing up celebrities for advertising campaigns, which consist of all sorts of advertising including, television ads or even print advertisements. How effective these ads are, is something that each consumer himself can determine.

So, those were the most popular kinds of advertising used today. Each of the advertisement types mentioned has its own sub-types and rates of effectiveness. It is the job of advertising department to figure out which type of which medium is the best and the most feasible for the company (Manohar, 2011)

Public Service Advertising—Public service advertising is a technique that makes use of advertising as an effective communication medium to convey socially relevant messages about important matters and social welfare causes like AIDS, energy conservation, political integrity, deforestation, illiteracy, poverty and so on. David Ogilvy who is considered to be one of the pioneers of advertising and marketing concepts had reportedly encouraged the use of advertising field for a social cause. Ogilvy once said, "Advertising justifies its existence when used in the public interest - it is much too powerful a tool to use solely for commercial purposes." Today public service advertising has been increasingly used in a non-commercial fashion in several countries across the world in order to promote various social causes. In USA, the radio and television stations are granted on the basis of a fixed amount of public service advertisements aired by the channel (Alina, 2010).

2.2.5. Concept of Consumers' Buying Behavior

Consumer is one who consumes the product or goods and services. The aim of marketing is to meet and satisfy target customers' needs and wants. The modern marketing concept makes customers the center stage of organization efforts. The focus, within the marketing concepts is to reach target and largest customers, sets the ball rolling for analyzing each of the conditions of the target market (Sonkusare, 2013).

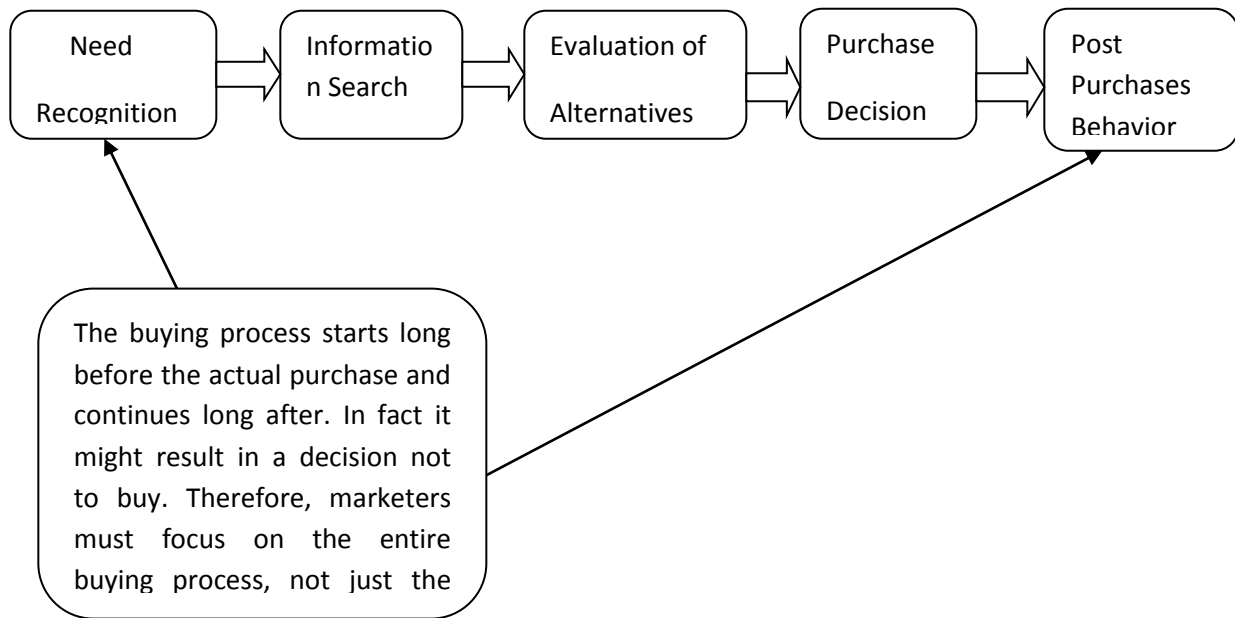
Consumer is a person who buys or uses things (goods) or services. Marketers are the persons who provide these services. The most challenging questions for marketers are why buyers do what they do (or do not do). Such knowledge is critical for marketers, since having a strong understanding of buyer's behavior will shed light on what is important for the consumer and also suggest the important influences on consumer decision-making. Factors affecting consumers' buying decisions are extremely complex. It is deeply rooted in psychology with dashes of sociology thrown in just to make things more interesting. It explains the influences on the consumer from groups such as family, friends and society in general. Consumers' buying behavior result from deeply held values and attitudes, their perception of the world, their place in it, from common sense, from impulse or just plain take. Consumers mainly face two types of purchase decisions: 'New Purchase' —these purchases are very difficult to be made by consumer due to lack of confidence in decision-making; and 'Repurchase'— consumer feels confident in making these decisions since they have previous experience in purchasing the product (Patwardhan, Flora and Gupta, 2010) .

Consumer behavior can be defined as the decision-making process and physical activity involved in acquired. This definition clearly brings out that it is not just the buying of goods/services that receives attention in consumer behavior but, the process starts much before the goods have been acquired or bought. A process of buying starts in the minds of the consumer, which leads to the finding of alternatives between products that can be acquired with their relative advantages and disadvantages. This leads to internal and external research. Then follows a process of decision-making for purchase and using the goods, and then the post purchase behavior which is also very important, because it gives a clue to the marketers whether his product has been a success or not (Baheti, Jain and Jain, 2 Consumer behavior can be defined as the process and activities people engage in when searching for, selecting, purchasing, using, evaluating, and disposing of products and services so as to satisfy their needs and desires. For many products and services, purchase decisions are the result of a long, detailed process that may include an extensive information search, brand comparisons and evaluations, and other activities. Other purchase decisions are more incidental and may result from little more than seeing a product prominently displayed at a discount price in a store. Think of how many times you have made impulse purchases in stores (Susilawati, 2001; Yakup & Jablonsk et al., 2012) 012).

2.2.6. Stages of Consumers' Buying Process

The consumer decision-making process consists of five steps. The buying process starts long before the actual purchase and continues long after. Marketers need to focus on the entire buying process rather than on the purchase decision only. Consumers pass through all five stages with every purchase. But in more routine purchases, consumers often skip or reverse some of these stages. A woman buying her regular brand of toothpaste would recognize the need and go right to the purchase decision, skipping information search and evaluation. However, the model in the Figure below is used because it shows all the considerations that arises when a consumer faces a new and complex purchase situation (Tamboli, 2008; Kotler& Keller et al., 2012).

Figure 2.1: Consumer Buying Decision Process(Kotler et al,2000)



Need recognition - The first stage of the buyer decision process, in which the consumer recognizes a problem or need. The need can be triggered by internal stimuli when one of the person's normal needs—for example, hunger or thirst—rises to a level high enough to become a drive. A need can also be triggered by external stimuli (Furaiji, Łatuszyńska & Wawrzyniak, 2012; Kotler, 2000; Kotler& Keller, 2012).

Information search - The stage of the buyer decision process in which the consumer is aroused to search for more information; the consumer may simply have heightened attention or may go into an active information search. An interested consumer may or may not search for more information. If the consumer's drive is strong and a satisfying product is near at hand, he or she is likely to buy it then. If not, the consumer may store the need in memory or undertake an information search related to the need. Consumers can obtain information from any of several sources.

Alternative evaluation - The stage of the buyer decision process in which the consumer uses information to evaluate alternative brands in the choice. Marketers need to know about alternative evaluation, that is, how the consumer processes information to arrive at brand choices. Unfortunately, consumers do not use a simple and single evaluation process in all buying situations. Instead, several evaluation processes are at work (Schiffman & Kanuk et al., 2004).

Purchase decision - The buyer's decision about which brand to purchase.

In the evaluation stage, the consumer ranks brands and forms purchase intentions. Generally, the consumer's purchase decision will be to buy the most preferred brand, but two factors can come between the purchase intention and the purchase decision. The first factor is the attitudes of others. If someone important to you thinks that you should buy the lowest priced car, and then the chances of you buying a more expensive car are reduced (Yakup & Jablonsk, 2012)

The second factor is unexpected situational factors. The consumer may form a purchase intention based on factors such as expected income, expected price, and expected product benefits. However, unexpected events may change the purchase intention. For example, the economy might take a turn for the worse, a close competitor might drop its price, or a friend might report being disappointed in your preferred car. Thus, preferences and even purchase intentions do not always result in actual purchase choice (Schiffman & Kanuk, 2004).

Post purchase behavior - The stage of the buyer decision process in which consumers take further action after purchase based on their satisfaction or dissatisfaction with a purchase. The marketer's job does not end when the product is bought. After purchasing the product, the consumer will either be satisfied or dissatisfied and will engage in post purchase behavior of interest to the marketer. If the product falls short of expectations, the consumer is disappointed; if it meets expectations, the consumer is satisfied; if it exceeds expectations, the consumer is delighted.

2.2.7. Factors that Influence Consumers' Behavior

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 deep-seated 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).

External influences

Consumers are faced with many external influences, including an individual's culture, subculture, household structure, and groups that he associates with. Marketers and business owners call these external influences because the source of the influence comes from outside the person rather than from inside (which would be internal, or psychological, influences). You also could refer to them as sociocultural influences; because they evolve from the formal and informal relationships the individual has with other people (Laura, 2010).

Culture and subculture

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).

Subculture represents a group of individuals within a culture that have unifying characteristics. A subculture is often representative of a particular nationality, religion, racial group, or geographic group. You can use these unifying characteristics to market directly to a subculture. You can target

consumers more directly with your marketing and create messages that are more appealing and enticing when you understand the subcultures of consumers (Lindquist & Sirgy et al., 2003).

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).

2.3. Empirical Studies

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

Muhammad et al (2014) conducted a study on the impact of consumer perception and advertisement on consumer buying behavior. The study was conducted in Pakistan. 150 questionnaires were distributed to randomly sampled respondents. The study found out that advertisement had strong positive impact on consumer buying behavior. It was also found that quality advertisement and positive perception can really play virtual role in improving consumer buying behavior. However, the state of advertising which had more effect to consumer buying behavior was not stated, a gap this intended to fill.

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.

Arshud et al (2014) studied on the impact of effective advertising on consumer behavior. The study was conducted in seven cities in Pakistan. It used probability sampling of 300 respondents. The study found that TV advertising is more persuasive than other advert to convince customer to buy product because it shows and makes perception to consumer. The gap is that, it did not look about

customer/consumer buying behavior in terms of how price can affect consumer behavior. Also the study was conducted in different setting. This was conducted in Tanzania which has different environment compared to Pakistan.

Bansal and Gupta (2014) studied on the impact of newspaper advertisement on consumer behavior. The study selected a sample 1017 advertisements from different English newspapers which appeared recently in 6 weeks. They study found that many advertising in newspapers were informational and they were perfect in convincing consumer to buy store products. However, the study on less the way price affects consumer buying in advertising.

Vinerean et al (2013) studied on the effect of social media marketing on online consumer behavior. 200 questionnaires were distributed online by using random sampling from Lucian Blaga University. It was found that customers are significantly convinced by the advert in social media and influenced to buy. But on another hand, the study revealed that people do not trust online social media advert because of security. This study covered only the University and did not use demographic variables in the data collection and did not examine the influence of price change on consumer behavior, a gap which the 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 80respondents. The study found out that people are affected by culture, price, and quantifying 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.

2.3.1. Conceptual Framework

Based on the above detailed literature reviews the conceptual framework was developed which included media advertising and media ad messages, that influence consumers' 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.

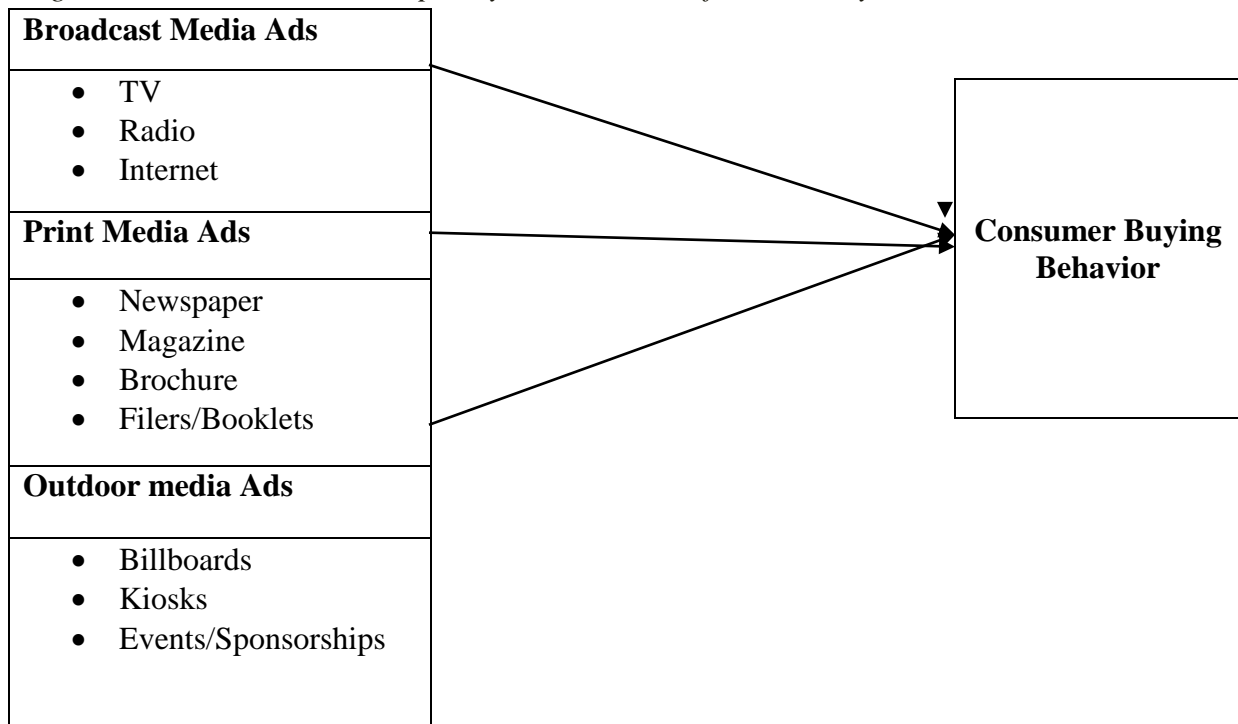
Persuasive advertising aims to create liking, preference, conviction, and purchase of a product or service. Some persuasive advertising uses comparative advertising, which makes an explicit comparison of the attributes of two or more brands.

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).

Media Advertising

Fig.2.2: The Model was developed by the researcher for this study



CHAPTER-THREE

RESEARCH DESIGN AND METHODOLOGY

3.1. Introduction

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

3.2. Description of the Study Area

Abay Bank has fulfilled all the necessary requirements of the National Bank of Ethiopia to set up a bank, and was officially established on July 14, 2010, and started fully-fledged banking operations on November 4, 2010. Currently, paid up capital of the bank is Birr 1 .5 billion as of July 07, 2018 report shows and the number of shareholders are exceeding 3,900. The bank is poised to serve all economic sectors through its network of branches. It extends its services to domestic trade and services, international trade, agriculture, industry, transportation, construction and real estate sectors. Abay Bank is taking all the necessary steps to be an effective partner to every business in fulfilling their financial dreams and aspirations. The bank is determined to bridge the gap between access to financial services and those who need it most.

In light of this, the bank offers all types of universal banking services, and has planned to render unique services to its clients supported by modern banking technology. Since its establishment, the bank has achieved encouraging achievements in all standards. Its sphere of operation has expanded all over the country and the total number of branches exceeded 160 within just eight years of operation, and it has more than 450,000 account holders during the fiscal year 2017/2018.

3.3. Research Design/Type

Descriptive research studies are those studies which are concerned with describing the characteristics of a particular individual, or of a group. Most of the social research comes under this category. The major purpose of descriptive research is description of the state of affairs as it exists at present (Kothari, 2004). The research design for this study is descriptive in nature. The reason for selecting descriptive research design is to describe the effect of media advertising on consumers' buying behavior and to determine the different factors that stimulate consumers to respond to media

advertising in the banking services of Abay Bank S.C. 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 needs 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 could able to give solutions.

3.4. Sampling Unit

Huberman (1994) defines a sample unit as a single section selected to research and gather statistics of the whole. The sampling units for the study were selective Abay Bank customers at different branches.

The effectiveness of advertising is usually measured against a specific target audience as it is assumed that every advertisement effort targets a specific audience. It will make easy to measure the effectiveness as the specific target audiences are exposed to similar type of advertisements. Thus, the study focuses on Abay Bank customers of Addis Ababa city. The reason for choosing Addis Ababa city is because of its nearness that makes it easy to collect data from customers. Further Addis Ababa city customers represent considerable use of different bank services and products. Consequently, it seems logical to focus on Addis Ababa branch customers.

3.5. Target Population

A population can be defined as all people or items (unit of analysis) with the characteristics that one wishes to study. The unit of analysis may be a person, individuals, organization, country, object, or any object, or other entity that you wish to draw scientific inferences about. The target population of this study was customers of Abay Bank’s at Addis Ababa City branches. Sampling units were the target population elements available for selection during the sampling process. Sampling units were all customers of Abay Bank of the sixty seven branches in Addis Ababa. 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 have gained or due to the exposure they have got) that they have been served with this bank. In addition, these customers were being served with different services like depositing, withdrawing, transferring, etc, so that they have been exposed to the information familiar with the products or/and services or Service provision, of the bank.

For this study, therefore, ten branches of Abay Bank were selected as a sample from the all branches (in this case there were sixty seven branches in Addis Ababa according to the database report of December 31,2018,).

3.6. Sampling Technique

A probability sampling technique (stratified sampling method) was used to undertake the study and to complete the structured questionnaire on voluntary basis. Stratified sampling is a probability sampling technique wherein the researcher divides the entire population into different subgroups or strata, then randomly selects the final subjects proportionally from the different strata.

As of December 31, 2018, the total number of branches of the Bank in Addis Ababa city was 67. The bank categorized branches as Grade A, Grade B, & Grade C Branches. This categorization is based on volume of transaction, site location, amenities and staff strength, cash holding limits and other similar considerations. To ensure representativeness, a total of ten branches have been selected. The branches have been selected using stratified sampling method. The researcher selected branches from each grade using disproportionate stratified random sampling technique to truly represent the entire population.

3.7. Sample Design and Sampling Procedure

A probability sampling design (stratified sampling method) will use 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 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 (Marczyk, DeMatteo, and Festinger, 2005). It is sometimes suggested that one should select 10-20 per cent of the accessible population for the sample (Kumar, 2006; Hill, 1996) cited by (Belay2012).

For this study, therefore, ten Branches of AbayBank were selected as a sample from the all branches (in this case there were sixty seven branches in Addis Ababa according to the database of Abay Bank).

3.8. Sample Size

This refers to the number of items to be selected from the universe to constitute a sample. The size of sample should neither be excessively large, nor too small. Descriptive research typically uses larger samples; According to Sekaran (2003) sample size 30-500 is already adequate for most of the research. There are several approaches to determining the sample size (Kothari, 2004; Ruane, 2005 and Marczyk, DeMatteo, and Festinger, 2005). These include using a census for small populations, imitating a sample size of similar studies, using published tables, and applying formulas to calculate a sample size (Israel, 1992).

In order to make generalizations with confidence about the constructs under investigation, the appropriate sample size has to be considered.

Thus the researcher using stratified sampling technique by dividing branches in to three strata as grade A grade B & grade C branches sample determining the sample size assuming at 95% confidence level with +/-5% confidence interval margin of error, accounts 400. Finally, the researcher has taken sample of branches from each grade randomly.

Table 2.1: Branch Grades summarization

Branch Grades	No. of Branches from each Grades	Total No. of customers	Sample fraction taken from each Grade	Sample Branch taken from each Grade
A	3	16,876	60%	2
B	9	53,612	30%	3
C	55	36,094	10%	5
Total	67	106,582	100%	10

Source: Computed from MIS records of the Bank

Hence 2, 3, and 5 samples were taken from Grade A, Grade B and Grade C branches respectively. Then after, the researcher randomly selected branches from each grades or strata's using simple random sampling method.

$$n = N/1+N(e)^2$$

Where

n = sample size

N = total population

e= error of level confidence

To determine the sample size of the number of customers

$$106,582/1+106,582(0.05)^2 = 106,582/266.55 = \underline{\underline{399.86 \approx 400}}$$

Therefore, the sample size determination was based on the known population formula; questionnaires were distributed proportionally to each branch. Thus, a total sample size of 400 was employed.

Table2.2: Sample size determination

Branch Grades	Name of selected Branches from each Grades	Total number of customers at selected Branches	Sampling Ratio	Sample taken from each Branches
Grade A	Main	9,504	0.01	95
	Tewodros	4,104	0.01	41
Sub- total A	2	13,608		136
Grade B	Merkato	4,522	0.01	45
	CMC	3,649	0.01	37
	Kera	3,107	0.01	31
Sub- total B	3	11,278		113
Grade C	Kality	3,878	0.01	39
	Gerji	3,162	0.01	32
	Hayahulet	2,442	0.01	24
	Mesalemia	3,377	0.01	34
	Beklobet	2,163	0.01	22
Sub-total C	5	15,022		151
Total	10	39,908		400

Source: From the Bank Data Base Report as of December 31, 2018

3.9. Sources of Data Collection

This research paper will use both primary and secondary data.

3.9.1. Primary Sources

Primary data are not yet collected before; they are collected direct from the source (Kothari, 2006). In this study observations and focus group discussions was used to obtain the data. These methods are used so as to obtain the original information. Hence, in this study, the respondents will be target customers of the bank at selective branches. The data will be collect through preparing questionnaires.

3.9.2. Secondary Sources

The secondary data were obtained through document analysis to supplement the primary data. A number of books, Bank website, journals and articles on media advertising and consumer behavior were reviewed.

3.10. Data Collection Methodology

Primary data was collected using questionnaires to gather information and the questioners were constructed by both closed and open-ended questions. The questioners were distributed to sampled respondents to gather relevant information. The researcher was used both qualitative and quantitative data type to cove the drawback of both data types.

3.11. Data Analysis Techniques

After the data becomes collected, it will be processed through editing by checking for errors and omission, coding, classifying and tabulating. In this study the researcher will uses both quantitative and qualitative analysis. The quantitative analysis will be conducted through percentage and frequency and the qualitative analysis will be conducted on the interpretation and by describing characteristics using Software package for social science (SPSS). For the purpose of the study, descriptive statistics will use to analyze the data that are collected from sample respondents. Chi-square tests, averages, percentages and frequency tables, figures have been also used to see the results of the responses.

3.12. 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 will be collected from the reliable sources, from respondents who have experiences in using different products and services of the bank.
- Survey questions are 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 (Ruane, 2005).

3.13. Ethical Consideration

To reach the respondents formal letter will provide to the bank. The respondents will privileges of not writing their name and no respondents were forced to fill the questionnaire unwillingly and without making the actual purpose of carrying out the research clear to him/her. The purpose of the study will disclose in the introductory part of the questionnaire. Furthermore, misleading or deceptive statements are tried to be avoided, in the questionnaires.

3.14. Reliability Analysis

Cronbach’s alpha is a measure of internal consistency, that is, how closely related a set of items are as a group. It is considered to be a measure of scale reliability. A “high” value for alpha does not imply that the measure is one-dimensional. If, in addition to measuring internal consistency, you wish to provide evidence that the scale in question is one-dimensional, additional analyses can be performed. Exploratory factor analysis is one method of checking dimensionality. Technically speaking, Cronbach’s alpha is not a statistical test – it is a coefficient of reliability (or consistency).

Reliability Statistics	
Cronbach's Alpha	N of Items
.705	4

Table 3.14.1: Reliability Analysis

The alpha coefficient for the four items is .705, suggesting that the items have an acceptable internal consistency.

CHAPTER-FOUR

DATA PRESENTATION, ANALYSIS AND DISCUSSION

4.1. Introduction

To analyse the collected data in line with the overall objective of the research undertaking, statistical procedures were carried using SPSS 21. In this, part to identify the major issues and to provide workable recommendations for the problems concerning the effect of media advertising on consumer buying behavior. This chapter is dedicated to describe the major findings and analyses of the sample population based on the data gathered from the respondents of ten branches of Abay Bank S.C. customers. All the data was collected through self-administered questionnaires to analyze the effect of media advertising on consumers' buying behavior and sample t test was applied to test the hypotheses developed. In addition, some items included in the questionnaire to determine the factors that make customers to respond to media advertising of Abay Bank. The researcher has selected ten branches by using stratified sampling method and efforts have been made to have representative sample and the results are considered as representative of the population, finally 400 customers were selected as a sample respondent by using simple random sampling method. The media advertising effect analysis of the sample data was gathered through structured questionnaires and the questionnaires were designed and distributed to 400 customers, only 376 questionnaires were filled and returned back to the researcher. Of these, 20 were discarded due to invalid or incomplete data entries. Thus, the samples comprising of a total of 356 respondents were used for analysis with 89% response rate. As a 30% response rate is considered acceptable (Sekaran, 2003), the response rate of 89% for this study was very good. The data obtained from the respondents were summarized using frequency distribution by using SPSS version 21. The summarized data was then analyzed by applying descriptive analysis method using tables, charts, figures and chi-square test and detailed explanations were given. Finally, interpretations were made to demonstrate the effect of media ads on consumers' buying behavior, using the frequency table, percentages and figures.

Table 3.1: Response rate of Questionnaires Administered Customers

	Customers		
	Correctly filled and Returned	Not correctly filled	Not returned
Number	356	20	24

Percentage	89%	5%	6%
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4.2. Demographic Information of the Respondents

The first part of the questionnaire consists of the demographic information of the participants. This part of the questionnaire requested some information related to personal and demographic characteristics of respondents. Accordingly, the following variables about the respondents were summarized and described tables and charts. These variables includes: Characteristics of respondents by age, gender, position, educational level and marital status.

Variables	Categories	Frequency	Percentage
Gender	Male	218	61
	Female	138	39
Total		356	100
	18-25	34	10
	26-40	72	20
	41-50	111	31
	51-60	107	30
	61-90	32	9
Total		356	100
Position of respondents	Civil Servants	107	30
	Managing Directors	36	10
	Finance Managers	71	20
	Operation Managers	35	10
	Merchants	72	20
	Others	35	10
Total		356	100
Respondents level of Education	No Education	34	10
	Primary Education	35	10

	Secondary Education	35	10
	College Diploma	72	20
	First Degree	110	31
	Post Graduate Degree	70	20
Total		356	100
Respondents Martial Status	Single	107	30
	Married	143	40
	Divorced	71	20
	Windowed	35	10
Total		356	100

Source: Researcher's Survey Finding (2019)

Table 4.2.1: Respondents Demographic Information were obtained from SPSS Output

Out of the total 356 respondents, 61% of respondents were males and the rest 39% were females (**Table 4.2.1**). The study demonstrated that even though the bank has been serving both sexes, males are the dominant ones. It might be the culture of our society in which males are the dominant bank users. However, it should be more interesting to further study in the future whether advertisement will have any effect on gender or not.

The age of the respondent was largely dominated by the range of 41-50 (31%) followed by the age group that falls between 51-60 (30%) and 26-40 (20%) (**Table 4.2.1**) The least available age group in the sample was the age group that comprising respondents' 61-90 (9%), and followed by the age group 18-25 which accounted 10% of the total sample population. Thus, one possible explanation for the dominance of middle adult respondents could be that they are more likely to be engaged in the different activities of the economy that enabled them to open accounts in the bank. As the result, these age groups have been exposed to media advertising because their desire was aroused towards getting the right information about products and services that satisfy their unmet needs and wants.

Respondents are working in under different positions categorized under civil servants, managing directors, finance managers, operational managers and merchants. From the above SPSS output result, civil servants and merchants are the dominant which accounts 30% and 20% respectively. This implies civil servants and merchants are the dominant customers of the bank whereas those who work as operation managers and other position are the least which accounts only 10%.

Regarding the education status of the respondents the research used six items to measure their educational level i.e. No Education, Primary Education, Secondary Education, College Education, First Degree and Postgraduate Degree (**Table 4.2.1**). Educational status of the respondents shows that most of the bank's account holders have first degree (31%) followed by customers who were college diploma and post graduate degree which accounted 20% of the total sample population respectively. Out of the total sample respondents, 10% of the respondents were no education, primary education & secondary educational level. Thus, from this result one might conclude that the effect of media advertising was appeared more on a higher educational background. This indicates that the country, Ethiopia, is producing educated people who are active in the economic development of the country. As the result, there is also higher money exchange in the economy.

It can be seen from **Table 4.2.1** out of the total respondents 40% were married whereas the rest 30%, 20% and 10% respondents were single, divorced and widowed respectively.

4.3. Basic Information about the Study

4.3.1. Sources of Abay Bank's Information

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	From Media Advertisement	179	50.3	50.3	50.3
	From peers	107	30.1	30.1	80.3
	From families or relatives	35	9.8	9.8	90.2
	Knowledge of brand	35	9.8	9.8	100.0
	Total	356	100.0	100.0	

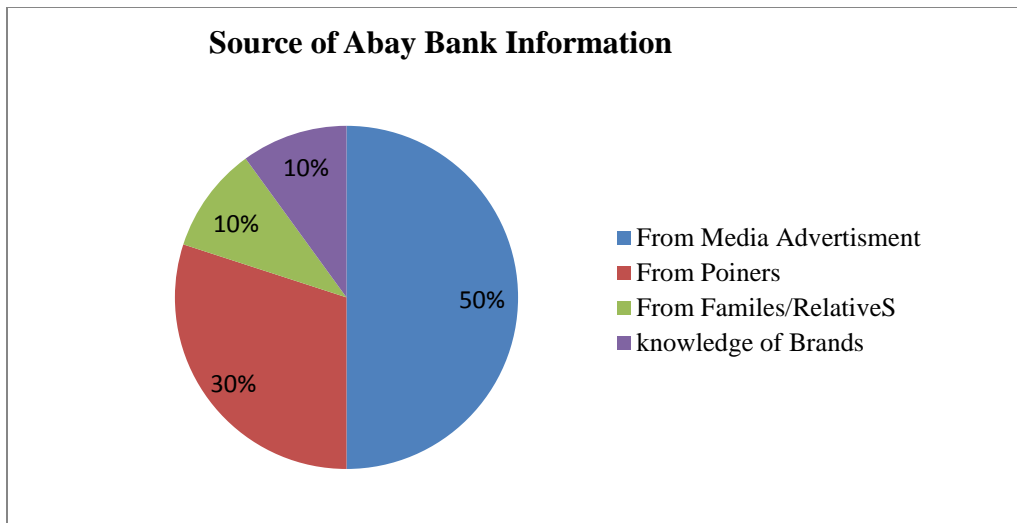
Source: Source: Researcher's Survey Findings (2019)

Table 4.3.1: Sources of Abay Bank's Information

To determine the source of information, the question was "From what source did you get Abay Bank information?" The conclusion brought out from the table 4.3.1., 50% of the respondents got the Bank the information from media advertisement. The rest alternatives were also valuable sources of information; peers (30%), family/relatives (10%), knowledge of the brand 10%. However, respondents were not getting Abay Bank information from other sources.

Even though acquiring information differs between individualistic and collectivistic cultures research developed in market economies has established that consumers derive product or service knowledge from multiple source of information which include media advertising, personal search and others influential (Dichter, 1966) cited in (Aiswarya & Ramasundram, 2013).

Therefore, one might conclude that consumers' main source of information about the bank were from media adverts and adverts informed consumers would be benefited from the media advertising, Peers, Family/relatives and Knowledge of brand.



Source: Researcher's Survey Findings

Figure 4.3.1: Source of Abay Bank Information

4.3.2. Factors for Media Advertisement Choice

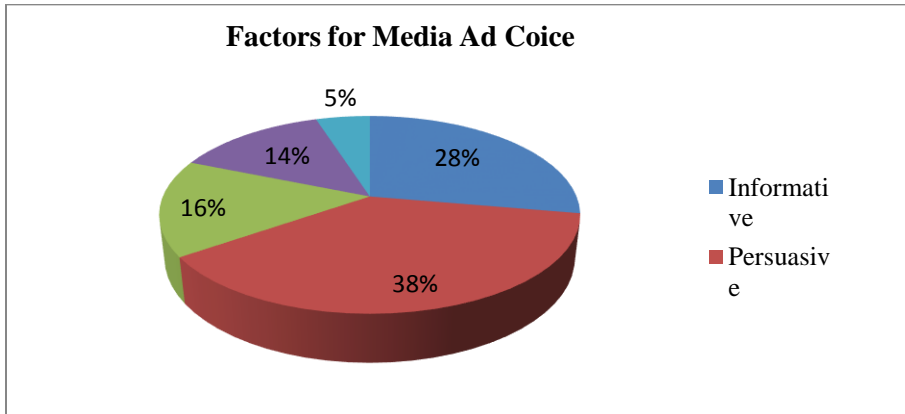
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	How informative it is	99	27.8	27.8	27.8
	How persuasive it is	135	37.9	37.9	65.7
	How convincing it is	56	15.7	15.7	81.5
	How reminding it is	50	14.0	14.0	95.5
	others	16	4.5	4.5	100.0
	Total	356	100.0	100.0	

Source; Researchers Survey Finding (2019)

Table 4.3.2: Factor for media ad choice

The results of the study showed that there are different factors that customers look in media advertising. However, persuasive advertising is seen as the most powerful factor which most respondents (38%) cited followed 28% respondents were said informative advertising. This implies that majority of the respondents look for how persuasive 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. According to Arens (1996), people get information from the advertisement through the attractiveness it holds, the attention it creates and

the awareness it gives. However, there are others factors that customers look for in advertisement like how appealing it is, how convincing the adverts is, and emphasize low costs, provide a cost-benefit analysis, or lay out in concrete terms what problem a product or service solves and why you should buy it. The rest respondents look for how the appearance of the advertisement, the stimuli, the product quality, colors, packaging. These are less important factors consumers look for.



Source: From Research Survey Findings (2019)

Figure 4.3.2: Factor for media ad choice

4.3.3. The Type of Media Advertising Abay Bank Customers' Attention More

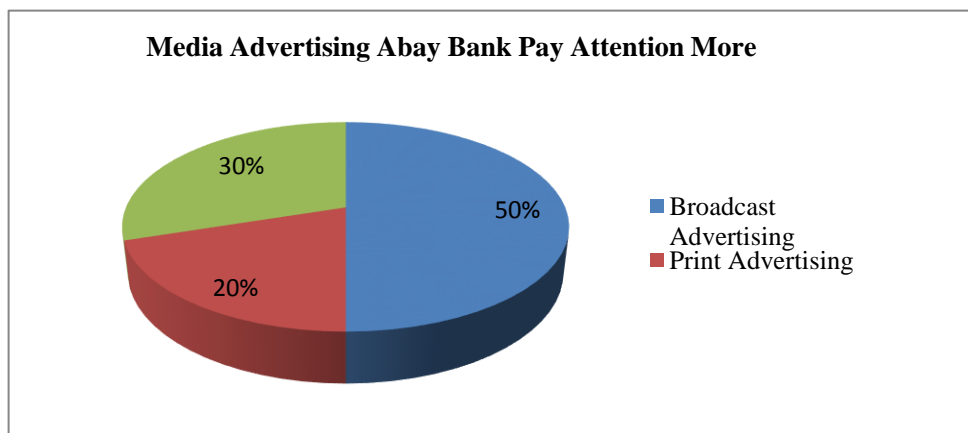
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Broadcast	179	50.3	50.3	50.3
	Print	70	19.7	19.7	69.9
	Outdoor	107	30.1	30.1	100.0
	Total	356	100.0	100.0	

Source: From Research Survey Findings (2019)

Table 4.3.3: The type of media ads customer attention more

Table 4.3.3 indicates the survey findings demonstrated that the customers' response to point out to which types of the media advertising channel mostly pay attention to and the result comprising 50% were Broadcast ads, 30% pay more attention to outdoor media advertising and 20% suggest print media advertising.

According to Marchesano (2012) the broadcast media like television and radio reaches a wider geographic coverage and broad audience (appeals to most demographics). It helps to persuade consumers about the benefits of the products or services. It has a benefit of perceived accountability with well accepted audience though there are some disadvantages also. From this result, we can conclude that broadcast media ad have a powerful impact on consumers' buying behavior due to its wider area coverage and, in case of TV the interaction of sight, motion and sound offers tremendous creative flexibility and makes possible dramatic, life like representations of products and services whereas radio has high degree of audience selectivity available through the various program formats and geographic coverage of the numerous stations.



Source: From Research Survey Findings (2019)

Figure 4.3.3: Media advertising Abay bank attention more

4.3.4. The Type of Broadcast Advertising Customer Did Prefer Most

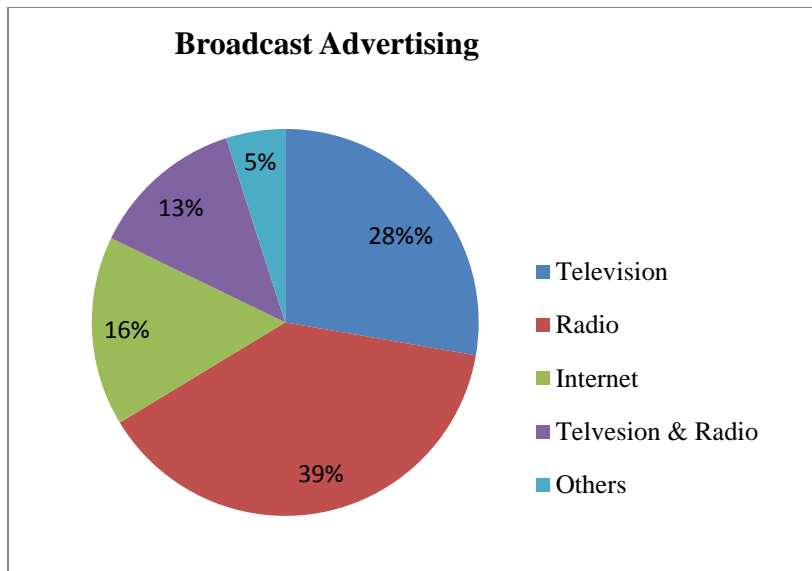
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Television	139	39	39.0	66.6
	Radio	98	27.5	27.5	27.5
	Internet	57	16.0	16.0	82.6
	Television & Radio	45	12.6	12.6	95.2
	Others	17	4.8	4.8	100.0
	Total	356	100.0	100.0	

Source: From Research Survey Findings (2019)

Table 4.3.4: The Type of Broadcast Advertising Did Prefer Most

The result of the study demonstrated that large number of the respondents recommended television(39%) and radio(28%) advertisements respectively, as a major advertisement media because the mass (high) number of the target population were devoted to those mediums. The rest, 16% suggested internet, 13% both television and radio and about 5% preferred others (**Table 4.3.4**). From this result, we might deduce that television advertisement was the most preferable medium because it gives audio text as well as pictorial representation of information. As cited in Nartey (2010), successful marketing happens when you achieved your goals by sending right messages and reaching the right market using the communication channel (medium) of choice. The right communication channel for the success of your message is very important in reaching the market (Debra, 2010).

Other researches also proved that television is often called “king” of the advertising media, since a majority of public spends more hours watching TV per day than any other medium. It combines the use of sight, color, sound and motion... and it works. TV has proven its convincing power in influencing human behavior time and time again (Rawal, 2013).



Source: From Research Survey Findings (2019)

Figure 4.3.4 Broadcast Advertising

4.3.5. The Type of Print Advertising Did Prefer Most

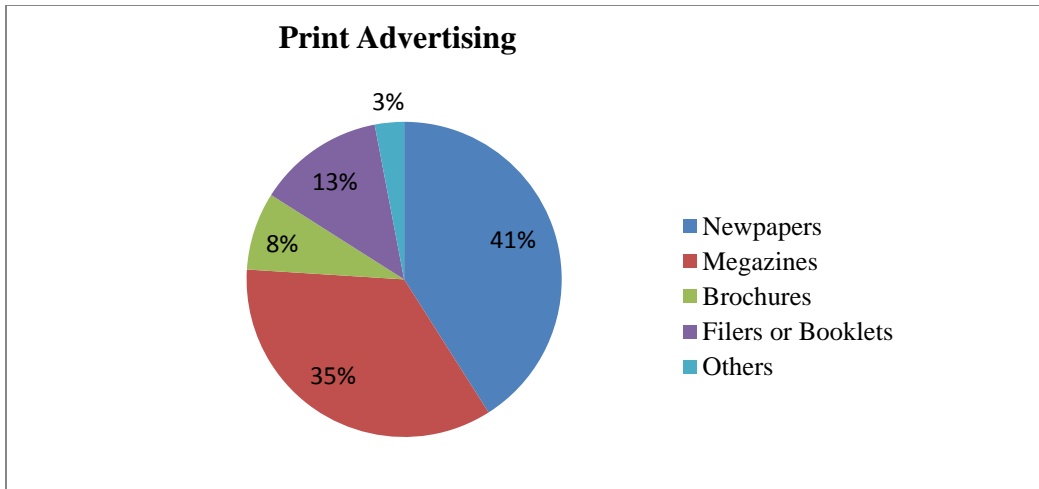
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Newspapers	146	41.0	41.0	41.0
	Magazines	124	34.8	34.8	75.8
	Brochures	29	8.1	8.1	84.0
	Fliers or Booklets	46	12.9	12.9	96.9
	others	11	3.1	3.1	100.0
	Total	356	100.0	100.0	

Source: From Research Survey Findings (2019)

Table 4.3.5: The Type of Print Advertising Did Prefer Most

The survey findings demonstrated that 20% paid attention more to print media advertisement, of these, 41% paid attention more to newspaper, 35% to magazines, (Table 4.3.5).

Newspaper advertising can target specific demographics that are traditionally more difficult to reach through other mediums. This allows advertisers to more effectively reach smaller, niche audiences, including those specific geographical areas.



Source: From Research Survey Findings (2019)

Figure 4.3.5: The Type of Print Advertising Did Prefer Most

4.3.6. The Type of Outdoor Advertising Did Prefer Most

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Billboards	141	39.6	39.6	39.6
	Events or Sponsorships	129	36.2	36.2	75.8
	Kiosks	37	10.4	10.4	86.2
	Others	49	13.7	13.2	99.4
	5.00	2	.6	.6	100.0
	Total	356	100.0	100.0	

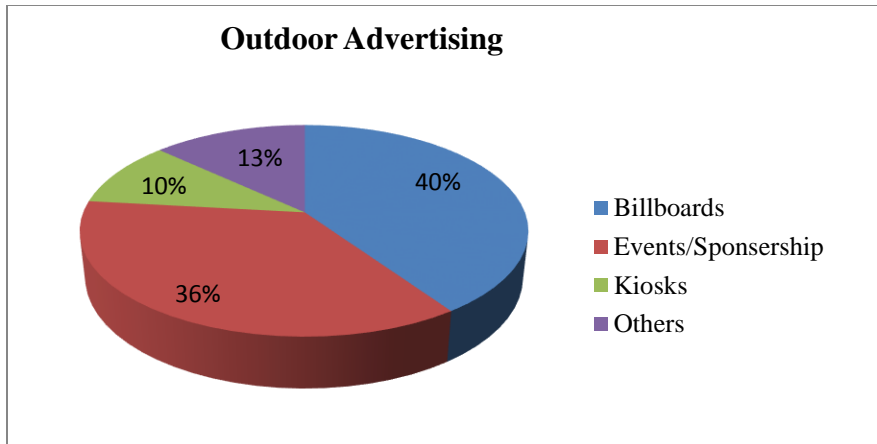
Source: From Research Survey Findings (2019)

Table 4.3.6: The Type of Outdoor Advertising Did Prefer Most

From Table 4.3.6 it has been found that 40% of the respondents pay attentions more to billboard advertising while 36% pay more attention to events and sponsorships.

Abiodun (2011) shows that through sponsorship specific target audience alongside potential customers are reached as it able to penetrate though quite effectively in the promotional mix and as such, is a significant method being used by many organizations.

This implies that billboard advertisement is more powerful than any other outdoor ads to reach broader audience on a global basis and to create awareness and catch attention.



Source: From Research Survey Findings (2019)

Figure 4.3.6: The Type of Outdoor Advertising Did Prefer Most

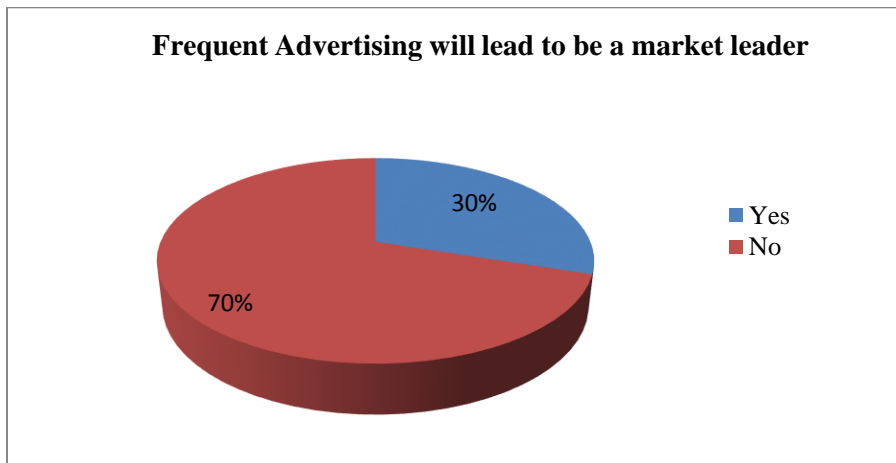
4.3.7. Frequent Advertising will lead Abay Bank being the Market Leader

		Frequenc	Percent	Valid Percent	Cumulative Percent
		y			
Valid	yes	108	30.3	30.3	30.3
	No	248	69.7	69.7	100.0
	Total	356	100.0	100.0	

Source: From Research Survey Findings (2019)

Table 4.3.7: Frequent Advertising will lead Abay Bank being the Market Leader

According to the information received, as indicated above. 70% (249) responded “No” while 30 (107) responded “yes”. It could be deduced that Abay bank was not market leader in the banking industry though media advertisement contributed to some of its success.



Source: From Research Survey Findings (2019)

Figure 4.3.7: Frequent Advertising will lead Abay Bank being the Market Leader

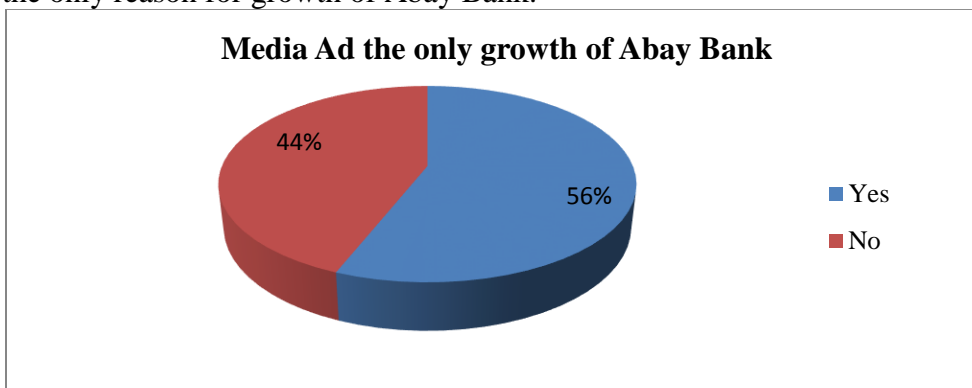
4.3.8. Media advertising the only reason for growth of Abay Bank

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	198	55.6	55.6	55.6
	No	158	44.4	44.4	100.0
	Total	356	100.0	100.0	

Source: From Research Survey Findings (2019)

Table 4.3.8: Media advertising the only reason for growth of Abay Bank

According to the information received, as indicated above. 56% of respondents were said “Yes” while 44% responded “NO”. It concludes that 56% of respondents were said media advertising is the only reason for growth of Abay Bank.



Source: From Research Survey Findings (2019)

Figure 4.3.8: Media advertising the only reason for growth of Abay Bank

4.3.9. Which Abay Bank Media Advertising Customer Usually Remember

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Television	179	50.3	50.3	50.3
	Radio	107	30.1	30.1	80.3
	Print or Newspapers	35	9.8	9.8	90.2
	Billboard	35	9.8	9.8	100.0
	Total	356	100.0	100.0	

Source: From Research Survey Findings (2019)

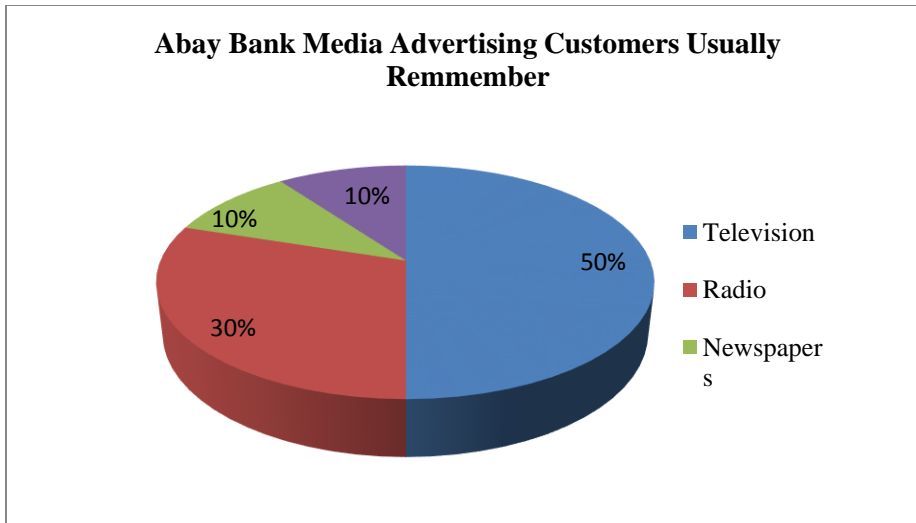
Table 4.3.9. Which Abay Bank Media Advertising Customer Usually Remember

As to which media channel of banking industry adverts to the respondent enable them remember? Television recorded 50% (179), radio recorded 30% (107), and newspaper recorded 10% (35), billboards 10% (35), however nobody responded as internet ad. This implies that respondents were enabled to remember TV ads of Abay Bank followed Radio Ads.

Memory is a very constructive process, because we do not remember information and events completely and accurately. Often we remember bits and pieces and fill in the rest based on whatever else we know. Good points about a product that consumers like are remembered and good points about competing products are forgotten (Kotler& Keller, 2012).

According to Mehta and Purvis (2006), commercials that are better audio- visuals achieve higher recall levels. In fact, highly emotional commercials perform even better-when sight/sound synch is above average. As cited by Mehta and Purvis (2006), Ambler and Burne (1999) also found that affect (emotions) enhances long-term memory of the television commercials and advertising with high affective components have better recall following a single presentation.

Therefore, television ads have higher recall levels because they have audio-visuals that help to reach large audience and allow you to convey your message with sight, sound, and motion than newspaper and radio ads, and it does so during a short period of time.



Source: From Research Survey Findings (2019)

Figure 4.3.9: Which Abay Bank Media Advertising Customer Usually Remember

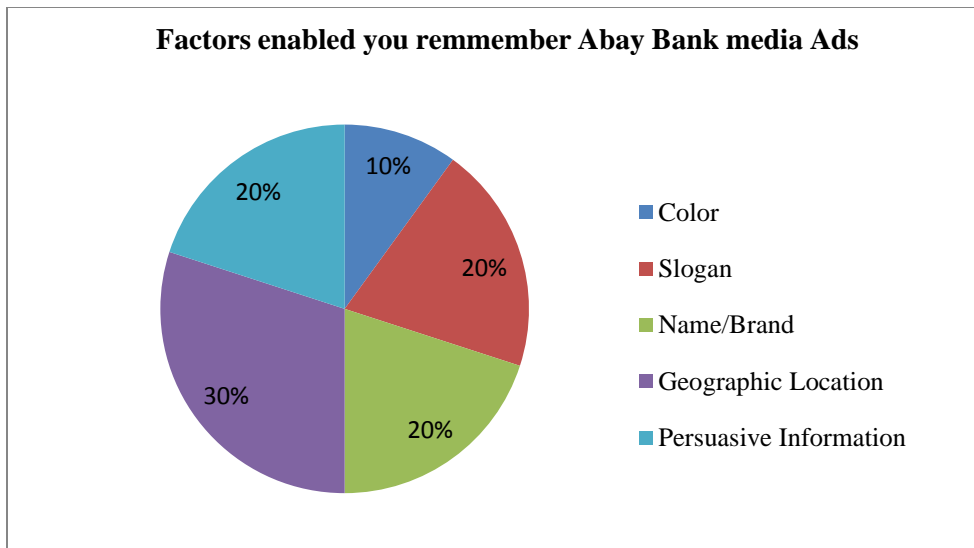
4.3.10. Factors enabled you remember Abay Bank Media Advertising

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Color	36	10.1	10.1	10.1
	Slogan	72	20.2	20.2	30.3
	Name of brand	71	19.9	19.9	50.3
	Geographic Location	107	30.1	30.1	80.3
	Persuasive Information	70	19.7	19.7	100.0
	Total	356	100.0	100.0	

Source: From Research Survey Findings (2019)

Table 4.3.10: Factors enabled you remember Abay Bank Media Advertising

Table 4.3.1.10 demonstrates that 30% (107) of respondents think that its geographical location makes remember them more, 20% (72) of the respondents answered its slogan “Abay the trust worthy Bank, 20% of respondents responded as its name or brand it is related to the majesty Abay River, “and 20% (70) named the appealing message of ads, and the rest 10% or 36 respondents were said its color enabling them remember the ads.



Source: From Research Survey Findings (2019)

Figure 4.3.10: Factors enabled you remember Abay Bank Media Advertising

4.3.11. Main Advantage of Abay Bank Media Advertising

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Create Awareness	143	40.2	40.2	40.2
	Create Strong Image	36	10.1	10.1	50.3
	Capable of Differentiate	36	10.1	10.1	60.4
	Deliver the right information	35	9.8	9.8	70.2
	Increase mass marketing	106	29.8	29.8	100.0
	Total	356	100.0	100.0	

Source: From Research Survey Findings (2019)

Table 4.3.11: Main Advantage of Abay Bank Media Advertising

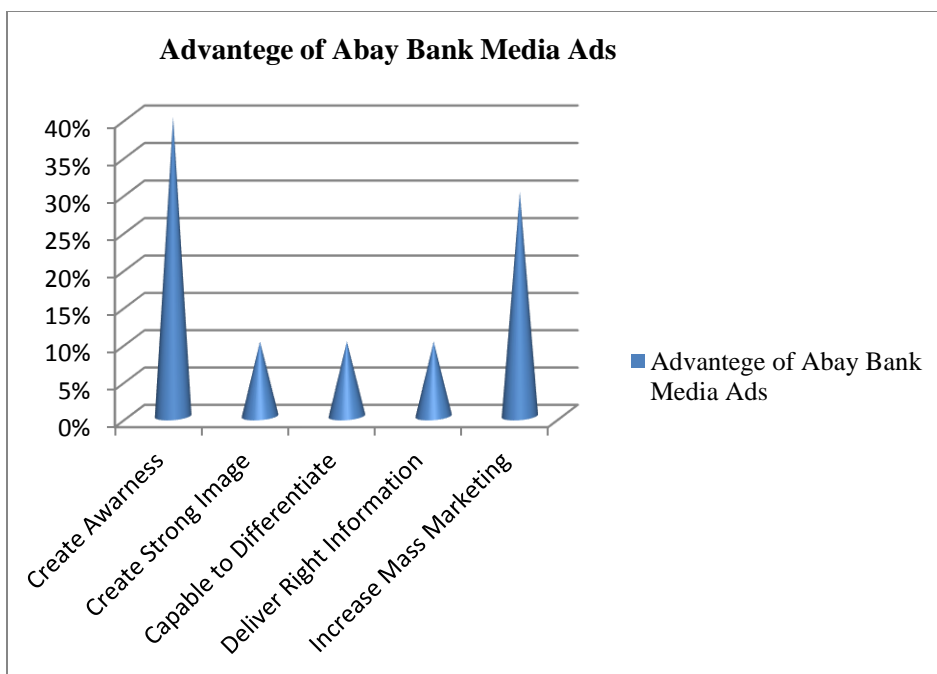
Figure 4.3.11 was designed to indicate the respondents feedback about the importance of Abay Bank media advertisement; 40% (143) of the respondents said creating awareness main advantages of advertising of Abay Bank, 30% (106) of respondents answered increasing mass marketing, 10% (36) of respondents believe that the main advantages of Abay Bank ads is create strong image and the rest respondents responded creating strong image 10% (36) and from differentiate 10% (36) and from right information 10%. The result obtained showed

that 40% (143) of the respondents, advertisements of the Abay Bank are capable of creating awareness of customers.

According to Arora and Stoner (2009), studies have found support that consumers choose products and services that they feel possess personalities that are similar to (congruent with) their own personalities. Consistent with this line of reasoning, consumers prefer brands that are similar to the consumer's personality. Self-congruent theory holds that consumers compare their self-concept with the image that a brand projects, and in turn prefer brands that are consistent with their self-concept.

According to Kotler and Keller (2012), consumers associate brands sources, such as the company itself (through branding strategies), to countries or other geographical regions (through identification of product origin), etc.

According to Belch and Belch (2003), advertising and other promotional efforts are designed to achieve such communications as brand knowledge and interest, favorable attitudes and image, and purchase intentions. Consumers are not expected to respond immediately; rather, advertisers realize they must provide relevant information and create favorable predispositions toward the brand before purchase behavior will occur. When ads are designed to inform consumers of the benefits and reliabilities of the company's products and services, the ads may create favorable impressions about the company by creating a distinct image. The ads and promotions perform communications as in the hierarchy effect model (by first accomplishing lower-level objectives such as awareness and knowledge or comprehension), and subsequently moving consumers who are aware of or knowledgeable about the product or service to higher levels in the pyramid. Thus, advertising has been found advantageous to create images and symbolic appeals for products and services, capabilities that were very important to the bank to provide products and services that were very difficult to differentiate.



Source: From Research Survey Findings (2019)

Figure 4.3.11: Main Advantage of Abay Bank Media Advertising

4.3.12. Other factors influence to consume Abay Bank products or services

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	cultural value	35	9.8	9.8	9.8
	Personal factors	178	50.0	50.0	59.8
	perception about the bank	108	30.3	30.3	90.2
	Social factors	35	9.8	9.8	100.0
	Total	356	100.0	100.0	

Source: From Research Survey Findings (2019)

Table 4.3.12. Other factors influence to consume Abay Bank products or services

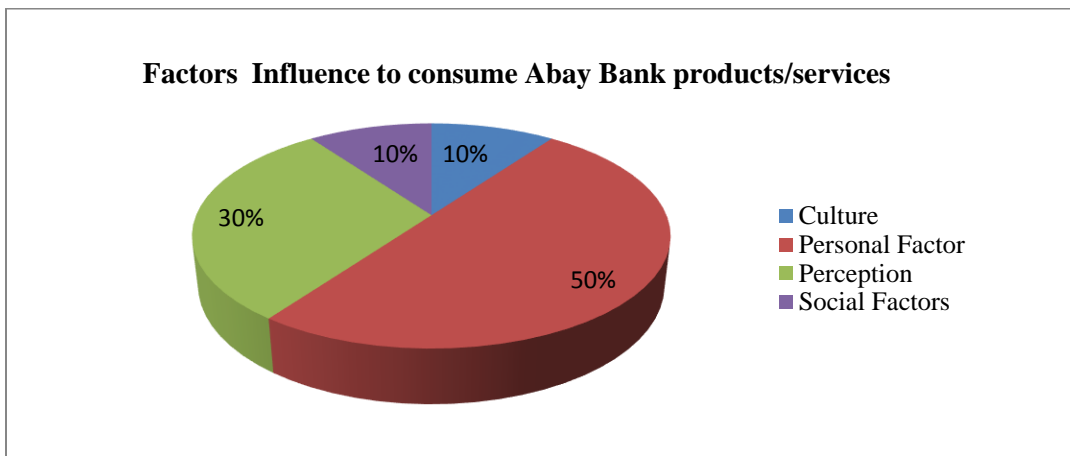
The study findings personal factors recorded 50% while perception about the bank (30%), cultural value and social factors were 10% (Figure 4.3.12).

Perception is the process by which we select, organize, and interpret information inputs to create a meaningful picture of the world. It depends not only on physical stimuli, but also on the stimuli's relationship to the surrounding environment and on conditions within each of us. In marketing, perceptions are more important than reality, because perceptions affect consumers'

actual behavior. Most of us do not remember much of the information to which we're exposed, but we do retain information that supports our attitudes and beliefs. Because of selective retention, we're likely to remember good points about a product we like and forget good points about competing products (Kotler& Keller, 2012).

Product marketers frequently try to create a distinctive position from their competitors by adding a product and service feature. Consumers use a number of cues to infer quality, including brand name, price, and even their own estimates of how much money has been put into a new product's advertising campaign. These cues as well as others such as product or service warranties and follow-up letters from the company are often used by consumers to relieve perceived risk and assure themselves that they have made smart purchase decisions (Solomon, et al., 2002).

Though there might be other factors other than the mentioned variables, which could influence the consumption of the bank's products and services, the study result has showed that perception was the imperative factor especially when creating a customized marketing message. It might be possible to conclude that 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 able to motivate and move closer to make purchase decisions.



Source: From Research Survey Findings (2019)

Figure 4.3.12: Other factors influence to consume Abay Bank products or services

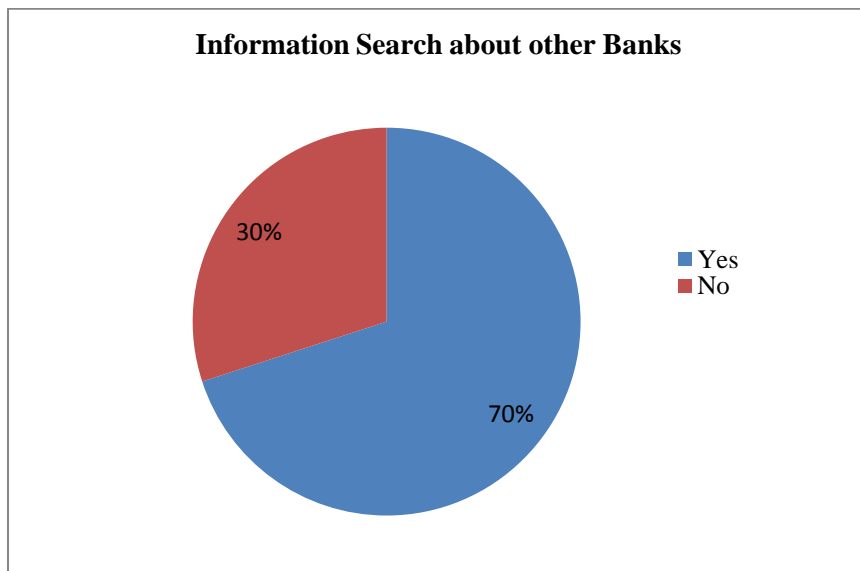
4.3.13. Time taken search for information about other Banks

		Frequenc y	Percent	Valid Percent	Cumulative Percent
Valid	Yes	250	70.2	70.2	70.2
	No	106	29.8	29.8	100.0
Total		356	100.0	100.0	

Source: From Research Survey Findings (2019)

Table 4.3.13: Time taken search for information about other Banks rather Abay Bank

As indicated in Figure 4.3.13 for the questions “Did you take time to search for information about other banks rather than Abay Bank in the banking industry?” about 70% of the respondents said “Yes” and 30% said “No” that implies most of the respondents were being served in other banks rather than Abay Bank which the reasons were justified in the next analysis (Figure 4.4.14).



Source: From Research Survey Findings (2019)

Figure 4.3.13. Time taken search for information about other Banks rather Abay Bank

4.3.14. Reason for information search about other Banks

		Frequenc y	Percent	Valid Percent	Cumulative Percent
Valid	The message too much excessive	57	16.0	16.1	16.1
	Offensive	48	13.5	13.5	29.6
	Not convincing	169	47.5	47.6	77.2

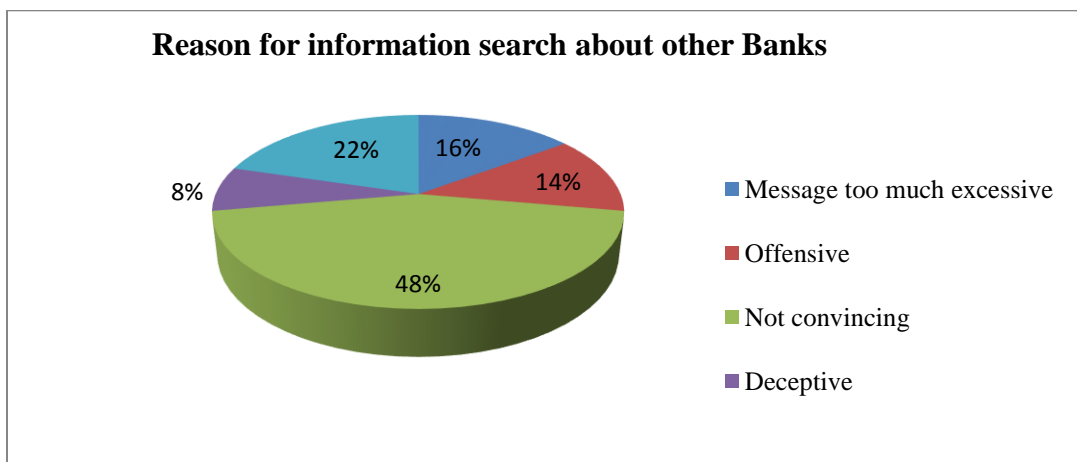
	Deceptive	3	.8	.8	78.0
	Make people use their services or products do not need	79	22.19	22.0	100.0
	Total	356	100	100.0	
Total		356	100.0		

Source: From Research Survey Findings (2019)

Table 4.3.14: Reason for information search about other Banks

The figure reveals that about 48% respondents were searching for alternative banks rather than Abay Bank due to not convincing the bank messages and 22% of the respondents were said that mostly the bank advertising message makes people use unwanted products or services (Table 4.4.14).

Theories show that many marketers prefer to sell to neighboring market areas or to in the vicinity of customers because they understand them better and can control their psychic distance more effectively. Companies should be careful, however, in choosing markets according to psychic and cultural distance (Kotler & Keller, 2012). From this we can deduce that, because of its youngest establishment the bank didn't cover wider areas and at the same time there were computing alternative banks in the respondents' proximity. So, the majority of them were being served with the computing alternative banks that were found in their neighboring.



Source: From Research Survey Findings (2019)

Figure 4.3.14 Reason for information search about other Banks

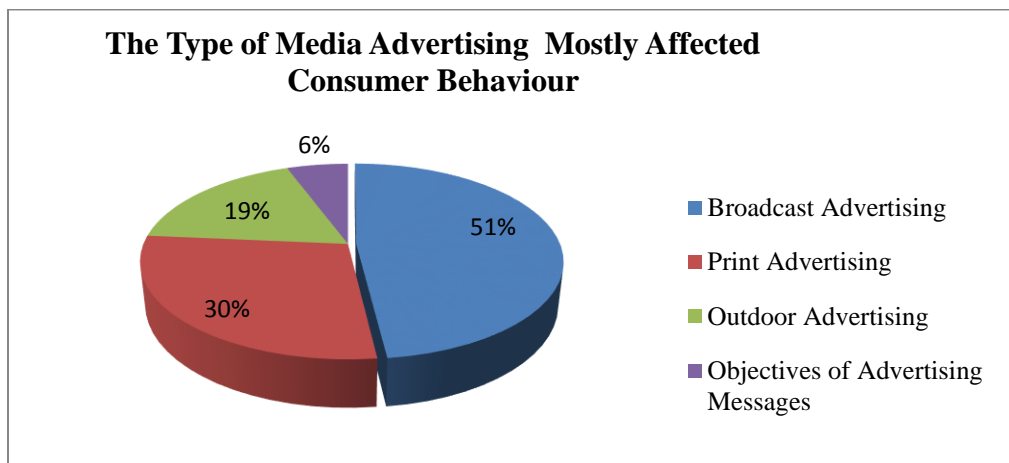
4.3.15. The Type of Media Advertising mostly affected Consumer Buying Behavior

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Broadcast Media Ad	180	50.6	50.6	50.6
	Print Media Ad	105	29.5	29.5	80.1
	Outdoor Media Ad	69	19.4	19.4	99.4
	Objectives of Ad message	2	.6	.6	100.0
	Total	356	100.0	100.0	

Source: From Research Survey Findings (2019)

Table 4.3.15: the type of Media Advertising mostly affected Consumer Buying Behavior

Broadcast advertising is a very popular advertising medium that constitutes of several branches like television, radio or the Internet. Television advertisements have been very popular ever since they have been introduced. The cost of television advertising often depends on the duration of the advertisement, the time of broadcast (prime time/peak time), and of course the popularity of the television channel on which the advertisement is going to be broadcasted. The radio might have lost its charm owing to the new age media; however the radio remains the choice of small-scale advertisers. The radio jingles have been very popular advertising media and have a large impact on the audience, which is evident in the fact that many people still remember and enjoy the popular radio jingles (Merugu, 2009).



Source: From Research Survey Findings (2019)

Figure 4.3.15: the type of Media Advertising mostly affected Consumer Buying Behavior

CHAPTER -FIVE

CONCLUSIONS AND RECOMMENDATIONS

5.1. Conclusions

The purpose of this study was to assess media advertising effect 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. However, there were multiple sources of information that consumers derive product or service awareness or knowledge which include personal search, peers, families and others. 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 persuasive ad. 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 broadcast media ads; the majority of the respondents looked for how persuasive 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.

We assumed 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.

Perceptions 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 Abay 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 Abay Bank due to geographical distance.

Most of the advertisements were unbelievable to the respondents and they were believed that they were because of the hyperbole in advertising products and services. We realized that a lot of people get so irritated by the exaggeration of advertisements, and sometimes, along with exaggerated advertisements came the repetition of the same idea of advertising a product or service, with same style and that made the consumers so uninterested in the commercial

5.2. 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, Abay 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, Abay 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, Abay 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 Abay 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.

5.3. Recommendations 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 due to lack of capacity; according to Abay Bank data base report as of December 31,2018, there were about 190 branches all over the country out of these 67 branches were in Addis Ababa city.

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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7. APPENDEXES

7.1. Questionnaires

Saint Marry University

Department of Marketing Management

This questionnaire to be filled by customers of the Abay Bank S.C

I am AyalewMekonnen, Marketing Management Graduating Student from Saint Mary University.

Dear respondents;

This study is to be conducted as part of a research project which shall be submitted in partial fulfillment of Masters of Art Degree in Marketing Management. 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 Abay Bank S.C.

Your eager 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.

AyalewMekonnen

Mobile: 09-22-88-82-20

Email: Aye21@gmail.com

Note: kindly put a (√) mark with the option that reflects your level of agreement with the given statement.

Part One: Demographic questions

1. Age: 18-25 26-40 41-50 51-60 61-90
2. Gender: Male Female
3. Position of the respondent: Civil Servant Managing Director Finance Manager Operation Manager Merchant other (Specify) -----
4. Educational level: No education Primary education Secondary education College Diploma First Degree Postgraduate Degree
5. Marital status: Married Single Divorced Widowed

Part Two- Basic Information of the questionnaire

Note: kindly circle with the option that reflects your level of agreement with the given statement.

6. From what source did you get Abay Bank information?
 - A. From Media Advertisement
 - B. From peers
 - C. From family/relatives
 - D. Knowledge of brand
 - E. Others (Specify) _____
7. If your answer for Q6 is media advertisement, which of these factors did you look for in it?
 - A. How informative it is
 - B. How persuasive it is
 - C. How convincing it is
 - D. How reminding it is
 - E. Others (Specify) _____
8. Which types of media advertising for Abay Bank did you pay attention more?
 - A. Broadcast advertising
 - B. Print advertising
 - C. Outdoor advertising
 - D. Others (Specify) _____
9. If your answer for Q8 is **broadcast advertising**, which broadcast ads did you prefer most?

A. TV

B. Radio

C. Internet

D. TV & Radio

E. Others (Specify)_____

10. If your answer for Q8 is **print advertising**, which print ads did you prefer most?

A. Newspapers

B. Magazines

C. Brochures

D. Fliers/booklets

E. Others (Specify)_____

11. If your answer for Q8 is **Outdoor advertising**, which outdoor ads did you prefer most?

A. Billboards

B. Events/Sponsorship

C. Kiosks

D. Others (Specify) _____

12. Do you think Abay Bank being the market leader in the Banking industry because of frequent media advertisement?

A. Yes B. No

13. If your answer for Q12 is **YES**, do you think the Abay Bank media advertising is the only reason for its growth in banking industry?

A. Yes B. No

14. Which one of the Abay Bank's media advertising do you usually remember?

A. TV

B. Radio

C. Print/Newspaper

D. Internet

E. Billboard

F. Others (Specify)_____

15. For the above Q14, what do you think the factor that enabled you remember the Abay Bank's media ads?

A. Color

B. Its slogan

C. Name of the brand

D. Geographic location

E. Persuasive information

F. Others (Specify) _____

16. Which one do you think the main advantages of Abay Bank advertisement can have?

- A. Create awareness
- B. Create strong image & symbolic appeals
- C. Capable to differentiate

D. Deliver right information

E. Increase mass marketing

F. Others (Specify) _____

17. Apart from Advertisement which other factor influence you consume Abay Bank products or Services?

A. Cultural value

B. Advertising concept

C. Personal factors

D. Perception about the Bank

E. Social factors

F. Others (Specify) _____

18. Did you take time to search for information about other brand rather than Abay Bank in the banking industry?

A. Yes

B. No

19. If your answer for Q18 is **yes**, what do you think the reason is?

A. Simply too much excessive

B. Offensive

C. Not convincing

D. Deceptive

E. Make people use their services or products they do not need or want

F. Others (Specify) _____

20. The type of media advertising mostly influence consumer buying behavior

A. Broadcast Ad

B. Print Ad

C. Outdoor Ad

21. What major problems do you have with the bank's promotion?

22. What solutions do you want to suggest overcoming the observed problems?

Thank you very much for providing this useful information!!

ማስታወሻ: ከእናንተጋር በሚሰማው ሳጥንውስጥ(✓) ይህን ምልክት ያስገቡ/ይጠቀሙ::

1. ዕድሜ: 18-25 26-40 41-50 51-60 61-90

2. ጾታ: ወንድ ሴት

3. ኃላፊነት:

የመንግስት ሠራተኛ ማኔጅንግ ዲፕሎማ ፋይናንስ ዲፕሎማ ኦፕሬሽን ማኔጅር ነጋዴ ሌላ ካለ ይግለጹ:

4. የትምህርት ደረጃ:

የለም የመጀመሪያ ደረጃ ትምህርት የሁለተኛ ደረጃ ትምህርት የኮሌጅ ዲፕሎማ የመጀመሪያ ዲግሪ ሁለተኛ ዲግሪ እና ከዚያ በላይ

5. የትዳር ሁኔታ: ያገባ/ች ያላገባ/ች የፈታ/ች በሞት የተለየ/ች

ለሚቀጥሉት ጥያቄዎች ትክክል ነው ለሚሉት ምርጫ ይክብቡ::

6. የዓባይ ባንክ አ.ማ. መረጃ የሚያገኙት ከምንም ነው?

ሀ. ከማስታወቂያ

ለ. ከጻደኛ

ሐ. ከቤተሰብ/ ከዘመድ አዝማድ

መ. ከስሙ በመነሳት

ሠ. ሌላ ካለ ይጥቀሱ _____

7. ለጥያቄ ቁጥር መልስ ማስታወቂያ ከሆነ፣ ከሚከተሉት መልዕክቶች በየትኛው ላይ ያተኩራሉ?

ሀ. ምንም ህልያ ሳውቃል/ያስገነዝባል በሚለው ላይ

ለ. ምንም ህልያ ሳምናል በሚለው ላይ

ሐ. ምንም ህልያ ነሳ ሳልበሚለው ላይ

መ. ምንም ህልያ ስታውሳል በሚለው ላይ

ሠ. ሌላ ካለ ይጥቀሱ _____

8. ለባንኩ ለየትኛው የሚዲያ ማስታወቂያ ዓይነት የበለጠ ትኩረት ይሰጣል?

ሀ. ብሮድካስት/ኤሌክትሮኒክ ማስታወቂያ

ለ. የህትመት ማስታወቂያ

ሐ. የአደባባይ ማስታወቂያ

ሠ. ሌላ ካለ ይጥቀሱ _____

9. ለጥያቄ ቁጥር መልስ ብሮድካስት ማስታወቂያ ከሆነ፣ የትኛውን ብሮድካስት ማስታወቂያ ዓይነት የበለጠ ይመርጣሉ?

ሀ. ቴሌቭዥን

ለ. ሬድዮ

ሐ. ኢንተርኔት

መ. ዌብሳይትአንላይን

ሠ. ሌላካለይጥቀሱ_____

10. ለጥያቄ ቁጾ መልስዎየህትመትማስታወቂያከሆነ፣ የትኛውንየህትመትማስታወቂያዓይነትየበለጠይመርጣሉ?

ሀ. ጋዜጣ

ለ. መጽሔት

ሐ. ብሮሽር

መ. በራሪወረቀቶች/ ቡክሌት

ሠ. ሌላካለይጥቀሱ_____

11. ለጥያቄ ቁጾ መልስዎየአደባባይማስታወቂያከሆነ፣ የትኛውንየአደባባይማስታወቂያዓይነትየበለጠይመርጣሉ?

ሀ. ቢልቦርድ

ለ. ውነቶች/ስፖንሰርሽፕ

ሐ. ኪዎስክስ

መ. ሌላካለይጥቀሱ_____

12. በተከታታይየማስታወቂያሥራምክንያትዓባይባንክበባንክኢንዱስትሪውስጥግንባርቀደምሆኗልብለውያስባሉ?

ሀ. አዎ ለ. አይደለም

13. ለጥያቄ ቁጾ12 መልስዎአዎከሆነ፣ ለዕድገቱየሚዲያማስታወቂያብቻምክንያትነውብለውያምናሉ?

ሀ. አዎ ለ. አይደለም

14. ከዓባይባንክየሚዲያማስታወቂያውስጥአብዛኛውንጊዜየትኛውንያስታውሳሉ?

ሀ. የቴሌቭዥንማስታወቂያ

ለ. የሬድዮማስታወቂያ

ሐ. የጋዜጣማስታወቂያ

መ. የኢንተርኔትማስታወቂያ

ሠ. የቢልቦርድማስታወቂያ

ረ. ሌላካለይጥቀሱ_____

15. ለጥያቄ ቁጾ14 መልስዎአብዛኛውንጊዜኢንዲያስታውሱያደረገዎትምንድነውብለውያምናሉ?

ሀ. የባንኩሎጎቀለም

ለ. የሚጠቀምበትመፈክር

ሐ. ሳቢመልዕክቶቹ

መ. ስሙበራሱ

ሠ. የሚገኝበትአካባቢ

ረ. ሌላካለይጥቀሱ_____

16. የባንኩማስታወቂያዎችጥቅምምንድነውበለውያስባሉ?

ሀ. ግንዛቤያስጨብጣሉ

ለ. ትልቅዝናንያተርፋሉ

ሐ. ከሌሎችባንኮችይለዩታል

መ. ትክክለኛመረጃይሰጣሉ

ሠ. ገበያይጨምራሉ

ረ. ሌላካለይጥቀሱ_____

17. ከሚዲያማስታወቂያውጭበባንኩእንዲገለገሉያደረገዎትምንድነውበለውያስባሉ?

ሀ. ባህላዊእሴቶቹ

ለ. የማስታወቂያውአላማ

ሐ. የግልሁኔታ

መ. ለባንኩያለዎትአስተሳሰብ

ሠ. ማህበራዊሁኔታዎች

ረ. ሌላካለይጥቀሱ_____

18. ከዓባይባንክውጭበሌላባንክአገልግሎትለማግኘትሞክረውያውቃሉ?

ሀ. አዎ

ለ. አልሞክርኩም

19. ለጥያቄ ቁጥር መልስዎአዎከሆነምከንድቱምንድነው-በለውያስባሉ?

ሀ. የባንኩ-መልዕክት-ስለሚበዛ፤

ለ. ባንኩ-የሚያስተላልፈው-መልዕክት-አስቀያሚ-ስለሆነ፤

ሐ. የባንኩ-መልዕክት-አሳማኝ-ስለሆነ፤

መ. መልዕክቱ-አታላይ-ስለሆነ፤

ሠ. መልዕክቱ-የማልፈልገው-ንአገልግሎት-እንድንገኝ-ስለሚያደርገኝ፤

ረ. ሌላካለይጥቀሱ _____

20. ከሚከተሉት-ውስጥ-የትኛው-የሚዲያ-ማስታወቂያ-የበለጠ-ደንበኛ-ንይስባል?

ሀ. ብሮድካስት-ማስታወቂያ

ለ. የህትመት-ማስታወቂያ

ሐ. የአደባባይ-ማስታወቂያ

21. በዓባይ-ባንክ-የሚዲያ-ማስታወቂያ-የሚያስተውሉ-ትዋናዎች-ግሮች-ምንድን-ናቸው?

22. ያስተዋሉ-ትኛ-ግሮች-ካሉ-ለች-ግሮቹ-መፍትሄ-የሚመክሩ-ትምንይ-ሆናል?

ለትብብራችሁ-እጅግ-በጣም-አመስግናለሁ-!!!

