



ST.MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES

**ASSESSING THE EFFECT OF MEDIA ADVERTISING ON CONSUMERS'
BUYING**

**BEHAVIOR IN THE BANKING SERVICE; THE CASE OF
COMMERCIAL BANK OF ETHIOPIA WEST ADDIS ABABA CITY
BRANCHES**

BY
BEKELE KUMA SHIFERAW

JUNE, 2019

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**THESIS SUBMITTED TO ST.MARY'S UNIVERSITY SCHOOLS OF GRADUATE
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DECLARATION

I hereby declare that this research paper entitled “Assessing the effect of media advertising on consumers’ buying behavior in the banking service; the case of Commercial Bank of Ethiopia west Addis Ababa city branches.” is my own work and suitable for submission for the award of Master of Arts in Marketing Management (MA) and that, to the best of my knowledge, neither contains materials previously published by another person nor materials which has been accepted for the award of any other degree of the university, except where due acknowledgement has been made in the text.

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LIST OF ABBREVIATIONS/ACRONYMS

AD -	Advertising
CBE -	Commercial Bank of Ethiopia
SPSS -	Software Package for Social Science
USA -	United States of America
TV-	Television

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 CBE know how is its media ads influence its customers' buying behavior. The objectives of this study were to Assess the effect of media advertising on consumers' buying behavior in the banking service; the case of Commercial Bank of Ethiopia west Addis Ababa city branches. (CBE) and to examine the factors that motivate consumers to respond to media advertising. The target populations of the study were the five branches of Commercial Bank of Ethiopia in Addis Ababa City west district randomly selected by using simple random sampling. Quantitative research approach and probability sampling method (simple random sampling) had been adopted in selecting a sample size of 384 by applying published tables. Data were collected using structured questionnaire and analyzed using SPSS 20 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 ads) and the objectives of media ad messages have significant effect on consumers' buying behavior. 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, perception about the bank, the color of the logo and the brand name were the imperative factors that motivated consumers to respond to CBE's media ads. Most of the respondents were searching for alternative banks rather than CBE due to its narrower geographical coverage and the presence of computing alternative banks.

Key words: Advertising, Media advertising, Consumers' buying behavior

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

The practice of advertising is as old as man. According to Keller (2005), the urge to advertise seems to be a part of human nature evidenced since ancient times. One of the earliest means of advertising was the use of signs. Early craftsmen used signs to advertise their wares and some traders like the Phoenicians planted commercial messages on prominent rocks.

Today, advertising is a multi-billion industry, employing hundreds of thousands of people and affecting billions of people's lives worldwide. So far, seeing as advertising clutter has increased tremendously and is more intense than ever, it is vital that companies differentiate themselves from competitors by creating even more powerful, entertaining and innovative advertising messages that effect consumers' buying behavior, as well as sponsoring different events. The end point of any production or manufacturing activities is to increase the awareness and persuasion of the users through different promotional activities mainly advertising, as a result purchase and consumption is achieved. Therefore, whatever product or service that is produced must satisfy the needs of the consumer adequately.

Russell and Lane (1993) stated that advertising is an unavoidable component of our everyday lives. No matter where we are, advertising is with us – educating us, enticing us to buy new products and services, begging us to stop activity such as drug use, and persuade us to support some worthy cause or political candidate.

Advertising is an integral part of our economic system and has a direct relationship with the manufacture, distribution, marketing and sale of goods and services. Advertising is as old as civilization and commerce; it has always been necessary to bring buyers and sellers together. Businesses need advertising and advertising itself is a vital business.

Advertising has the potential to influence every aspect of a business. As a communications tool, ads are used to reach a diverse mix of people affected by the products or services. These audiences can include not only customers, but also employees and investors.

In today's competitive and volatile environment all marketers including banks

communicate with their target markets through advertising (Mittal & Pachauri, 2013). According to Mittal and Pachauri (2013), the way of their communication and the information contained in the advertising is not strong enough and pertinent enough to attract the attention of the consumers. If the information is too weak or too irrelevant, the advertising has no chance of having an effect on consumers' buying behavior.

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 by influencing the customers of the business. Advertising is odd by its "intangible" character and inseparable connection between the clients' trust and stability of banking institution which determine the bank products and services. 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).

Most banking institutions address their advertizing to holders of small accounts and thus advertize their products and services through the mass media. The press and television are the preferred means for larger banks that have branches across the country. The most common communication methods are television commercials, print advertisements, and outdoor advertizing (posters, billboards, etc.). Radio advertisements are not very commonly used in the banking sector (Mylonakis, 2008).

In general, advertising plays a major role in modern life. It shapes the attitudes of the society and the individual and inevitably influences customers' buying behavior.

The customer has to contend with a huge amount of information and be able to make a choice, draw conclusions and make important decisions. The most important task for a business advertising itself is to present its products and services in such a manner that the whole environment around the buyer turns into a positive emotional stimulus (Jakštien, Susnien and Narbutas, 2008)

This research paper assesses media advertising on consumers' buying behavior in the case of Commercial Bank of Ethiopia's products and services. In addition, the paper examined the factors that motivate consumers to respond to advertising.

1.2 Background of the Organization

Many are going to find it hard to believe that it was an Ethiopian commercial bank that was the first indigenous bank to be established in Africa. It was created, established, managed and owned by Ethiopians. The bank's name was bank of Ethiopia. The first Ethiopian bank open its doors was the bank of Abyssinia. Emperor Menilik II inaugurated the bank on February 16, 1906. although it was the first one in the long Ethiopian bank sequence, it was actually a branch of National bank of Egypt, a British bank, and totally managed by them. An agreement had been reached between emperor Menilik and the bank officials to introduce modern banking to Ethiopia and it was given a number of concessions and leeway. For example, the bank of Abyssinia was guaranteed no competition from any Ethiopian bank or otherwise for a concession period of 50 years. In short it had full control on the country's currency exchange, both locally and internationally. Moreover, it kept all profits and was allowed to exchange money for gold and silver freely. But it didn't quite work out that way. Ethiopians, being new to banking concept didn't appreciate the culture of having to give one's hard earned money to another for safe keeping. And even when the bank of Abyssinia had opened branches in several other Ethiopian cities, it couldn't make profit until 1914 and 1919, 1920 and from 1924 onwards because it only increased the cost that was incurred by the bank's personnel.

That same year heralded the birth of the first Ethiopian national bank, the bank of Ethiopia. It was established august 29, 1931 by official decree shortly after emperor Hailesilassie's ascent to the throne. It became the first African bank that truly African as it was owned and managed by Ethiopian and Ethiopians. It took over all the activities of the bank of Abyssinia and was performing strongly right up to the Italian invasion in 1935. unfortunately, very little has been documented about this bank and a lot needs to be done in order to this proud Ethiopian and African history not to be forgotten. With the Italian troops come Italian banks, and with their withdrawal in 1941 come another foreign bank, Barclays bank, that was to cater to the British troops that had helped liberate Ethiopia. The second Ethiopian national bank started its work on April 15, 1945. It was called the state bank of Ethiopia. This bank also ceased to exist as it was deemed necessary to split the operations. The commercial bank of Ethiopia now has more than 1280 branches across 15 districts. CBE leading African bank with assets of 565.5 billion birr as on June 30th 2018 and also the first bank in Ethiopia to introducing ATM machine service for local users.

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.

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 advertizing to holders of small accounts and thus advertize 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 business institutions do not assess the effect of their advertisement and can't empathize with the persons to whom the advertising is being directed; they do not know how the customers feel about their products or services and how is important their products or services to their target market. Therefore, it is essential for a marketer to find out the

extent to which the media advertisement influences in their buying behavior in the Banking Services (Mylonakis, 2008). These theories also apply to CBE's media advertisement that the bank doesn't know how the customers feel about the products and services and how is important and impact its ads on its customers' buying behavior. So, the study was assessing media ads on consumers' buying behavior in banking services of CBE west Addis Ababa city branches to fill the gaps.

This study was examined which media effect customer attitudes such as their beliefs, feelings and purchase intention towards consumer's buying behavior in banking services.

1.4 Research Questions

Below are the research questions

1. Which type of media advertising effect on the consumers' buying behavior?
2. What are the factors that motivate consumers to remember media advertising?
3. What are the gaps in using various media advertising on consumers' buying behavior of CBE?

1.5 Objectives of the Study

1.5.1 General Objective

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

1.5.2 Specific Objectives

Specifically, the study has the following specific objectives;

- To analyze the effect of types media advertising on consumers' buying behavior in the banking service.
- To identify the factors that motivates consumers to remember media advertising.
- To assess the gaps in using the various media advertising.

1.6 Research Hypothesis

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

The hypotheses formulate after reviewing the relevant literature was presented below:

H1: Broadcast media ads have a significant effect on consumers' buying behavior.

H10: Broadcast media ads have no significant effect on consumers' buying behavior.

H2: Print media ads have a significant effect on consumers' buying behavior.

H20: Print media ads have no significant effect on consumers' buying behavior.

H3: Outdoor media ads have a significant effect on consumers' buying behavior

H30: Outdoor media ads have no significant effect on consumers' buying behavior.

Tests of the hypotheses were calculated by using Chi-square test using the Cronbach Alpha coefficient.

1.7 Significance of the Study

The study was initiated 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.

Management, staffs, employees, customers, government institutions, investors, and etc, was 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 was positive effects on consumers' buying behavior, the customers was motivated to assist the business and build trust which can lead to increase consensus for the strengthening of the business; ensure to be engage in the process.

The investor relation was enhanced interests; consequently, the businesses value was increased. They supported a reduction in capital costs and stability on financial projects and this also help similar business firms to use proper types of media advertising knowing their effect on consumers' buying behavior.

The implications of the study was help CBE 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 was help 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 help the CBE 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 CBE to understand how consumers gather information regarding various alternatives and use this information to select among competing brands. It was help 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.

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

1.8 The Scope of the Study

This study on is to assess the effect of media advertising on consumers' buying behavior was limited to only one service firm, Commercial Bank Of Ethiopia (CBE) in west region Addis Ababa city branches due to time constrain and financial limitations. The branches out of the city were excluded from it and also the nature of customers of banks make difficult to get enough information. Data collection was limited to five branches of the bank in the city: Girar, Kara Kore, Tesfa-Dirijit, Reppi, and Alemu Abera branches' customers. The period within which the research was completed for submission was less than one academic year.

1.9 Limitations of the Study

The research was assessing the effect of media advertising on consumers' buying behavior in banking services: the case of Commercial Bank of Ethiopian (CBE) west Addis Ababa city branches. 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.

- The results, therefore, were treated carefully and future research might be conducted with the general population. Secondly, respondents' difference in experience, profession type, and educational level, economic level and geographical distribution might have results in responses of all the questions. Finally, since there is a limited research and literature in Ethiopian context, the researcher was forced to build up on the theoretical literature reviews from different sources and on previous works in other countries.
- the sampling source came only from the respondents of five branches of CBE in Addis Ababa City west region. The samples might not be generalized and not have fully display the general characteristics of the consumers.
- 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.
- It was a researcher's belief that the result set a realistic background for future researches on by providing insights into the study of the effect of media advertising on consumers' buying behavior in banking services, in the study area.

1.10 Organization of the Paper

The paper was organized as follows: the first part includes; Introduction (background of the study, background of the organization, statement of the problem, objectives, Hypotheses Testing, significance of the study, scope and, limitations of the study). The second part is theoretical review of literatures extracted from different books, articles and journals. The third part includes Research methodology, the fourth part is Data Discussions and Analyses, and finally Conclusions and Recommendations.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

2.1 Introduction

Advertising, in the 1980s, is inescapable, vital and changing part of our lives. But it in one form or another has been with mankind ever since trading began. Advertising is a way of communication to convince an audience for taking purchase decision about a product or service and delivering information to viewers (Niazi et al, 2012).

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

2.2 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.

2.3 Objectives of Advertising

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

Advertiser's primary mission is to reach prospective customers and influence their awareness, attitudes and buying behavior. They spend a lot of money to keep individuals (markets) interested in their products. To 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).

In addition, they define mass media advertising as “non-personal, paid announcements by an identified sponsor to reach large audiences, create brand awareness, help position brands, and build brand images” (Dwyer and Tanner, 2002). Advertising is also a valuable tool for building company or brand equity as it is a powerful way to provide consumers with information as well as to influence their perceptions. Advertising can be used to create favorable and unique images and associations for a brand which can be very important for companies selling products or services that are difficult to differentiate on the basis of functional attributes. Companies selling their products and services to the consumer market generally rely heavily on advertising to communicate with their target audiences as do retailers and other local merchants. Advertising is also used extensively by companies who compete in the business and professional markets to reach current and potential customers (Belch & Belch, 2009).

In today's market the range of products and services is especially large, they are all impossible to remember or purchase. The main goal of advertising a certain product or service is to attract the customer's attention and analyze the impact of advertising on the

customers' behavior, which is determined by a number of cognitive, emotional and behavioral aspects. In the centre of advertising is the customer, whose psychology is determined by numerous aspects and advertising itself, which aims at arousing the customers wish to acquire the product advertised, and most importantly, at achieving the act of purchasing the product (Jakštien, Susnien and Narbutas, 2008). All the efforts to make an advertisement are centered on the sole aim of making it so effective and persuasive in a natural way so as to serve the motto of meeting the consumer psyche in a positive manner (Rai, 2013).

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

According to Rahman (2012) advertising plays an important role in the process of moving the goods/services from the producers to the consumers. With mass marketing to distribute the output of production, the GDP (Gross Domestic Product) may increase to a considerable extent. Advertising helps to increase mass marketing while aiding the consumer to choices and preferences from amongst the variety of products and services offered for his selection and option. It was only in the latter half of the 19th century, that mass advertising, as we know it today, came into being. Mass production became a reality, and channels of distribution had to be developed to cope with the physical movement of goods, creating a need for mass communication to inform consumers of the choices available to them. We are all influenced with advertisements in our day to day life. Its forms and contents both are well liked amongst consumers.

2.5 Negative Effect of Advertising

Advertising is the most visible activity of business. What a company may have doing privately for many years suddenly becomes public the moment it starts to advertise. Advertising is widely criticized not only for the role it plays in selling products or services but also for the way it influences our society. As a selling tool, advertising is attacked for its excesses. According to American humorist Will Rogers, advertising is "the art of convincing people to spend money they do not have for something they do not need." Like Rogers, modern critics of advertising highlight its negative effect, claiming that ads foster impulse buying. However, advertising also provides consumers with valuable information about products being offered for sale (Lindblad, 2013).

Advertising Creates Needs. A common cry among critics is that advertising creates and makes people buy things they do not really need or even want. The argument is that consumers are relatively easy to seduce into wanting the next shiny bauble offered by marketers. Advertising Promotes Materialism. It is also claimed that individuals' wants and aspirations may be distorted by advertising. The longstanding argument is that in societies characterized by heavy advertising, there is a tendency for conformity and status-seeking behavior, both of which are considered as materialistic and superficial. Advertising Perpetuates Stereotypes. Advertisers often portray their target customer in advertisements, with the hope that individuals will relate to the ad and attend to its message. Critics charge that this practice yields a very negative effect-it perpetuates stereotypes (Arens, Schaefer & Weigol, 2009).

The most painful negative effect of advertising is the complete and utter degradation of

some forms of art. Almost nothing you see on television or hear on the radio is done for the sake of creativity. Everything you see or hear now is meant to sell you something. All the singers are singing about something you should buy, all the dancers are dancing around a new perfume, all the cartoons are telling you what to get your kids for Christmas (Nartey, 2010).

Advertising has often taken the route of causing “shock and awe” to gain the attention of a consumer; these campaigns occasionally backlash which has an immense negative effect on a business. Shock and awe marketing campaigns cause discomfort within a marketplace in which users may take to talking with others to denounce a business and their practices (Lunn, 2011).

2.6 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).

According to Callaway (http://www.ehow.com/about_6642523_influence-advertising-business.html) advertising is explained as the promotion of a company’s products and services carried out primarily to drive sales of the products and services but also to build a brand identity and communicate changes or new products /services to the customers. Advertising has become an essential element of the corporate world and hence the companies allot a considerable amount of revenues as their advertising budget.

There are several reasons for advertising some of which are as follows:

- increasing the sales of the product and service
- Creating and maintaining a brand identity or brand image.
- communicating a change in the existing product line.
- Introduction of a new product or service.
- increasing the buzz-value of the brand or the company.

Thus, several reasons for advertising and similarly there exist various media which can be effectively used for advertising.

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: It has probably existed since the days of cave dwellers. Both the Egyptians and the Greeks used it as early as 5,000 years ago. Outdoor is certainly one of the more pervasive communication forms, particularly if you live in an urban or suburban area (Belch & Belch, 2003).

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 tradeshow 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).

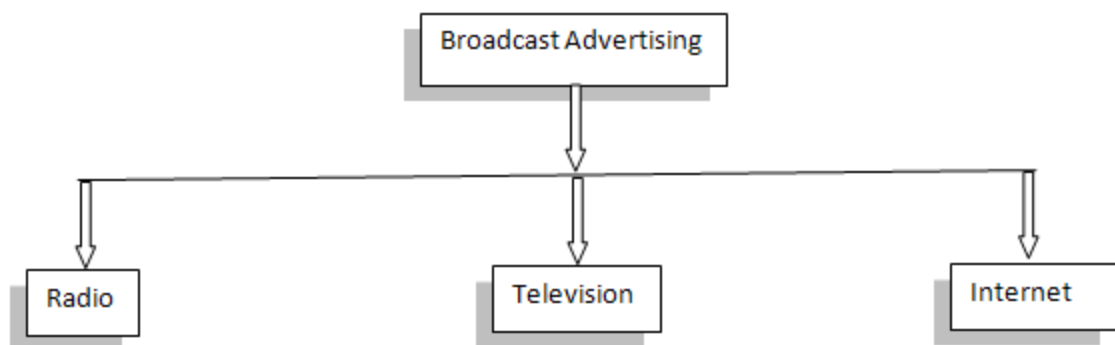


Fig. 2.5.1 Broadcast Advertising (Management Study Guide, 2013)

A radio ad must be aired several times before it actually sinks in the minds of the consumers. Thus the frequency of the ad is important. The type of your target audience is also important. Therefore, one must do a research on which type of audience listens to which channels if they want the ads to be successful. The voice talent in the commercial should be taken keeping in mind the type of audience and the type of commercial (Management Study Guide, 2013).

The television advertising is usually considered the advertising for the corporate giant, though even the small businesses can benefit from it. A strong audio and video

combination is a must for the success of the commercial. But it is also important that the audio and video should function well without each other. For example, if a person is not viewing the TV but just listening to it, s/he should get the idea and vice versa (Nartey, 2010).

Internet or online advertising uses the Internet or the World Wide Web for the purpose of attracting consumers to buy their product and services. Examples of such advertising include ads on search engine result pages, rich media ads, banner ads, social network advertising, and email marketing and so on. Online advertising has its benefits, one of them being immediate publishing of the commercial and the availability of the commercial to a global audience. But along with the benefits come the disadvantages too. These days, advertisers put distracting flashing banners or send across email spam messages to the people on a mass scale. This can annoy the consumers and even the real ads might get ignored in the process. Therefore, ethics in advertising is very important for it to be successful. Whatever the mode of advertising broadcast advertising is an inherent part of any advertising campaign these days (Tailor, 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).

Public Service Advertising –Advertising for social causes. 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).

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.

2.7 Classifications of Advertising

The nature and purpose of advertising differ from one industry to another and/or across situations. The targets of an organization's advertising efforts often vary, as do advertising's role and function in the marketing program.

National Advertising- is advertising done by large companies on a nationwide basis or in most regions of the country. Most of the ads for well-known companies and brands that are seen on prime-time TV or in other major national or regional media are examples of national advertising. The goals of national advertisers are to inform or remind consumers of the company or brand and its features, benefits, advantages, or uses and to create or reinforce its image so that consumers will be predisposed to purchase it (Belch & Belch, 2006).

Retail/Local Advertising- is advertising done by retailers or local merchants to encourage consumers to shop at a specific store, use a local service, or patronize a particular establishment. Retail or local advertising tends to emphasize specific patronage motives

such as price, hours of operation, service, atmosphere, image, or merchandise assortment. Retailers are concerned with building store traffic, so their promotions often take the form of direct-action advertising designed to produce immediate store traffic and sales (Belch & Belch, 2009).

Primary- versus Selective-Demand Advertising

Primary-demand advertising is designed to stimulate demand for the general product class or entire industry. Selective-demand advertising focuses on creating demand for a specific company's brands. Most advertising for products and services is concerned with stimulating selective demand and emphasizes reasons for purchasing a particular brand (Singh, 2009).

Business-to-Business Advertising- is advertising targeted at individuals who buy or influence the purchase of industrial goods or services for their companies. There are three basic categories of Business to Business advertising: Industrial advertising targeted at individuals in businesses who buy or influence the purchase of industrial goods or other services. Industrial goods are products that either become a physical part of another product (raw material or component parts), are used in manufacturing other goods (machinery), or are used to help a company conduct its business (e.g., office supplies, computers). Business services such as banks, insurance, travel services, and health care are also included in this category. Professional Advertising- is advertising targeted to professionals such as doctors, lawyers, dentists, engineers, or professors to encourage them to use a company's product in their business operations. It might also be used to encourage professionals to recommend or specify the use of a company's product by end-users. Trade Advertising- is advertising targeted to marketing channel members such as wholesalers, distributors, and retailers. The goal is to encourage channel members to stock, promote, and resell the manufacturer's branded products to their customers (Belch & Belch, 1990).

2.8 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 acquiring, evaluating, using and disposing of goods and services.

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, 2012).

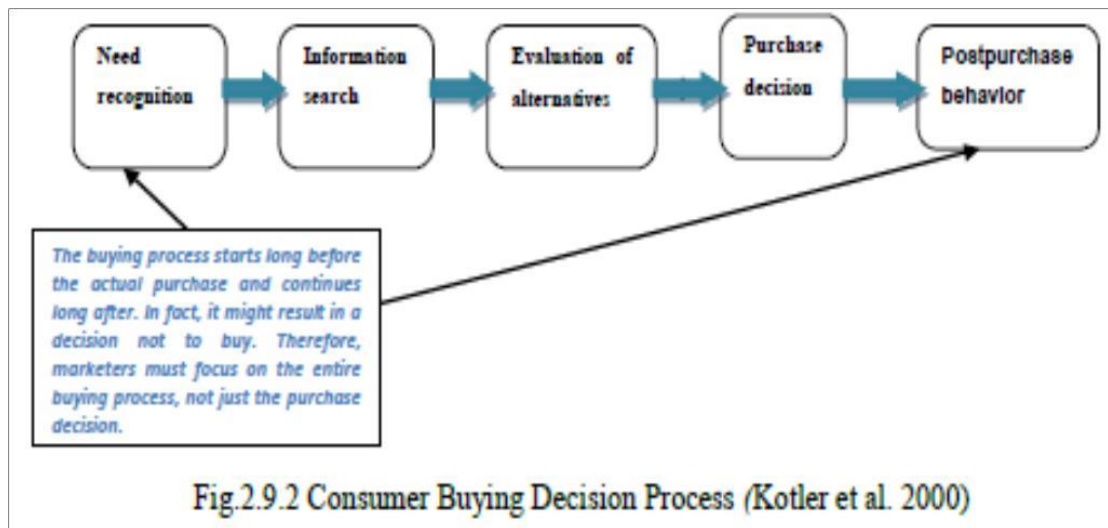
Consumer behavior can be defined as the process and activities people engage in when searching for, selecting, purchasing, using, evaluating, and disposing of products and services so as to satisfy their needs and desires. For many products and services, purchase decisions are the result of a long, detailed 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).

Consumer buying behavior refers to the buying behavior of final consumers—individuals and households that buy goods and services for personal consumption. Marketers' success in influencing purchase behavior depends in large part on how well they understand consumer behavior. Marketers need to know the specific needs customers are attempting to satisfy and how they translate into purchase criteria. They need to understand how consumers gather information regarding various alternatives and use this information to select among competing brands. They need to understand how customers make purchase decisions. Where do they prefer to buy a product? How are they influenced by marketing stimuli at the point of purchase? Marketers also need to understand how the consumer decision process and reasons for purchase vary among different types of customers. For example, purchase decisions may be influenced by the personality or lifestyle of the consumer (Belch & Belch, 2003).

2.9 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).



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. These include personal sources (family, friends, neighbors, acquaintances), commercial sources (advertising, salespeople, dealer Web sites, packaging, displays), public sources (mass media, consumer rating organizations, Internet searches), and experiential sources (handling, examining, using the product). The relative influence of these information sources varies with the product and the buyer. Generally, the consumer receives the most information about a product from commercial sources— those controlled by the marketer (Yakup & Jablonsk, 2012).

The most effective sources, however, tend to be personal. Commercial sources normally inform the buyer, but personal sources legitimize or evaluate products for the buyer. As more information is obtained, the consumer's awareness and knowledge of the available

brands and features increase. In your car information search, you may learn about the several brands available. The information might also help you to drop certain brands from consideration. A company must design its marketing mix to make prospects aware of and knowledgeable about its brand. It should carefully identify consumers' sources of information and the importance of each source (Jakštien, Susnien and Narbutas, 2008).

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).

The consumer arrives at attitudes toward different brands through some evaluation procedure. How consumers go about evaluating purchase alternatives depends on the individual consumer and the specific buying situation. In some cases, consumers use careful calculations and logical thinking. At other times, the same consumers do little or no evaluating; instead they buy on impulse and rely on intuition. Sometimes consumers make buying decisions on their own; sometimes they turn to friends, online reviews, or salespeople for buying advice. Marketers should study buyers to find out how they actually evaluate brand alternatives. If marketers know what evaluative processes go on, they can take steps to influence the buyer's decision (Schiffman & Kanuk, 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. The larger the gap between expectation and performance, the greater the consumer's dissatisfaction. This suggests that sellers should promise only what their brands can deliver so that buyers are satisfied (Kotler & Keller, 2012). Available at: <http://www.ehow.com/>;

2.10 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 influences 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 adaptation 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 socio cultural 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).

According to Furaiji, Łatuszyńska & Wawrzyniak (2012) groups represent two or more individuals who share a set of norms, values, or beliefs. Examples include peer groups, school groups, business groups, and clubs. Individuals identify with groups to the extent that they take on the values, attitudes, and behaviors of that group. You need to understand the groups that consumers belong to because groups carry significant weight when it comes to the influence they have on consumers. You can also benefit from identifying the opinion leaders within groups and informing them of the products you offer. By gaining their support, you market to the mass of a group by using the leader's endorsement.

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).

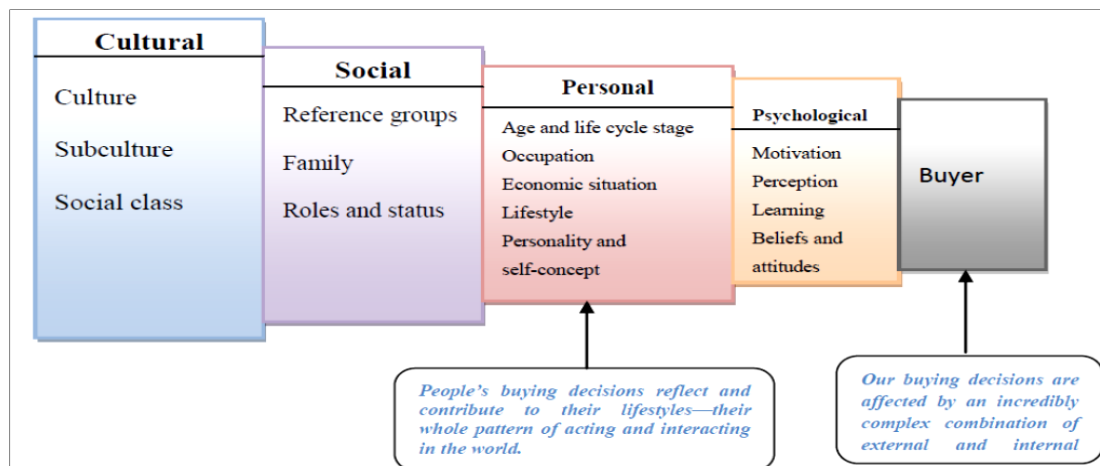


Fig.2.10.3 Factors Influencing Consumers' Buying Behavior (Tamboli 2008; Yakup & Jablonsk 2012)

2.11 A 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 a framework for marketing international edition).

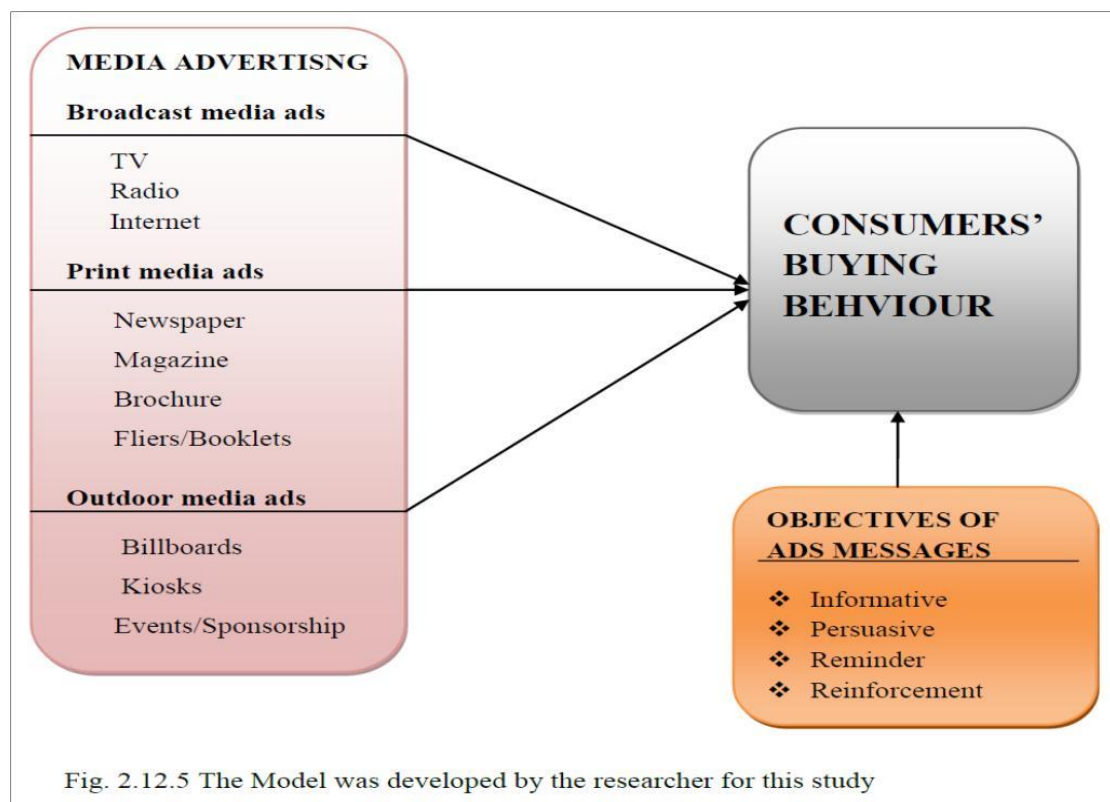


Fig. 2.12.5 The Model was developed by the researcher for this study

CHAPTER THREE

RESEARCH METHODOLOGY

In this section description of the study area, research design and research strategy, approaches to research methods, sources of data, data collection method & instruments, sampling methodology and data analysis techniques was discussed.

3.1 Description of the Study Area

Many are going to find it hard to believe that it was an Ethiopian commercial bank that was the first indigenous bank to be established in Africa. It was created, established, managed and owned by Ethiopians. The bank's name was bank of Ethiopia. The first Ethiopian bank open its doors was the bank of Abyssinia. Emperor Menilik II inaugurated the bank on February 16, 1906. although it was the first one in the long Ethiopian bank sequence, it was actually a branch of National bank of Egypt, a British bank, and totally managed by them. An agreement had been reached between emperor menilik and the bank officials to introduce modern banking to Ethiopia and it was given a number of concessions and leeway. This bank also ceased to exist as it was deemed necessary to split the operations. The commercial bank of Ethiopia now has more than 1280 branches across 15 districts. CBE leading African bank with assets of 565.5 billion birr as on June 30th 2018 and also the first bank in Ethiopia to introducing ATM machine service for local users.

3.2 Research Design and Research Strategy

Descriptive research study was concerned with describing the characteristics of a particular individual, or 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 was 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 CBE.

In quantitative research method, researchers sometimes advance a theory to test, and they was incorporate substantial reviews of the literature to identify research questions that was 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).

Therefore, the researcher was 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 was based on theories and reviews of literatures that could identify the research problems and was able to give solutions.

3.3 Sources of Data and Data Collection Techniques

The study was based on primary sources of data which were gather through structure questionnaire. The secondary data was obtained through document analysis to supplement the primary data. A number of books, journals and articles on media advertising and consumer behavior were reviewed.

3.4 Sampling Method

3.4.1 Target Population-The target population of this study were commercial Bank of Ethiopia's branches (25) in West Addis Ababa City branches. Sampling units was the target population elements available for selection during the sampling process. Sampling units was all customers of CBE of the (25). The reason was that the researcher believe that all the customers of the bank know or experienced the service of the organization due to some reasons (i.e the information they gain or due to the exposure they have got) that they have been serve with this bank. In addition, these customers was being serve with different like depositing, withdrawing, transferring, etc, so that they was exposed to the information familiar with the products or/and services or Service provision, of the bank.

3.4.3 Sample Size –This refers to the number of items was 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).

For this research published table was used to provide the sample size by assuming a 95% confidence interval and 5% margin error.

$$n_0 = \frac{Z^2 pq}{e^2} = \frac{(1.96)^2 (.5)(.5)}{(.05)^2} = 384$$

Where n_0 is the sample size, Z^2 is the abscissa of the normal curve that cuts off an area α at the tails ($1 - \alpha$ equals the desired confidence level, e.g., 95%). e is the desired level of precision, p is the estimated proportion of an attribute that is present in the population, and q is $1-p$. The value for Z is found in statistical tables which contain the area under the normal curve.

As sample size determination was based on the unknown population formula, questionnaires were distributed proportionally to each branch. Thus, a total of sample sizes of 384 were employees.

3.4.2 Sample Design and Sampling procedure

A probability sampling design (simple random sampling) was used to undertake the study and to complete the structure 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. Thus, 20% (5) of the total branches (25) in west Addis district city branch was selected randomly in a systematic way by putting the list of the branches in the table and selecting one at five intervals.

For this study, therefore, five (5) branches of CBE were selected as a sample from the all branches (in this case there were twenty five branches in Addis according to the database of CBE, in Addis Ababa city under West Region).

3.5 Data Analysis Techniques

All data that was gathered were analyzed through quantitative research approaches except for the two qualitative data that refer to the gaps observe in using the various media ads and for suggestions as solutions. The aggregated data analysis was required to communicate in words or to find issues under research.

The data collect using structured survey/quantitative approach was edited, coded, cleaned and entered into the computer. Then, it was analyzed using Software package for social science (SPSS 20). For the purpose of the study Descriptive Statistics was used to analyze the data that was collected from sample respondents. Chi-square tests, averages, percentages and frequency tables, figures have been also use to see the results of the responses.

3.6 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 were taken to ensure the validity of the study:

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

In addition to asking if a measure is valid, the researcher was also ask if it is reliable. A measure is consider 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).

3.7 Ethical Consideration

To reach the respondents formal letter were provided to the bank. The respondents were given 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 was disclosed in the introductory part of the questionnaire. Furthermore, misleading or deceptive statements was tried to be avoid, in the questionnaires.

CHAPTER FOUR

RESULTS AND DISCUSSION

4.1 Introduction

This chapter is dedicated to describe the major findings and analyses of the sample population based on the data gathered from the respondents of five branches of Commercial Bank Ethiopia customers. All the data was collected through self-administered questionnaires to assess media advertising on consumers' buying behavior and Chi-square 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 CBE. The customers of the five branches of CBE west region in Addis Ababa City, Girar, Kara Kore, Tesfa Dirijit, Reppi and Alemu Abera, 384 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 384 customers, only 354 questionnaires were filled and returned back to the researcher, Of these, 15 were discarded due to invalid or incomplete data entries. Thus, the samples comprising of a total of 339 respondents were used for analysis with 88% response rate. As a 30% response rate is considered acceptable (Sekaran, 2003), the response rate of 88% for this study was very good. The data obtained from the respondents were summarized using frequency distribution by using SPSS version 20. 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 4.1.1 Response rate of Questionnaires Administered

	Customers		
	Correctly filled and Returned	Not correctly filled	Not returned
Number	339	15	30
Percentage	88%	4%	8%

Source: Researcher's survey finding (2019)

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 in the table below. These variables includes: Characteristics of respondents by age, sex, educational level, marital status.

Table 4.2.1 Demographic Information of the Respondents

Sex	Frequency	Percentage
Male	220	65
Female	119	35
Age in years		
18-25	14	4
26-30	71	21
31-35	92	27
36-40	126	40
Marital Status		
Married	180	53
Single	108	32
Divorced	51	15
Windowed	-	-
Educational Level		
No education	-	-
Primary education	-	-
Secondary education	13	5
College Diploma	159	47
First Degree	92	27
Postgraduate Degree	-	-

Source: Researcher's survey finding (2019)

Out of the total 339 respondents, 35% of respondents were females (**Table 4.2.1**). The study demonstrated that even though the bank has been serving both sexes, males are

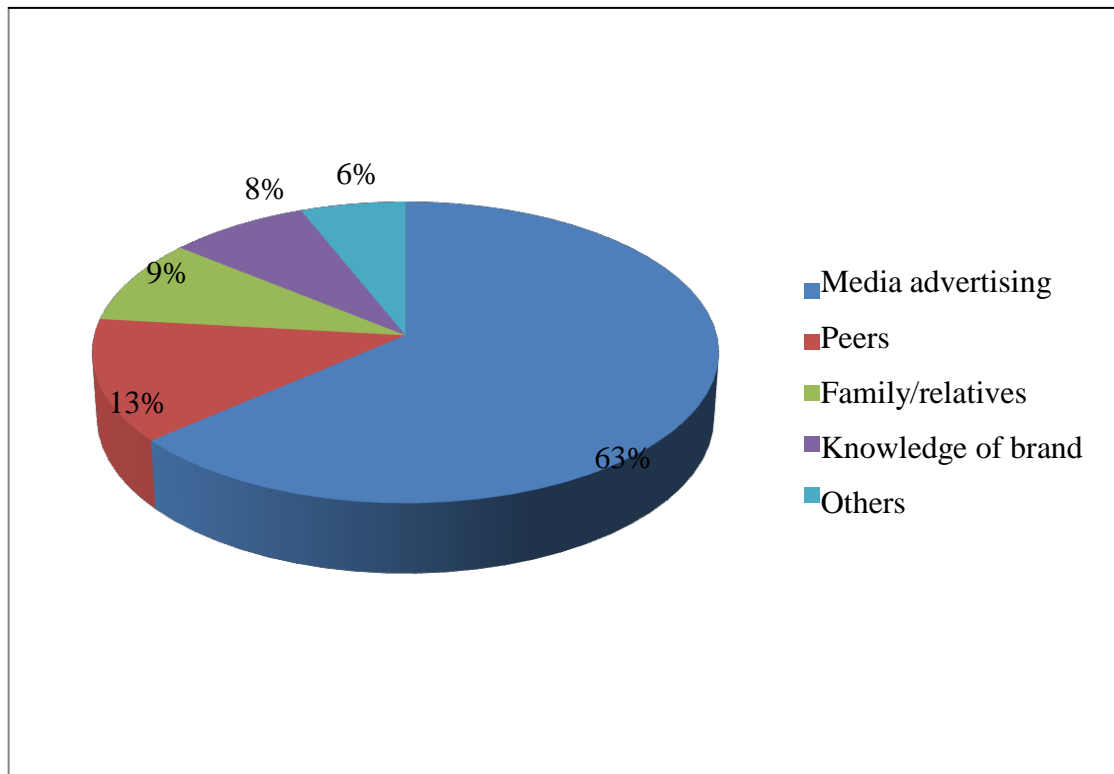
the dominant ones. It might be the culture of our society in which males are the dominant bank users. However, it should be more interesting to further study in the future whether advertisement will have any effect on gender or not. The age of the respondent was largely dominated by the range of 36-40 (40%) followed by the age group that falls between 31- 35(27%) and 26-30 (21%) (**Table4.2.1**). The least available age group in the sample was the age group that comprising respondents' 18-25 (4%), and followed by the age group 41 years and up which accounted 8% 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.

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 college diploma (47%) followed by customers who were first degree holders which accounted 27% of the total sample population respectively. Out of the total sample respondents, 4% were secondary educational level and there was no respondent who is illiterate and at the level of primary education. 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 53% were married whereas the rest 32% and 15% respondents were single and divorced respectively

4.3 Basic Information about the Study

4.3.1 Sources of Bank's Information



Source: Researcher's survey finding (2019)

To determine the source of information, the question was **“From what source do you get your information of CBE?”** The conclusion brought out from the Figure 4.3.1, 63% of the respondents got bank's information from media advertisement. The rest alternatives were also valuable sources of information; peers (13%), family/relatives (9%), knowledge of the brand 8% (28) and others.

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's (Dichter, 1966) cited in (Aiswarya & Ramasundram, 2013).

Therefore, one might conclude that consumers' main source of information of banks are media adverts and adverts informed consumers would be benefited from the

products and services that can be provided or offered. And also, informed consumers if there is a need of changes.

4.3.2 Factors for Media Advertisement Choice.

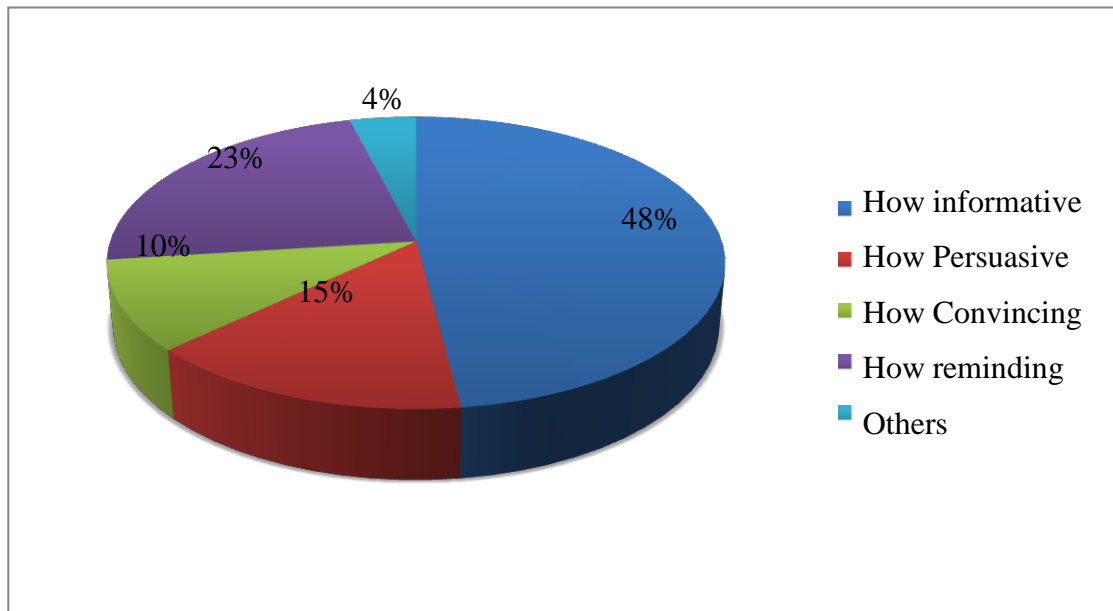


Fig. 4.3.2 Objectives of media advertisement messages.

Source: Researcher's survey finding (2019)

The results of the study showed that there are different factors that customers look in media advertising. However, informative advertising is seen as the most powerful factor which most respondents (48%) cited. This implies that majority of the respondents look for how informative the advertisement is before responding to it. Especially when the product is new innovation, it helps to present the customer with a number of important product attributes or features that will lead to favorable attitudes and can be used as the basis for a rational brand preference. 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 as indicated in **figure 4.3.2**.

4.3.3 Types of media advertisement

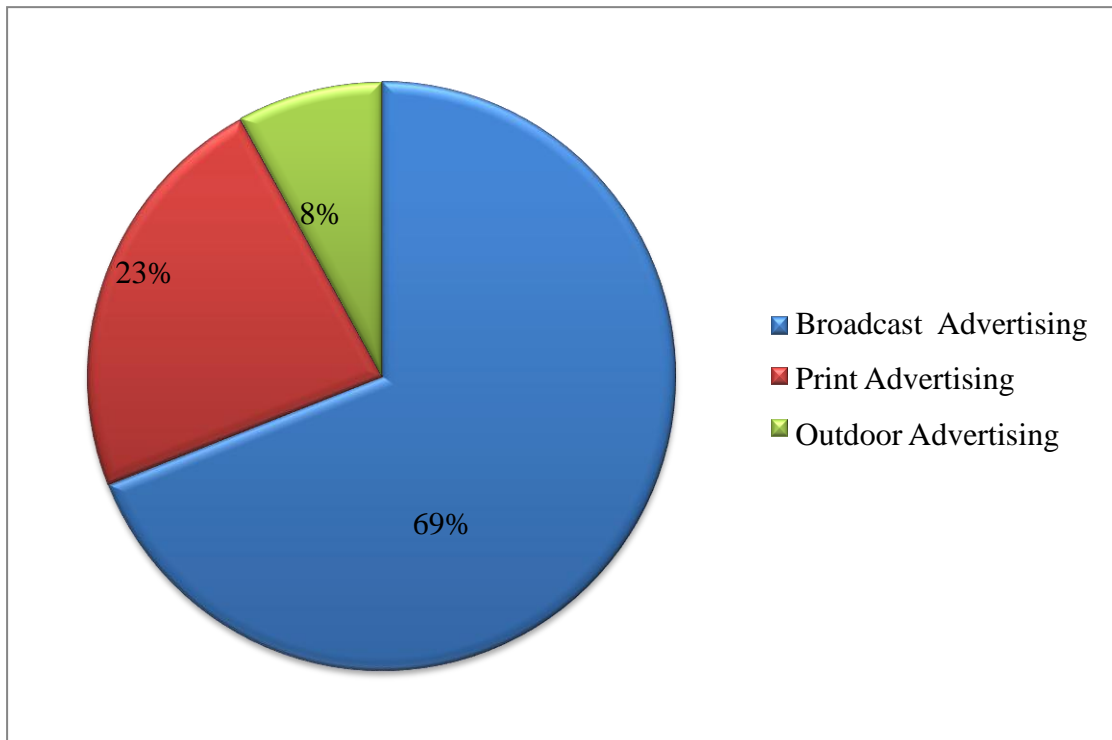


Fig. 4.3.3 Types of media advertising (*Source: Researcher's survey finding, 2019*)

Figure 4.3.3 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 69% were Broadcast ads, 23% pay more attention to print media ads, 8% suggest outdoor 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) as opposed to the print media. 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.

Table 4.4.1 Types of broadcast media advertising

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	TV	123	36.3	45.4	45.4
	Radio	69	20.4	25.5	70.8
	Internet	23	6.8	8.5	79.3
	TV & Radio	37	10.9	13.7	93.0
	Others	19	5.6	7.0	100.0
	Total	271	79.9	100.0	
Missing	System	68	20.1		
Total		339	100.0		

Source: Researcher’s survey finding (2019)

The result of the study demonstrated that large number of the respondents recommended television(45%) and radio(25%) advertisements respectively, as a major advertisement media because the mass (high) number of the target population were devoted to those mediums. The rest, 14% suggested both television and radio, 8% internet and about 7% mostly preferred the mixes of television, radio, internet, and some others (**Table 4.4.1**).

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).

According to Asif-Ur-Rahman (Available at; www.iiste.org) Television advertising employs attention grabbing trick such as catchy and pleasing music, lyrics, Jingles,

humor and repeated messages. The impact of the advertisements is more on television than the print media or radio. Television advertising can have a powerful influence on consumers' buying behavior of consumption of services and products. Advertising value has increased dramatically in recent years Television advertising plays an important role on changing the consumer behavior and also provides new patterns for purchasing or using any type of goods and services.

Radio adverts can target a specific audience. Decide who you are trying to reach. It is relatively less expensive than a 30-second TV advert and easier to produce.

Therefore, it is important to understand the various channels available in preference of customers and to use the most effective media that reach the mass like television, which gives the advertisers an opportunity to be creative and attachments of personality to their businesses.

Table 4.4.2 Types of print media advertising.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Newspaper	43	12.7	55.1	55.1
	Magazine	16	4.7	20.5	75.6
	brochure	3	.9	3.8	79.5
	Booklet/Flier	9	2.7	11.5	91.0
	Others	7	2.1	9.0	100.0
	Total	78	23.0	100.0	
Missing	System	261	77.0		
Total		339	100.0		

Source: Researcher's survey finding (2019)

The survey findings demonstrated that 23% paid attention more to print media advertisement, of these, 55% paid attention more to newspaper, 21% to magazines, 12% to booklets/fliers, and the least paid more attention to was brochures (4%) (Table.4.4.2). Earlier researches also support these findings that newspaper is low cost and highly targeted market of well-educated audience. It reaches in broad within a defined marketing

area especially in small towns (Marchesano, 2012).

Therefore, newspaper was the most attention catching of print media due to its low cost and reaches wider area in a defined the geographical location especially where the study was conducted, in Addis Ababa west region, because the society is well aware of media ads, easily accessible and affordable.

Table 4.4.3 Types of Outdoor media advertisement.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Billboard ads	13	3.8	48.1	48.1
Sponsorship	14	4.1	51.9	100.0
Total	27	8.0	100.0	
Missing	312	92.0		
Total	339	100.0		

Source: Researcher's survey finding (2019)

From **Table 4.4.3**, it has been found that 52% of the respondents pay attentions more to events or sponsorship media ads while 48% pay more attention to billboard ads. 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 sponsorship or event advertisement is more powerful than any other outdoor ads to reach broader audience on a global basis and to create awareness and catch attention.

4.4.4 Factors for CBE being the market leader

	Yes	No	Total
Frequency	336	3	339
Percentage	99%	1%	100%

Table. 4.4.4 Factors for CBE being the market leader in the Banking industry.

Source: Researcher's survey finding (2019)

According to the information received, as indicated above. 99% (336) responded “Yes” while only 1% (3) responded “No”. It could be deduced that the bank was not market leader in the banking industry though media advertisement contributed to some of its success.

4.4.5 CBE’s Media Advertisement that Respondents usually remember.

	TV	Radio	Newspaper	Internet	Billboard	Others	Total
Frequency	143	79	38	12	25	42	339
Percentage	43%	23%	11%	4%	7%	12%	100%

Table. 4.4.5 The CBE’s media ads customers usually remember.

Source: Researcher’s survey finding (2019)

As to which media channel of banking industry adverts to the respondent enable them remember? Television recorded 43% (143), radio recorded 23% (79), and newspaper recorded 11% (38), billboards 7% (25), and internet 4% (12), and others 12% (42). This implies that respondents were enabled to remember TV ads of CBE than any other channels.

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.

4.4.6 Factors to Remember CBE’s Media advertisement.

	Color	Slogan	Name of The brand	Appealing Message	Total
Frequency	157	56	105	21	339
Percentage	46%	17%	31%	6%	100%

Table. 4.4.6 Factors that enabled customers remember the CBE’s media ads.

Source: Researcher’s survey finding (2019)

Table. 4.4.6 demonstrates that 46%(157) of respondents think that it is the color of the ads that attracted the attention and enabled them remember the ads of the bank, 31% (105) of the respondents think that it is the name of the brand and 17 %(56) of the respondents answered the slogan of the bank “**the bank always you rely on**”, 6 % (21) named the appealing message of ads, and the other factors do not have an effect in enabling them remember the CBE’s ads. This means that the color scheme and the name of the brand “Commercial Bank of Ethiopia.” make them remember.

TV is a unique and powerful advertising medium because it contains the elements of sight, sound, and motion, which can be combined to create a variety of advertising appeals and executions. As with any form of advertising, one of the first goals in creating TV commercials is to get the viewers’ attention and then maintain it. The video and audio must work together to create the right impact and communicate the advertisers’ message. The video elements of a commercial are what is seen on the TV screen that attract viewer’s attention and communicate an idea, message, and/or image. A number of visual elements may be coordinated and appear in the commercial, such as lighting, graphics, color, and identifying symbols. Many decisions have to be made regarding the visual portion of the ads: what identification marks should be included (brand name, company or trade name, trademarks, logos) Many decisions have to be made regarding the visual portion of the ads: what colors to use (or even perhaps black and white or just a

splash of color); and what the focus of the visual should be (Belch & Belch, 2003).

Therefore, it has been found the Color of CBE’s logos have been found to be the most powerful identification mark to remember its media ads, with 46% responses following the brand name, 31%.

4.4.7 The Main Advantages of CBE’s Media Ads.

	Awareness Strong	Image	Differentiation	Right Information	Mass Marketing	Total
Frequency	75	113	28	53	70	
Percentage	22%	33%	8%	16%	21%	

Table.4.4.7 The main advantages of CBE’s advertisement.

Source: Researcher’s survey finding (2019)

Table 4.4.7 was designed to indicate the respondents feedback about the importance of CBE’s media advertisement; 33% (113) of the respondents said Creating of strong image is the main advantages of advertising of CBE, 22% (75) of respondents answered creating awareness, 21% (70) of respondents believe that the main advantages of CBE’s ads is increasing mass marketing and the rest respondents responded right information 16% (53) and differentiate 8% (28) it from the other banks. The result obtained showed that 33% (113) of the respondents, advertisings of the CBE are capable of creating strong image among the target population,

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.

4.4.8 Influential Factors other than Ads.

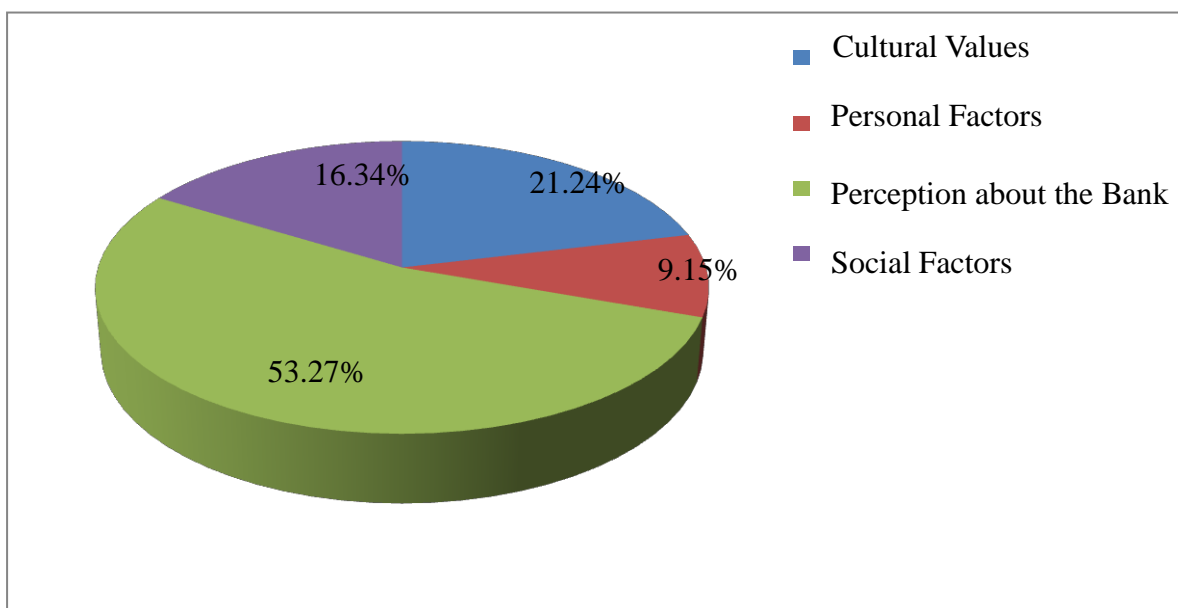


Fig. 4. 4.8. Influential factors other than advertisement.

Source: Researcher's survey finding (2019)

The study findings shows that perception recorded 53% while cultural values (21%), personal factors (8%), social factors (16) (**Figure 4.4.8**).

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.

Hypotheses Testing

After analyzing the data as stated above, the researcher was in a position to test the hypotheses formulated earlier.

The hypotheses could be tested through the use of one or more of such tests, depending upon the nature and object of research inquiry. Hypothesis-testing would result in either accepting the hypothesis or in rejecting it. If the researcher had no hypotheses to start with, generalizations established on the basis of data may be stated as hypotheses to be tested by subsequent researches in times to come (Kothari, 2004).

Chi-square is an important non-parametric test and as such no rigid assumptions are necessary in respect of the type of population. We require only the degrees of freedom (implicitly of course the size of the sample) for using this test. As a non-parametric test, chi-square can be used (i) as a test of goodness of fit, χ^2 test enables us to see how well does the assumed theoretical distribution (such as Binomial distribution, Poisson distribution or Normal distribution) fit to the observed data. and (ii) as a test of independence, χ^2 test enables us to explain whether or not two attributes are associated (Kothari, 2004).

The chi-square statistic allows us to test hypotheses using nominal or ordinal data. It does this by testing whether one set of proportions is higher or lower than you would expect by chance. Chi-square summarizes the discrepancy between observed and expected frequencies. The smaller the overall discrepancy is between observed and expected scores, the smaller the value of the chi-square will be. Conversely, the larger the discrepancy is between the observed and expected scores, the larger the value of the chi-square will be (Marczyk, *et al.*, 2005).

Here the Chi-square distribution method was used to test the hypotheses of the association between media ads and consumers' buying behavior, and objectives of media ads messages and consumers' buying behavior.

Its formula is

$$\chi^2 = \sum \frac{(O_{ij} - E_{ij})^2}{E_{ij}}$$

Where O_{ij} = observed frequency of the cell in i th row and j th column.

E_{ij} = expected frequency of the cell in i th row and j th column.

Level of significance is 0.05

H_1 : Broadcast media ads have a significant effect on consumers' buying behavior.

H_{10} : Broadcast media ads have no significant effect on consumers' buying behavior.

Table 4.5.1 Hypothesis Test One

Broadcast Ads	ON	EN	ON-EN	$(ON-EN)^2$	$(ON-EN)^2 / EN$
TV	123	54.2	68.8	4733.44	87.333
Radio	69	54.2	14.8	219.04	4.041
Internet	23	54.2	-31.2	973.44	17.960
TV & Radio	37	54.2	-17.2	295.84	5.458
Others	19	54.2	-35.2	1239.04	22.861
Total	271				137.65

Test Statistics

		broadcast media ads
Chi-Square		137.653 ^a
Df		4
Asymp. Sig.		.000
Monte Carlo		.000 ^b
Sig.	Sig.	
	95% Confidence	Lower
	Interval	Bound
		.009

a. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 54.2.

Interpretation: The Pearson Chi-square (P value=0.000) is less than the level of significance .05 and is, therefore, statistically significant. This indicates that the types of broadcast media ads have significant effect on consumers' buying behavior. Therefore, it is 95% confident that the result is statistically significant and as the result *H1a* was **accepted**.

Reliability test shows that it is reliable with Cronbach' Alpha **.864**.

Table 4.5.2 Reliability Statistics for broadcast media ads

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.864	.887	2

H2: Print media ads have a significant effect on consumers' buying behavior

H2₀: Print media ads have no significant effect on consumers' buying behavior

Table 4.5.3 Hypothesis Test Two

Print media ads	ON	EN	ON-EN	(ON-EN) ²	(ON-EN) ² /EN
Newspapers	43	15.6	27.4	750.76	48.126
Magazines	16	15.6	.4	0.16	0.010
Brochures	3	15.6	-12.6	158.76	10.177
Booklets/Fliers	9	15.6	-6.6	43.56	2.792
Others	7	15.6	-8.6	73.96	4.741
Total	78			1027.2	65.846

Test Statistics	
Chi-Square	65.846 ^a
Df	4
Asymp. Sig.	.000
Monte Carlo Sig.	.000 ^b
	.000
	.009

a. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 15.6.

Interpretation: As the test statistics shows, the chi-square value for which print media ads influence consumers' buying behavior was 65.864 with 4 degree of freedom and significance probability (0.000) is less than the level of significance value 0.05. On the proof, the data that appear in the analysis to be no doubt that they have significant effect on consumers' buying behavior. **Based on this $H2_a$ is accepted.** The reliability test show that it is not reliable (<.7).

Table 4.5.4 Reliability statistics for print media ads

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	
.453	.651	2

$H3$: Outdoor media ads have significant effect on consumers buying behavior

$H3_0$: Outdoor media ads have significant effect on consumers buying behavior

Table 4.5.5 Hypothesis Test Three

Outdoor ads	ON	EN	ON-EN	$(ON-EN)^2$	$(ON-EN)^2/EN$
Billboard ads	13	13.5	.5	0.25	0.019
Sponsorship	14	13.5	.5	0.25	0.019
Total	27				0.037

Test Statistics

			Outdoor media ads
Chi-Square			.037 ^a
Df			1
Asymp. Sig.			.847
Monte Carlo			1.000 ^b
Sig.	Sig.		.991
	95% Confidence	Lower Bound	1.000

a. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 13.5.

Interpretation: As the test statistics shows, the chi-square value for which outdoor media ads influence consumers' buying behavior was 0.037 with 4 degree of freedom and significance probability (1.000) is greater than the level of significance value 0.05. The result obtained indicates that the hypothesis outdoor media ads have no significant effect on consumers' buying behavior. Thus, based on this hypothesis, ***H3* was rejected or the null hypothesis *H3₀* was accepted.**

Also the reliability test shows that the Cronbach's Alpha was less than the average coefficient of alpha .7, indicating **unreliability**.

Table 4.5.6 Reliability Statistics for Outdoor Media Ads

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	
.470	.508	2

Qualitative data: The questionnaire had left space for the respondents to have their observations about “the gaps that could be observed in using various media ads, of the CBE”. Most of the respondents, who gave their suggestions, observed the following gaps and recommended as follows:

The responses were indicating that gaps were observed in using the various media ads those were exaggeration, lack of integration of service providers and media advertisers that have an impact on the activities media ads of the bank among customers. Consequently, these led to unlikable and inattention media ads and messages. It was suggested that the bank have to create integration among different departments, and training for the employees.

The findings of study were revealing that the bank’s advertising was not rational. The messages didn’t attempt to persuade consumers that CBE’s goods and services have some advantage over the competition. It is better to add appealing messages to the ads, and try to be rational and convince to retain the existing and attract customers.

The results showed that the bank was usually relying on traditional ways of media advertisement like TV ad and Radio ad which was largely becoming boring and lacking creativity to attract customers. It does not always reach all market segments, particularly people living in rural areas or urban slums, especially where weak infrastructure limits access to media. So, respondents have suggested the bank to use online, animations, testimonials, mobile ads, website, TV programs, etc. Also, tailoring messages and offerings to specific market segments is critical to the success of CBE to obtain useful market insights.

There were limitations in using sponsorship in sports game, during public festivals and on peak time. Therefore, it is better to use sponsorship in such occasions to be able to reach larger audience. Since, it 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.

CHAPTER FIVE

SUMMARY AND RECOMMENDATIONS

5.1 Summary of the major findings

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

The conclusions brought out from the findings of the study shows that media advertisement was the most important sources of information for customers which was proved with Pearson chi- square ($P= 0.000 < 0.05$ for broadcast and print media ads have significant effect on consumers' buying behavior, while outdoor media ads have less significant effect, $p=1.000 > 0.05$), in the banking services. 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 informative ads. It was suggested that television have an impact on consumers' buying behavior than the print media or radio. Because, a number of the target population was devoted to these medium, its ads could have a powerful influence on their buying behavior of services and products of the bank.

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

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 CBE, 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 CBE 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, CBE 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, CBE 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, CBE 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 CBE 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 Administration due to lack of capacity; according to CBE's Annual

Report of June 30th 2018, there were 1280 branches all over the country.

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)

RESEARCH QUESTIONNAIRES

St.Mary's University

Department of Marketing Management

ST. MARY UNIVERSITY

**SCHOOL OF GRADUATIES MASTER OF ART IN MARKETING
MANAGEMENT**

**A QUESTIONERY TO BE FILLED BY CUSTOMERS OF COMMERCIAL BANK OF
ETHIOPIA FOR FULFILLMENET OF MA IN MARKETING MANAGEMENT.**

I am BekeleKuma, Marketing Management graduating from St.Mary university schools of graduate studies

Dear respondents;

This study is to be conduct as parts of a research project which will be submit 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 Commercial Bank of Ethiopia).

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

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

Bekele Kuma

Mob.0922471518

Email: - Bekelekuma@cbe.com.et
Or Bekelekuma68@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 26-30 31-35 36-40 >41
2. Sex: 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 CBE's 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 CBE 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 CBE 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 CBE media advertising is the only reason for its growth in banking industry?
- A. Yes
 B. No
14. Which one of the CBE's media ads 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 CBE'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 CBE's 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 CBE's products or Services?

- A. Cultural value
- B. Advertising concept
- C. Personal factors
- D. Perception about the Bank
- E. Social factors
- F. Others (Specify)_____

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

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

Thank you very much for providing this useful information!!

በቅድስት ማርያም ዩኒቨርሲቲ
የገበያ አስተዳደር ትምህርት ክፍል

በኢትዮጵያ ንግድ ባንክ. ደንበኞች. የሚሞላ መ□□ቅ

□.□ መላሽ:

ይህ ጥናት በገበያ ሥራ አመራር የትምህርት መስክ ለድህረ ምረቃ ማሟያ የሚውል ሲሆን መጠይቁ የኢትዮጵያ ንግድ ባንክ. የሚዲያ ማስታወቂያ በደንበኞቹ የመገልገል ባህሪ ላይ የሚኖረውን ተጽዕኖ በተመለከተ መረጃ ለመሰብሰብ ነው። የሚፈለገውን መረጃ በመስጠት ለጥናቱ መሳካት የእርስዎ ቀና ትብብር በጣም ወሳኝ ነው።

መረጃው ለትምህርት አላማ ብቻ የሚውል ሲሆን ሚስጥራዊነቱም የተጠበቀ ነው። ውድ ጊዜዎን ሰውተው መረጃውን በመስጠት ለምታደርጉልኝ ትብብር በቅድሚያ ማመስገን እወዳለሁ።

በቀለ ኩማ

ስልክ 0922471518

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

1. ዕድሜ: 18-25 26-30 31-35 36-40 >41
 2. ጾታ: ወንድ ሴት
 3. ኃላፊነት: የመንግስት ሠራተኛ ማኔጅንግ ዳይሬክተር ፋይናንስ ዳይሬክተር 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: ያገባች ያላገባች የፈታች በሞት የተለየች

ለሚቀጥሉት ጥያቄዎች ትክክል ነው ለሚሉት ምርጫ ይክብቡ::

6. የኢትዮጵያ ንግድ ባንክ መረጃ የሚያገኙት ከምን ምንጭ ነው?

ሀ. ከማስታወቂያ	መ. ከስሙ በመነሳት
ለ. ከጻደኛ	ሠ. ሌላ ካለ ይጥቀሱ _____
ሐ. ከቤተሰብ/ ከዘመድ አዝማድ	
7. ለጥያቄ ቁጥ 6 መልስዎ ማስታወቂያ ከሆነ፣ ከሚከተሉት መልዕክቶች በየትኛው ላይ ያተኩራሉ?

ሀ. ምን ያህል ያሳውቃል/ያስገነዝባል	ሐ. ምን ያህል ያነሳሳል በሚለው ላይ
በሚለው ላይ	መ. ምን ያህል ያስታውሳል በሚለው ላይ
ለ. ምን ያህል ያሳምናል በሚለው ላይ	ሠ. ሌላ ካለ ይጥቀሱ _____
8. ለባንኩ ለየትኛው የሚዲያ ማስታወቂያ ዓይነት የበለጠ ትኩረት ይሰጣሉ?

ሀ. ብሮድካስት/ኤሌክትሮኒክስ ማስታወቂያ	ሐ. የአደባባይ ማስታወቂያ
ለ. የህትመት ማስታወቂያ	ሠ. ሌላ ካለ ይጥቀሱ _____
9. ለጥያቄ ቁጥ 8 መልስዎ ብሮድካስት ማስታወቂያ ከሆነ፣ የትኛውን የብሮድካስት ማስታወቂያ ዓይነት የበለጠ ይመርጣሉ?

ሀ. ቴሌቪዥን	መ. ዌብሳይት አንላይን
ለ. ሬድዮ ሐ. ኢንተርኔት	
ሠ. ሌላ ካለ ይጥቀሱ _____	
10. ለጥያቄ ቁጥ 8 መልስዎ የህትመት ማስታወቂያ ከሆነ፣ የትኛውን የህትመት ማስታወቂያ ዓይነት የበለጠ ይመርጣሉ?

ሀ. ጋዜጣ	መ. በራሪ ወረቀቶች/ ቡክሌት
ለ. መጽሐፍት	ሠ. ሌላ ካለ ይጥቀሱ _____
ሐ. ብሮሽር	

11. ለጥያቄ ቁጾ መልስዎ የአደባባይ ማስታወቂያ ከሆነ፣ የትኛውን የአደባባይ ማስታወቂያ ዓይነት የበለጠ ይመርጣሉ?

ሀ. ቢል ቦርድ

ሐ. ኪዎስክስ

ለ. ውነቶች/ስፖንሰርሽፕ

መ. ሌላ ካለ ይጥቀሱ _____

12. በተከታታይ የማስታወቂያ ሥራ ምክንያት የኢትዮጵያ ንግድ ባንክ በባንክ ኢንዱስትሪ ውስጥ ግንባር ቀደም ሆኗል ብለው ያስባሉ?

ሀ. አዎ

ለ. አይደለም

13. ለጥያቄ ቁጾ መልስዎ አዎ ከሆነ፣ ለዕድገቱ የሚዲያ ማስታወቂያ ብቻ ምክንያት ነው ብለው ያምናሉ?

ሀ. አዎ

ለ. አይደለም

14. ከኢትዮጵያ ንግድ ባንክ የሚዲያ ማስታወቂያ ውስጥ አብዛኛውን ጊዜ የትኛውን ያስታውሳሉ?

ሀ. የቴሌቪዥን ማስታወቂያ

ሠ. የቢል ቦርድ ማስታወቂያ

ለ. የሬድዮ ማስታወቂያ

ረ. ሌላ ካለ

ሐ. የጋዜጣ ማስታወቂያ

ይጥቀሱ _____

መ. የኢንተርኔት ማስታወቂያ

15. ለጥያቄ ቁጾ መልስዎ አብዛኛውን ጊዜ እንዲያስታውሱ ያደረገዎት ምንድነው ብለው ያምናሉ?

ሀ. የባንኩ ሎጎ ቀለም

ሠ. የሚገኝበት አካባቢ

ለ. የሚጠቀምበት መፈክር

ረ. ሌላ ካለ

ሐ. ሳቢ መልዕክቶቹ

ይጥቀሱ _____

መ. ስሙ

16. የባንኩ ማስታወቂያዎች ጥቅም ምንድነው ብለው ያስባሉ?

ሀ. ግንዛቤ ያስጨብጣሉ

ረ. ሌላ ካለ

ለ. ትልቅ ዝናን ያተርፋሉ

ይጥቀሱ _____

ሐ. ከሌሎች ባንኮች ይለዩታል

መ. ትክክለኛ መረጃ ይሰጣሉ

ሠ. ገበያ ይጨምራሉ

17. ከሚዲያ ማስታወቂያ ውጭ በባንኩ እንዲገለገሉ ያደረገዎት ምንድነው ብለው ያስባሉ?

ሀ. ባህላዊ እሴቶቹ

ረ. ሌላ ካለ

ለ. የማስታወቂያው አላማ

ይጥቀሱ _____

ሐ. የግል ሁኔታ

መ. ለባንኩ ያለዎት አስተሳሰብ

ሠ. ማህበራዊ ሁኔታዎች

18. የኢትዮጵያ ንግድ ባንክ የሚዲያ ማስታወቂያ የሚያስተውሉት ዋና ዋና ችግሮች ምንድን ናቸው?

19. ያስተዋሉት ችግሮች ካሉ ለችግሮቹ መፍትሄ የሚመክሩት ምን ይሆናል?

ለትብብራችሁ እጅግ በጣም አመሰግናለሁ!!!