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SCHOOL OF GRADUATE STUDIES

**THE EFFECT OF MEDIA ADVERTISING ON CONSUMERS'
BUYING BEHAVIOR: A CASE OF ABAY BANK S.C**

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June, 2019

Addis Ababa, Ethiopia

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BUYING BEHAVIOR: ACASE OF ABAY BANK S.C**

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This is to certify that the thesis prepared by Haregewoin Hailu, entitled: *“The effect of media advertising on consumers’ buying behavior in the Abay bank sh.co ”* and submitted in partial fulfillment of the requirements for the Degree of Masters of Marketing Management complies with the regulations of the university and meets the accepted standard with respect to originality and quality.

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DECLARATION

I hereby declare that this work entitled: *“The effect of media advertising on consumers’ buying behavior in the Abay Bank Sh.Co”*, is the outcome of my own effort and study that all sources of materials used for the study, to the best of my knowledge, have been duly acknowledged. I have produced it independently except for the guidance and suggestion of my research advisor.

This study has not been submitted for any degree in this university or any other university. It is offered for the partial fulfillment of Degree of Masters in Marketing Management.

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ENDORSEMENT

This thesis has been submitted to St. Mary's University, School of Graduate Studies for
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LIST OF ACRONYMS

ANOVA : Analysis of Variance

AD : Advertising

SPSS : Statistical Package for Social Science

TV : Television

CAD : Creative advertisement

MAD: Memorable advertisement

IAD: Impressive advertisement

UAD: Understandable advertisement

CBB: Consumer buying behavior

S.C: Share Company

SD: Standard Deviation

Abstract

This study empirically examines “The effect of media advertising on consumers’ buying behavior in the Abay bank sh. co”. The study used both primarily and secondary source of data. A quantitative research approach of the data collection used and 384 questionnaires were distributed and 320 completed usable questionnaires for response rate of 83.3% returned. Stratifying sampling method was used and customers of the bank were selected from each stratum with a simple random sampling technique. Data was analyzed using descriptive, correlational and multiple regression analysis. The study result has implied there is strong positive relationship was found between Attention grabbing advertisement, and Honest advertisement with customer buying behavior. Moderate relationship is obtained with Memorable advertisement, understandable advertising,, and Impressive advertising with customer buying behavior .Whereas, relatively weak relationship is obtained with Creative advertisement with customer buying behavior. Based on the result of this research it is recommended that effective advertisement campaign which includes the aforementioned predictors should be practiced to attract more consumers and to gain competitive advantage against rivals.

Key words: *Advertisement, Impressive AD. Understandable AD, Attention grabbing AD, Memorable AD, Creative AD, Honest AD and Consumers buying behavior.*

CHAPTER ONE

INTRODUCTION

This chapter presents the background of the research, back ground of the organization, statement of the problem, research objectives, research questions, and significance of the study, scope of the study, research hypothesis and organization of the study.

1.1 Background of the Study

Communication and information on a product or a service were the only focus of advertisement previously, but nowadays in addition to that advertising has to build brand image, shape brand loyalty and above all convince people to buy the product (Raju, 2012). It make a difference between middle age advertising and modern advertising and their research indicates that that ancient commercials were about posters, brochures and less expensive though nowadays, commercial communication is about marketing mix, promotion mix, advertising budget as well, with consumer as the center of all interests, also this indicates how strategic and expensive is advertising today for a company. Thus Change consumer idea about a product and guide their choice is one of the huge challenge in competition between companies this decade and the coming decades (Tyagi and Arun, 2004).

The existence of advertising is one of the major challenges and presents difficulties in traditional economic models because it means to change the decisions of consumers. Various studies and researches have been conducted on this topic in order to well understand what really is advertising. Advertising itself is a huge communication means, now when an image and message are added, it becomes more persuasive than it was. For Aaker (2013), it is a powerful commercial tool that may shape people's mind and behavior that's why it's used for a number of purposes by Industrial giants, non-profit organization and financial institutions. (Manendra Mohan, 1989) it is about circulation or diffusion of information touching an idea, a service or a product as cited by Meron (2017).

There is not a single generally accepted definition of advertising. Instead, there is several ways to define it. From general manner, advertising is mass media content intended to persuade audiences of readers, viewers or listeners to take action on products, services and ideas. (Raju,

2012) today advertising is unavoidable for marketing policy success. (Ferguson et.al. 2012) define it as a marketing communication tool used to convey information about products, services or ideas to a target audience. As a promotional strategy, advertising serves as a major tool in creating product awareness in the mind of a potential consumer to take eventual purchase decision. Advertising, sales promotion and public relations are mass-communication tools available to marketers. Advertising through all mediums influence audiences, but television is one of the strongest medium of advertising and due to its mass reach; it can influence not only the individual's attitude, behavior, life style, exposure and in the long run, even the culture of the country (ibid).

Organizations obtain their advertising in different ways. In small companies advertising Agencies are used. A large companies set up their own advertising department, who develop advertising strategy, approved advertising agency, advert and campaign and handle direct mail advertising, dealer display and other forms of advertising objective is a specific communication and achievement level to be accomplished with a specific audience in a specific period of time. If, the desired results are to be achieved, the product must be good and acceptable to the consumer; advertising must be carefully planned in advanced; right appeals/claims must be adopted; the right type of media must be used; the cost must not be excessive; reasonable frequency must be provided; right distribution channel must be selected; and the price of the commodity must be right i.e. acceptable to the consumer (Aaker& Biel, 2013).

Many authors have researched about the relationship between advertising and consumer choice, similarly it's a question for the researcher in this study to know how advertising influence consumers in decision making. There are different definitions about advertising; different points of view about its relationship with consumer and with the point of view of different scholars about consumer choice, consequently this study analyze the effect of media advertising on customers' buying behavior in the case of Abay Bank's Sc.co services. The paper will also examine the factors that motivate customers' to respond to advertising in relation to financial services. In the meantime, the factors which influence their buying decision are investigated as well.

1.2 Background of the Organization

Abay Bank S.C. is a private Share Company, established with an authorized capital of Birr 170,150, 000 (one hundred seventy million one hundred fifty thousand) and paid-up capital of Birr 125,419,102.28 by more than 823 shareholders. The cardinal philosophy behind the promoters' initiation for establishing the Bank is to build a bank that provides banking services with the highest ethical standard and play positive role in the socio-economic development endeavor of the nation. Abay Bank was incorporated in July 14, 2010 and registered as a public share holding company in accordance with the banking business proclamation No. 592/2008. The Bank obtained its license from the National bank of Ethiopia on July 14, 2010 and it started its banking services in October 2011. The share value Birr is 50,000.00 with the number of shareholders is more than 4,000.

The bank is poised to serve all economic sectors through its network of branches with a vision to be a customer driven and financially sound premier bank. It extends its services to domestic trade and services, international trade, agriculture, industry, transportation, construction, and real estate sectors.

Since its establishment, the bank has achieved encouraging achievements by all standards. Its sphere of operation has expanded all over the country and the total number of branches has reached 191 across Ethiopia within nine years of operation. Out of these branches, 67 are located in Addis Ababa, including the main branch, while the bank has five "Grade A" branches located in different parts of the country, which are the bank's top branches. Currently, the bank has more than 1730 permanent staff working in the head office and the various branches. One of the major service that differentiates Abay bank from other banks in the Ethiopian banking industry and makes it unique is the fact that it is the only bank that is open for service until 9 p.m. in the evening, Monday to Saturday in all of its branches.

Abay bank is governed by a board of directors who are elected by the general assembly and the bank's management comprises of highly skilled and experienced staff. The bank has been continuing with aggressive capacity building through staff training and development programs. The bank's critical success factor is about an organization culture that values people, enhances

performance and supports the business (Abay bank company profile brochure, 2018 and memorandum of association.)

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, S. and Pachauri, K.K. 2013). According to Mittal, S. and Pachauri, K.K. (2013), the way of their communication and the information contained in the advertising is not strong enough and pertinent enough to attract the attention of the consumers. Since the information is too weak or too irrelevant, the advertising has no chance of having an effect on consumers' buying behavior of their products or services.

Advertising must be consistent enough so that it can be accepted and bring an effect on consumers' buying behavior when judged against information previously processed and held in long – term storage (Schultz, E.D. and Tannenbaum, I. S. 1988).

In unstable global financial markets the necessity to attract and retain consumers in the banking sector becomes especially topical. One of the perspective tools increasing economic effectiveness of financial institutions is advertising. Peculiarities of advertising bank products and services are determined by their uniqueness, namely by their “intangible” character and inseparable connection between the clients' trust and stability of banking institution. The Banks' advertising effectiveness is the quality of information reporting to potential and existent consumers during 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 (Shakho, D.A.V and Panasenko , A.A. 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.

There are numerous advertisements in Medias; namely broad cast media ads (i.e.TV, Radio and Internet),print media ads (i.e. Newspaper, magazine, brochure, flier/ booklets) and outdoor media ads (i.e. Billboards, kiosks and events/sponsorship) 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 consumer buying behavior in the Banking Services (Mylonakis, J. 2008).

These theories will also apply to Abay Bank Sh.co media advertisement that the bank doesn't know the effect of media ads on its customer's choice behaviors'. So, this study will analyze the effect of the theories will also apply to Abay Bank media advertisement that the bank doesn't know the effect of media ads on its customers choice behaviors.

To the best of the researcher's knowledge, no research was done that shows the effect of Abay advertising media ads on its customers' choice behavior in Abay bank sh.co. Filling this gap is believed to be the main contribution of this research.

Therefore, this research will examine which media advertising influence customers buying behavior towards choosing financial services. In doing this, the existing media advertising practices will be evaluated from various aspects such as Impressive, Simple to Understand, Attention Grabbing, Memorable, Creative and Honest .So, this study will analyze the effect of the Abay Bank Sh.co media ads on its customers' buying behavior.

1.4 Research Questions

In light of the research objectives stated in the above section, the research makes an attempt to find out answers to the following basic question

- What are the major personal, psychological, cultural and social factors that affect Abay Bank Sh.co consumers buying behavior?
- Which advertisement media has more influence on Abay Bank Sh.co consumers buying behavior?

- Do advertisement characteristics (Impressive, Simple to Understand, Attention Grabbing, Memorable, Creative and Honest) have a direct relationship with consumers buying behavior?
- How do advertisement characteristics (Impressive, Simple to Understand, Attention Grabbing, Memorable, Creative and Honest) affect consumers buying behavior?

1.5 Objectives of the Study

As research is guided by an objective, this section presents the intended outcomes of this study. The formulated main objective and the specific objective that elaborate the research are presented below:

1.5.1 General Objective

The general objective of the study is to analyze the effect of media advertising on consumers' buying behavior in the Abay bank sh.co bank.

1.5.2 Specific Objectives

Specifically, the study has the following specific objectives;

- To identify personal, psychological, cultural and social factors that affect Abay bank consumers buying behavior.
- To find out advertisement media has more influence on Abay bank consumers buying behavior.
- To ascertain the direct characteristics (Impressive, Simple to Understand, Attention Grabbing, Memorable, Creative and Honest) have a direct relationship with consumers buying behavior; and
- To describe how advertisement characteristics (Impressive, Simple to Understand, Attention Grabbing, Memorable, Creative and Honest) affect consumers buying behavior.

1.6 Research Hypothesis

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

The hypotheses formulated after reviewing the relevant literature will be presented below:

H₁: Is there a significant relationship between impressive advertisement and consumers buying behavior.

H₂: Is there a significant relationship between understandable advertisement and consumers buying behavior.

H₃: Is there a significant relationship between attention grabbing advertisement and consumers buying behavior.

H₄: Is there a significant relationship between memorable advertisement and consumers buying behavior.

H₅: Is there a significant relationship between creative advertisement and consumers buying behavior.

H₆: Is there a significant relationship between trust advertisement and consumers buying behavior.

1.7 The Scope of the Study

The study was delimited to analyze the effect of media advertising on consumers' buying behavior in only one service firm, Abay Bank S.C in Addis Ababa City Administration. Geographically, the study was carried out on the customers of Abay Bank located at Capital city, Addis Ababa branches. As indicated in the problem statement, this study focused on evaluated from various aspects such as Impressive, Simple to Understand, Attention Grabbing, Memorable, Creative and Honest .So, this study will analyze the effect of the Abay Bank Sh.co

media ads on its customers' buying behavior. This is done to keep the size of the research manageable within the available time and financial resources.

In addition, the survey is considered customers of Abay Bank located at Addis Ababa city up to March 31, 2018. Because, it required more time and effort to take the physical evidence of customers in different regions and to collect the questionnaire appropriately

1.8 Significance of the Study

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

- Stakeholders like shareholders, management staffs, employees, customers, government institutions, investors, and etc., will be benefited from the outcome of this study by having the correct information and awareness about the effect of media advertising on consumers' buying behavior and the factors that influence consumers to respond to media advertising. Since, the result of the study has been positive effect on consumers' buying behavior, the stakeholders can be motivated to assist the business and build trust which can lead to increased consensus for the strengthening of the business; ensure to be engaged in the process.
- The investor relations will be enhanced and fueled interests; consequently, the businesses value will increase. They will support their business to boost to stock value, 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 findings of the study may help the shareholders to know the implementation of the decisions passed regarding the media ads and promotions, and the effect will bring on the consumers purchase behavior. This study also paves a way for other researchers to conduct further survey on this area and serve as a reference material for students and marketing practitioners.

1.9 Limitation of the Study

To conduct this study, there were limitations encountered by the researcher. To mention some of these drawbacks, lack of cooperation from some customers in the case bank, respondents were not dedicated enough to respond to the questionnaires, rather they leave the questions unanswered. In addition, some respondents were reluctant and reserved to convey their ideas freely, on what they really believe in.

1.10 Definition of Terms

The following will be the key concepts and terms used in the study:

Advertising:

- Any paid form of non-personal communication about an organization, product, service or idea by an identified sponsor Belch (2012).

Advertiser:

- The manufacturer, service company, retailer or supplier who advertises their product or service Bovee et al. (1995).

Consumer:

- A person who identifies a need or desire, makes a purchase, and/or desire, makes a purchase, and/or disposes of the product Solomon et al. (2010).

Consumer Behavior:

- The processes involved when individuals or groups select, purchase, use or dispose of products, services, ideas or experiences to satisfy needs and desires Maria et al. (2008).

1.11 Organization of the Study

This research study entitled: “The effect of media advertising on consumers buying behavior in the Abay bank S.C” is organized in the following manner:

Chapter one tries to discuss on background of the study, statement of the problem, research questions, research hypothesis, objectives of the study, significance and scope of the study.

Chapter two provides theoretical foundation of the study through exploring the arguments of different theoretical perspectives and empirical evidences.

The third chapter will show the research design and methodology such as research design, population and sampling, data sources and collection, methods of data analysis, reliability and validity and ethical consideration will be taken into account.

Chapter four focuses on the results, interpretation and discussion of the findings. Finally, Chapter five describes the conclusions and recommendations.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

2.1 Theoretical Review

A large contextual body of literature further supports and paves away that a sound advertising media practice contributes a great deal to correlate with customer buying behavior. This chapter will review both theoretical and empirical literature by various scholars on the effect of media advertising on consumer buying behavior.

In addition, it covers the concept of advertising, objective of advertising, type of media, concepts of consumer buying behavior, stage of consumer buying behavior and factor that influence consumer behavior.

2.1.1 Definition and concept of media advertising

The definition of advertising varies with the individual's perspective. From the point of view of the consumer, advertising is a source of information or a form of entertainment. From a societal perspective, advertising provides a valuable service to society and its members. In general, advertising helps define the meaning and the role of products and institution for the consumer and it provides information about brands, companies, and institution. Finally, to most business managers, advertising is an important selling tool. They believe that it facilitates the sale of products or builds the reputation of companies (Burnett, 2002).

Advertising is defined as any paid form of non-personal communication about an organization, product, service, or idea by an identified sponsor. The paid aspect of this definition reflects the fact that the space or time for an advertising message generally must be bought. The non-personal component means that advertising involves mass media (e.g. TV, radio, magazines, and newspapers) that can transmit a message to large groups of individuals, often at the same time. The non-personal nature of advertising means that there is generally no opportunity for immediate feedback from the message recipient. Therefore, before the message is sent, the advertiser must consider how the audience will interpret and respond to it (Belch, 2003).

According to Burnett (2002) definition, two important elements have been given more emphasis or attention. First, advertisement is related to informing market related information to a target audience rather than target market. In most cases, the target market includes the target audience plus other individuals / organizations. Second, advertising is intended to achieve predetermined

objectives such as improved memory, reinforcement of other promotion, change of attitudes, or product sample (ibid).

Advertising is the best-known and most widely discussed form of promotion, probably because of its pervasiveness. It is also a very important promotional tool, particularly for companies whose products and services are targeted as mass consumer market. (Belch and Belch, 2003) There are several reasons why advertising is such an important part of many marketers' promotional mixes. First, it can be a very cost-effective method for communicating with large audiences. Advertising can be used to create brand images and symbolic appeals for a company or brand, a very important capability for companies selling products and services that are difficult to differentiate on functional attributes. Another advantage of advertising is its ability to strike a responsive chord with consumers when differentiation across other elements of the marketing mix is difficult to achieve (ibid).

2.1.2 Objective of Advertising

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

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

To create a demand for new products by explaining its utility, to announce a new product or service, to increase its sales by attracting new customers, to create brand preferences, to expand the market for new buyers, to assist the salesmen in their selling efforts, to warn the public against imitation of the product of the firm, to prepare ground for new products, barring new

entrance, make special offers through sales promotion, to neutralize competitors advertising, and to enhance goodwill of the firm. Objective of any advertising is to communicate about the product and services to the prospective customers. General objectives of advertising are to inform the customers about the attributes and uses of the product (Helina, 2012).

Advertising is related and begins with a base of creating awareness and strengthening a company's position or image. It is advertising that makes the companies known. The second role is to create favorable climate for salespeople. In some instances, customers will order directly from the advertising, so the final purpose of advertising is to generate sales (Dwyer and Tanner, 2002). 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) .

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).

2.1.3 Importance of Advertising

For any business, advertising may perform a variety of functions when implemented correctly, and its effect may be dramatic. It helps to identify products and their sources and to differentiate them from others, and it communicates information about the products, its features, and its location of sale; it helps to try to induce new products and to suggest reuse. It can stimulate the

distribution of products or services on local or global level (Arens, Schaefer & Weigol, 2009). Advertising can help companies develop consumers' awareness to an unmet need or introduce a product that consumers may see as valuable. This influence is often present when new products enter the market. Customer awareness is often low for these items until companies promote them and attempt to drive customer demand through advertising (Dinu & Dinu, 2012).

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

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. In other words advertising is simply an economic movement with only one objective behind to increase the consumer demand of the product as well as to enhance the sales volumes.

2.1.4 Types of Media Advertising

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

- **Print Media Advertising:** Newspaper, Magazine, Brochures, and Fliers. The print media have always been a popular advertising medium. Advertising products via newspapers or magazines is a common practice. The print media must be able to attract large numbers of readers or a very specialized audience to be of interest to advertisers. Magazines and newspapers have been advertising media for more than two centuries; for many years, they were the only major media available to advertisers. With the growth of the broadcast media, particularly television, reading habits declined. More consumers turned to TV viewing not only as their primary source of entertainment but also for news and information. But despite the competition from the broadcast media, newspapers and magazines have remained important media vehicles to both consumers and advertisers (Omcredy, 2010).
- **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 tradeshows organized by the company. The billboard advertising is very popular; it however has to be really terse and catchy in order to grab the attention of the passersby. The kiosks not only provide an easy outlet for the company products but also make for

an effective advertising tool to promote the company's products. Organizing several events or sponsoring those makes for an excellent advertising opportunity. The company can organize trade fairs, or even exhibitions for advertising their products. If not this, the company can organize several events that are closely associated with their field. For instance a company that manufactures sports utilities can sponsor a sports tournament to advertise its products (Omcreddy, 2010).

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

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

- **Covert Advertising:** Advertising in movies. Covert advertising is a unique kind of advertising in which a product or a particular brand is incorporated in some entertainment and media channels like movies, television shows or even sports. There is no commercial in the entertainment but the brand or the product is subtly (or sometimes evidently)

showcased in the entertainment show. Some of the famous examples for this sort of advertising have to be the appearance of brand NOKIA which is displayed on Tom Cruise's phone in the movie *Minority Report*, or the use of Cadillac cars in the movie *Matrix Reloaded* (Management Study Guide, 2013).

- **Surrogate Advertising:** Advertising indirectly and it 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 and it 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. How effective these ads are, is something that each consumer himself can determine.

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

2.1. 5 Concepts 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 consumer, 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).

2.1.6 Stages of Consumers' Buying Process

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

- **Need recognition**

It is 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).

- b) Information search**

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).

- **Alternative evaluation**

The 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.

- **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**

It is the buyer decision processes 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).

2.1.7 Factors that Influence Consumers' Behavior

According to Schurret al. (1985), the factors that influence consumer behavior can be grouped into personal, psychological, cultural and social factors. An understanding of these factors helps businesses in order to provide products and services that meet consumers' needs and wants.

- **Personal:** This category includes, age & life - cycle stage (family life cycle: single, newly married couples and etc.). Occupation (occupation affects consumption patterns). Economic situation. Lifestyle (pattern of living as Activities, Interest and Opinions). Personality (personality is defined in terms of traits; these are psychological characteristics which lead to relatively consistent patterns of behavior towards the environment) & self-concept (self-concept is reflective of identity; how a person perceives himself including attitudes, perceptions, beliefs and etc). Products and brands also have a personality; consumers are likely to choose such brands whose personalities match their own self.
- **Psychological:** This category consists, motivation (motives; urge to act to fulfill a goal or satisfy a need/want). Perception (ability to sense the environment and give meaning to it through the mechanisms of selection, organization and interpretation). Learning (a relatively permanent change in behavior as a result of one's experience; relates to memory; learning could be experiential based on direct experience or conceptual based on indirect experience; consumer learning could be based on marketing communication/seller provided information, personal word of mouth and/or experiential). Beliefs (thoughts that a person holds about something; these are subjective perceptions about how a person feels towards an object/person/situation) and attitudes (a favorable or unfavorable disposition/feeling towards an object, person or a situation).

- **Cultural:** Culture (a sum total of values, knowledge, beliefs, myths, language, customs, rituals and traditions that govern a society). Culture exerts the broadest and the deepest influence on consumers; For instance, influences on our eating patterns, dressing, day to day living and etc. cultural influences are handed down from one generation to the next and are learned and acquired through time). Sub-culture (subset of culture: smaller groups of people within culture with shared value systems within the group but different from other groups; identifiable through demographics and other variables). Social class: relatively permanent divisions/stratifications in the society in to upper, middle lower classes; members in a class share similar values, interests, lifestyles and behaviors; the division is based on combination, income, education, wealth and other variables.
- **Social:** Family: most important influencer; (there occurs in a family what is referred to as socialization; family of orientation: parents and siblings; family of procreation: spouse and children; further some decisions are husband dominated, some are wife dominated and some are joint; roles played by family members), family life cycle (stages through which a family evolves; People's consumption priorities change and they buy different goods and services over a lifetime). Friends and peers, colleagues. Groups: reference groups; these are people to whom an individual looks as a basis for personal standards; they are formal and informal groups that influence buying behavior; reference groups could be direct (membership groups) or indirect (inspirational groups); reference groups serve as information sources, influence perceptions, affect an individual's aspiration levels; they could stimulate or constrain a person's behavior. Opinion leaders (they influence the opinion of others based on skills, expertise, status or personality). Roles & Status: the role refers to the expected activities and status is the esteem given to role by society.

2.2 Empirical Evidence

Based on the above literature review conducted the researcher can understand that as much as the subject of media advertising has been extensively researched and analyzed, the subject is still under investigation due to the pervasive nature of its pros which has an effects on customer buying behavior. The difference test and preference of customer to date is the other motivation

for various parties involved to have the desire to get deeper insight on the effect of media advertising examined by different scholars in the area at large and some of the empirical studies conducted are:

(Adnan and Ahmad 2016) their study has been designed to answer main question about the role of social media advertising on consumer buying behavior in very active field which is fashion retail industry, then determine the differences if existed in this relation regarding to the name of the brands and consumer demographics factors. This study has been designed to answer main question about the role of social media advertising on consumer buying behavior in very active field which is fashion retail industry, then determine the differences if existed in this relation regarding to the name of the brands and consumer demographics factors.

Genet (2014), point out in her studies the effectiveness of communication factors and behavioral change of audiences as a result of the advertising efforts taking Commercial Bank of Ethiopia as a case. According to the research findings, the quality of the message and the source that carry the message is effective. Further, the advertising efforts is effective to create Awareness and Preference of the services, but not effective to create Knowledge, Liking, Conviction and Action. Also, the Affective level of customers towards the services is more; however, the Cognitive and Cognitive level is less. The research findings also reveal that there is a positive and strong relationship between the two variables. However, the relationship between Message Quality is stronger than the Message Source.

(Ikpefanet, al, and 2014) their study primarily was to examine the effect of advertising on consumer buying behavior within the Nigerian context. The study focused on revealing the relationship either positively or negatively, between advertising and consumer buying behavior. It equally postulates what effect continuous advertisement of product has on consumer buying behavior. The findings indicate that advertisements that are properly packaged will surely persuade consumers to experiment the particular product, and that such advertisement should be executed long enough to generate such curiosity that will motivate consumers to buy.

According to V. prabakaran (2012), buying begins in the mind. If you don't impress the buyer's mind, you won't capture his or her money. He concluded that the primary task of advertisement is to distinguish the product advertised, attract the customer's attention and impress them to buy the product. Impressive advertisement creates demand. It makes customer aware of the price and attributes of the product leading to greater sales. Such kind of advertisement brings customers and sellers together. Moreover, it also persuades and informs the masses. This information can be about the product features, style, value, price and availability. In addition to this, impressive advertising bring attitudinal changes in the minds of the consumer. His or her emotions are torched and played with the feelings of likes and dislikes towards the object and this leads to action (i.e. purchase).

P. Clave (2014) associated the satisfaction levels of those newspapers readers who said they give attention to print news content and print advertising with several active purchase decisions taken by them. A discriminate analysis executed with the data collected allows for the conclusion that people who were inspired to purchase after reading local newspapers and paying attention to print ads were motivated mainly by the impressiveness and attractiveness of the deal offered in the ad, the level of influence exerted by the newspaper where the ad is run, and the level of the quality of information provided by the news outlet. Therefore, this study provides robust evidence of the strong relationship between impressive and attractive advertisement and its commercial role towards influencing consumers purchase intent.

C. Wang *et al.* (2002) brought some implications to various stakeholders in Malaysia. The implications can be divided into two categories: theoretical and managerial implications. In terms of theoretical implication, the research re-affirms the notion that the determinants of consumers' attitude towards advertising can be applied in a highly regulated media environment. In terms of managerial implication, the findings do provide some insights and feedback for administrators of media industry in drafting various advertising strategies on how to increase the favorable consumers' attitude towards advertising. As part of the efforts to create favorable consumers' attitude, some strategies proposed which includes: First of all checking the sources of advertisement are credible, trustworthy and believable; Second keeping the advertising message informative, customer oriented, simple to understand and up to date; Third integrating

the elements of fun, excitement, surprises, creativity and pleasure in the advertisement messages and lastly emphasizing the concept of „made in Malaysia“ to evoke the feeling of partnership in helping the nation grow economically building positive image. In the researcher opinion the last strategy should be scale up in our country especially to those import and export business firms. Since our attitude to “Made in Ethiopia” is very poor.

According to Gary (1999) “humans are visual animals.” He also further stated that our vision is the sense we rely on most. This kind of biological scenario is not accident, rather it has developed over tens of thousands of generations. Our eyes are attracted to pictures far more than to words. Let us elaborate this more with example: currently I am working at Reporter newspaper, different experience shows that the more the headline is stimulant, the more the ad grabs the readers“ attention. Although people pay more initial attention to pictures than words, the headline is the most important part of the advertisement. Since, almost no one will read an ad without first looking at the headline of the advertisement.

Prabakaran (2012) sated that people like advertisement of the products and believe that the quality of the product is as good as expected from the advertisement. This study suggests that the promotional strategy through television advertisement is made a significant and positive impact on consumers buying behavior. TV advertisement has enhanced their involvement in purchase and experiment with different or new products.

According Adeoluet *al.* (2005) many consumers did not buy whatever is available or affordable. If a product is good value for its price, it will command brand loyalty. However, advertising helps in projecting product quality, affordability and value before the consumers. Moreover, the authors recommend the following important points. First, research continuously into quality improvement that will make consumers enjoy good value for money paid to purchase the brand. Second, develop more effective advertising campaign that attracts consumer’s attention and capture their interest. At this stage the company’s advertising messages should be simple to understand and memorable. The messages must be strong and creative enough to attract and build brand preferences, encourage switching to the company’s brand by changing the perception of the consumers of rival brands the product.

Dholakia *et al.* (2001) suggested that, in order to be effective, an advertisement has to be memorable for the viewer. If the viewer does not remember the ad after viewing it, the company sponsoring the ad is simply wasting time and money. With an effective advertisement, the viewer should be able to clearly recall what happened during the course of the advertisement and more importantly, which product is being advertised. That recall is the trademark of an effective advertisement. Advertisements need to stick in the brains of customers.

Furthermore D. Byzalov *et al.* (2004) revealed that consumer gets enough information about product when he or she is more exposed to a product's advertisement and this consequence in decreasing the risk involved with product and this factor is called as advertising role of risk minimization. Adelaar *et al.* (2003) also indicated that advertisement containing detail and memorable product information influences prospect's opinion about product, while advertisement with prestige or image effects influences both prospect's and product users opinion about product. This detail information of a product or service via advertisement leads to increase in sales volume of an organization. According to R. Kahn *et al.* (2011), when the sales volume of any product increases, it is because the consumer is aware and believes about the product's value and this point is accomplished through efficient advertisement about product. Metha (2000) also indicated when a company participates in generic advertising programs; it has a significant impact on firm's market performance.

According to Pooja Sharma (2012), there should be an element of creativity in an advertisement. This creativity is to create something new, unique, extremely attractive and appealing to the consumers. In fact, advertising itself is a creative process. Creative advertisement leads to innovation. It encourages innovation and new product development and reduces the risk of the product becoming obsolete. With more innovation there are more sales which offset the cost of innovation. Innovation leads to more sales and business expands. More employment is generated and the people become more prosperous and their standards of living improve. An effective ad will inform the consumer about the product or service you have to offer, but that advertisement also need to be creative so that it can capture attention. Capturing the attention of the consumer is essential for an effective ad, and the more creative you can make that ad the more effective it

can be. For instance Coca-Cola advertisement is a good example, it gives over 200 hundred names for each bottle. So that people can drink by choosing their names.

RashmiKhatri (2013) at the University of Delhi, India he wrote a journal on the topic called “Impact of Newspaper Advertisements on Consumer Purchase Behavior”. The aim of this research was first, to interpret whether consumers pay attention to newspaper advertising or not. Second to check impacts of different advertising Medias and effects of newspaper advertisement on consumer purchase behavior. To study this, a random sample of the population was made up of 98 respondents who were mostly young people. The result of this study showed that consumers did not ignore newspaper advertisement rather they read the advertisement and influenced to buy new brand or product. Moreover, the study further showed that other media like TV and internet are more influencing and motivating than newspaper advertisements. In addition, this research demonstrated that ad placement in newspaper played a major role in influencing consumers’ purchase intent. Front-page advertisements have highest influence. The author indicated that purchase intention and ad placement is directly related. That is purchase intention increases with ad position in newspaper from inside pages to back page and from back page to front page. Also creative newspaper advertisement proofed, in such a way that it influences more consumers. This study tried to prove that newspaper ads are associated with more trust than other media but did not get ample empirical evidence to reason out.

GauravBakshiet *al.* (2013), trust may be measured in terms of two distinct components: (1) credibility, which is based on the extent to which the consumer believes that the marketer has the expertise and honesty to perform the transaction effectively and reliably, and (2) benevolence, which is based on the extent to which the consumer believes that the marketer has intentions beneficial to the consumer when need arise. In traditional advertising, the marketer has limited potential to raise the level of consumers' trust since one-way communication is unlikely to produce trust Mayer *et al.* (1996). Reciprocal communication, however, facilitates trust building & commitment Anderson &Weitz (1989).

2.4 Research gap

After observing such relevant studies, it can be concluded that many researchers examined and studied different aspects of advertising and its effect on consumer's buying behavior. However, there are some considerable contradiction among the previous works and theories of science. Many researchers have studied their work in their own contextual scenarios. This study emphasizes on the consumer's behavior of growing cities like Addis Ababa by considering Abay bank sh.co.

Most of the previous works agree advertisement is a must and should be a continuous activity. It boost market share in addition to the profit maximization. Some of the scholars indicate the effect of advertisement on its implications to managerial activities and they tried also to propose strategies that create favorable consumers attitude.

Now based on the above literature review, the following research gap is observed. Based on the category of consumers, there are two types of consumers, namely individual and organizational consumers. But most of the studies consider only individual consumers. As it is mentioned earlier there are different types of media for delivering advertisement messages, however most of the papers focus on TV and newspaper channel. They also failed to mention the main features of advertisement that have more effect on consumers buying behavior. Moreover, the other drawback is being conducted with few independent variables. Unlike these studies, the current study used the previous studies as a bench mark. Since the studies were not free of flaws, the researcher of this study will attempted to include facts and theories which eliminate the above mentioned flaws.

2.4 Conceptual Framework

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

Independent Variable

Dependent variable

Advertisement characteristics

- Impressive ads
- Understandable ads
- Grabbing ads

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**CONSUMER BUYING
BEHAVIOUR**

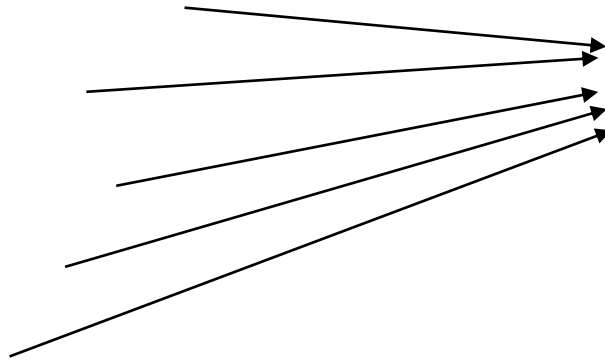


Figure 1: conceptual frame work

Source: Adopted from (Prabakaran, Pooja Sharma 2012, et.al),

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 technique and data analysis techniques were discussed.

3.1 Research Approaches

Saunders et al (2009) asserted that the choice of research approach is important when deciding the research design. It enables us to make more learnt decision about research design, which is more than just the techniques by which data are collected and procedures by which they are analyzed Besides, it is the overall configuration of research question about what type of subject is gathered, from where and how to interpret it in order to provide an answer to the initial questions.

The research approach which is used for this study is quantitative in nature. The researcher planned to use quantitative methods to examine the effect of media advertising on customer buying behavior, because Creswell (2003) indicated that quantitative approach is the one in which the investigator primarily uses postpositive claims for developing knowledge that is the cause and effect relationship between known variables, and collect data on predetermined instruments that yield statistical data.

3.2 Research Design

Kothari (1985) defined research design as blue-print or maps that details how the research collected information that is relevant to addressing the research questions. It is a general blue-print for the collection, measurement and analysis of data, with the central goal of solving the research problem. It includes the outline of what the research did, from writing the hypothesis and its operational application to final analysis of data. Therefore, this study adopted explanatory research design because it attempts to connect the media advertising with customer buying behavior. Creswell (2005) asserted that explanatory research is useful for identifying the type of association, explaining complex relationships of multiple factors that explain an outcome, and predicting an outcome from one or more predictors.

3.3 Target Population

The target population of this study is Abay Bank sh.co in Addis Ababa City Administration. Sampling units would be the target population elements available for selection during the sampling process. Sampling units are all customers of Abay Bank sh.co of the branches located at Addis Ababa. The reason is that the researcher believed that all the customers of the bank knew or experienced the service of the organization due to some reasons (i.e. the information they gained or due to the exposure they have got) that they have been served with this bank. In addition, these customers were being served with different like depositing, withdrawing, transferring, etc, so that they have been exposed to the information familiar with the products or/and services or Service provision, of the bank.

3.4 Sampling Technique

A probability sampling design (simple random sampling) was used to undertake the study and to complete the structured questionnaire on voluntary basis. It is typically not practical to include every member of the population of interest in a research study. Time, money, and resources are three limiting factors that make this unlikely. Therefore, most researchers are forced to study a representative subset—a *sample*—of the population of interest (Marczyk, DeMatteo, and Festinger, 2005). It is sometimes suggested that one should select 10-20 per cent of the accessible population for the sample (Kumar, 2006; Hill, 1996) cited by (Belay, 2012). Thus, 20% (14) of the total branches (68) in Addis were selected randomly in a systematic way by putting the list of the branches and selecting one at five intervals.

3.5 Sample Size

This refers to the number of items to be selected from the universe to constitute a sample. The size of sample should neither be excessively large, nor too small. Descriptive research typically uses larger samples; According to Sekaran (2003) sample size 30-500 is already adequate for most of the research. There are several approaches to determining the sample size (Kothari, 2004; Ruane, 2005 and Marczyk, DeMatteo, and Festinger, 2005). Since the total population of this research is infinite it is difficult to estimate the exact number of the whole population and hence the formula to find out the sample size (n) of infinite population is given as under:

$$n = \frac{z^2 \cdot p \cdot q}{e^2}$$

Sources: (Kothari, 2004)

Where: n= sample size

z= the value of standard value at a given confidence level

p= sample proportion

q= 1-p

e = acceptable error

So in this case we set e= 0.05, z = 1.96 and $\hat{p} = 0.5$, and we get

$$n = \frac{(1.96)^2 (0.5) (0.5)}{(0.05)^2}$$

$$n = \frac{0.9604}{0.0025}$$
$$n=384.16 \approx 384$$

As a result, based on the formula this study needs a sample of 384 regular customers who are regular customers of Abay bank share coat selected sample branch at Addis Ababa. Consequently, the researcher is distributed for three hundred eighty four (384) sampled respondents who are regular customers utilized the bank services.

To achieve the study purpose, non-probability (convenience Sampling) technique is applied in selecting a sample. This sampling technique is selected because it enables the researcher to draw representative data by selecting samples from the population who are conveniently available and volunteering to participate in study. Also, the researcher used this technique in order to gather the data quickly. Even though there are some risks in adopting a convenience selection such as representativeness which question the credibility of the findings. In order to have a representative sample, the researcher is disseminated the administrated questionnaire to sampled respondents with different backgrounds in terms of age, gender, education background , marital status, and their level of income.

3.6 Sources of Data and Data Collection Techniques

The study was based on primary sources of data which is gathered through structured questionnaire. The secondary data will be obtained through document analysis to supplement the primary data. A number of books, journals and articles and bank annual report on media advertising and consumer behavior are reviewed.

3.7 Data Analysis Techniques

All data gathered were analyzed through quantitative research approaches. The data collected using structured survey/quantitative approach were edited, coded, cleaned and entered into the computer. Then, it would be analyzed using Statistical package for social science (SPSS 20 version). For the purpose of the study Descriptive Statistics are used to analyze the data that

would be collected from sample respondents and inferential statistics are also used for further statistical analysis.

3.8 Validity and Reliability

3.8.1 Validity

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

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

3.8.2 Reliability

Internal consistency or reliability is a measure of consistency between different items of the same construct. Cronbach's alpha is a reliability measure designed by Lee Cronbach in 1951 (Bhattacharjee, 2012). It is a coefficient of reliability and it is commonly used as a measure of the internal consistency or reliability of a psychometric test score for a sample of examinees. For testing the reliability of the data instrument Cronbach's Alpha was calculated. According to Zikmund, Babin and Griffin (2010) scales with coefficient alpha between 0.8 and 0.95 are considered to have very good quality, scales with coefficient alpha between 0.7 and 0.8 are considered to have good reliability, and coefficient alpha between 0.6 and 0.7 indicates fair reliability.

In order to increase the reliability of the survey and the entire research, the questions were also pre-tested with 30 respondents. Based on the test, ambiguities were removed and questions that were not measuring what they were intended to measure were dropped. The survey results were also verified against key informant interview and review of literature.

Table 1 :- Reliability of statistics

Variable	Measurement	No. of Items in the Scale	Cronbach's Alpha Result
Impressive ads	(Prabakaran 2012),	4	0.774
Understandable ads	Wang <i>et al.</i> (2002)	4	0.720
Attention grapping ads	Adeoluet <i>al.</i> (2005), Gary (1999)	4	0.830
Memorable ads	Adelaar <i>et al.</i> (2003)	4	0.847
Creative ads	Pooja Sharma (2012),	4	0.848
Trust ads	GauravBakshiet <i>al.</i> (2013)	4	0.860
Consumer Buying Br	(Patwardhan, Flora and Gupta, 2010)	8	0.933

From the above table 1 evidenced that in this study reliability tested, the alpha value for seven variable were measured ,tested and number of question in the instrument identified , finally alpha result was determined this increase confidence that the instrument would yield acceptable results and it proved that scales with coefficient alpha acceptable for further analysis (Zikmund , et.al, 2010).

3.9 Ethical Issues

Participation of respondents was strictly on voluntary basis. Participants were fully informed as to the purpose of the study and consent verbally. Measures are taken to ensure the respect, dignity and freedom of each individual participating in the study. In addition, participants were notified that the information they provided keeping confidential and not be disclosed to anyone else.

CHAPTER FOUR

DATA ANALYSIS AND DISCUSSIONS

The main objective of this paper is to analyze the effect of media advertising on consumers' buying behavior in the Abay bank sh,co bank service. . In this chapter, the data obtained in the study are analyzed, presented, interpreted and discussed. The chapter starts by providing the demographic and personal information of the respondents. The descriptive and inferential statistics are presented thereafter.

4.1. Response Rate

During the survey a total of three hundred eighty four (384) questionnaires were distributed to the respondents in in Abay bank branches selected in Addis Ababa Out of these, 320 (83.3%) usable questionnaires were collected. This response rate is quite large to confidently run the analysis. Accordingly, the analysis of this study is based on the responses obtained from these respondents.

4.2 Demographic Information of Respondent

The first section of the questionnaire demanded personal information from respondents. These questions include: gender, age, level of educational, income level and marital status.

Table 2:- Demographic information

		Frequency	Percentage
Gender	Male	258	81%
	Female	62	19%
Total		320	100%
Age	18-25	18	5.6%
	26-30	68	21.3%
	31-35	94	29.4%
	36-40	100	31%
	>41	40	12.5%
	Total		320
Education	Less than 12 grade	20	6.25%
	TVET	18	5.63%
	College Diploma	160	5.55%
	BA/BSC	90	50%
	MSC/MA/	32	28.13%

Total		320	100%
Income group	5,000 and below	44	3%
	Birr 5,001- 10,000	38	10.3%
	Birr 10,001-25,000	74	28.48%
	Birr 25,001-35,000	68	39.9%
	Birr 35,001 and above	96	18.78%
Total		320	100%
Marital Status	Single	100	31.25%
	Married	160	50%
	Divorced	60	18.75%
	Windowed	-	
Total		320	100%

From the data presented in table 2 above, the majorities (81%) of the respondents were male and the remaining (19%) of the respondents were female. This specified that out of 320 respondents around 258 were male and the remaining 62 were female. 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.

Likewise as explained in the table above, the majorities (31 %) of the respondents were at the age group of 36-40 years old followed by age group of 31-35 years accounted for 29.4 %. The remaining 21.3 % accounted from age group of 26-30, 12.5 % from the age group of 41 or older , low rates which is 5.6% from the age group 18.25. This implied that the majorities 31 % of the age group is found in the age group of 36-40 as a customer of the specified bank. 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 five items to measure their educational level i.e. less than grade 12, TVET, College diploma, First Degree and Postgraduate Degree (Table 4.2). Educational status of the respondents shows that most of the bank’s account holders have first degree (50%) followed by customers who were second degree holders which accounted 28.13% of the total sample population respectively. Out of the total sample respondents, 6.25% below grade 12 and TVET which accounted for 5.63%, college diploma 5.55% respectively. 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.

The study covered the upper and lower level income level. The less than 2,000.00 Birr income group, income group 2,001.00-3,500.00, income group 3,501 – 5,000.00, income group 5,501-8000 Birr and income group 8,001-10,000 respondents were representing 3%, 10.3%,28.48%,39.9%,18.78% respectively. This indicated that the analysis comprising different income section of the population.

Moreover, regarding the marital status 31.25 % and 50 % of the respondents were single and divorced respectively. 18.75 % constituted from divorced people. This proved that the analysis encompasses various societal classes.

4.3 Result of the Descriptive Statistics

As it is mentioned earlier in chapter three, descriptive statistics enables to obtain frequencies. The researcher addressed research question one and two by employing this statistical technique. Hence, the following tabular representation summarized the results and addressed the first two research questions.

4.3.1 Factors that motivate Consumers Buying Behavior

Table 3 :- Factors that motivate Consumers Buying Behavior

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Family	67.52	21.10	21.10	21.10

	Friends	112	35	35	56.10
	Society	60.48	18.9	18.9	75
	Culture	46.08	14.4	14.4	89.4
	Life style	33.92	10.6	10.6	100
	Total	320	100.0	100.0	

Source: Calculated From the Researcher Survey Data (2019)

From table 3 above it is clear that 35% of the respondents were motivated by friends to purchase the bank service. And 21.1%, 18.9%, 14.4% and 10.6% of the respondents were motivated by family, society, culture and life style respectively. Among the factors life style had least contribution. Due to this fact, most of the respondents were influenced by friends of the consumers.

Table 4:- Media of Advertisement, which influence Consumers buying behavior

		Frequency	Percent	Valid Percent	Cumulative Percent
	TV ads	22.4	7	7	7
	Radio ads	39.04	12.2	12.2	17.2
	Newspaper ads	119.04	37.2	37.2	54.4
	Magazine ads	46.08	14.4	14.4	68.8
	Wall branding & banners	33.92	10.6	10.6	79.4
	In different bazaars & events	59.52	18.6	18.6	100
	Total	320	100.0	100.0	

Source: Calculated From the Researcher Survey Data (2019)

As can be shown from table 4 above it is clear that 37.2% of the respondents got Abay bank service information from newspaper advertisement. The remaining, 12.2%, 10.6%, 14.4%, 18.9% and 7% of the respondents got information from radio, wall branding & banners, magazine, different bazaars & events and television advertisement respectively. From the data depicts above majority of the respondent highly convinced by newspaper advertising as far as the case bank service is concerned.

Table 5:-Characteristics of AD, which influence Abay banks Consumers Buying Behavior

		Frequency	Percent	Valid Percent	Cumulative Percent
	Impressive Radio ads	71.04	22.2	22.2	22.2
	Simple to understand	17.92	5.6	5.6	27.8
	Attention grabbing	99.52	31.1	31.1	58.9
	Memorable	44.48	13.9	13.9	72.8
	Creative	28.48	8.9	8.9	81.7
	Honest	58.56	18.3	18.3	100
	Total	320	100.0	100.0	

Source: Calculated From the Researcher Survey Data (2019)

From Table 5 it is clear that majority of the respondents (31.1%) believed advertisement being attention grabbing is very important to motivate consumers buying decision. The remaining, 13.9%, 22.2%, 5.6%, 18.3% and 8.9 % of the respondents answered the advertisement should be memorable, impressive, simple to understand, honest and creative respectively in order to motivate consumers buying behavior.

Table 6 :-Reason of the Respondents to Switch to other Bank service Provider Company

		Frequency	Percent	Valid Percent	Cumulative Percent
	Impact of service delivery	19.2	6	6	6
	Impact of advertisement	118.4	37	37	43
	To try new product options	25.6	8	8	51
	Influence by friends	156.8	49	49	100
	Total	320	100.0	100.0	

Source: Calculated From the Researcher Survey Data (2019)

From table 6 it is clear that most of the participants could switch their preference to other Bank service provider companies because of inadequate source of information and ineffectiveness through advertisement (37%) and influence of friends (49 %). The remaining, 6% and 8% of the respondents could switch their preference to other bank companies because of poor service delivery and initiation to try new service option respectively. This indicates that Abay bank

should design detail and effective advertisement strategy by taking in to consideration the aforementioned six effective advertisement characteristics.

Table 7: Level of Satisfaction regarding the Services and Products.

		Frequency	Percent	Valid Percent	Cumulative Percent
	Very satisfied	115.52	36.10	36.10	36.1
	Satisfied	115.52	36.10	36.10	72.2
	Neither satisfied	53.76	16.8	16.8	
	Unsatisfied	32	10	10	89
	Very unsatisfied	3.2	1	1	99
	Total	320	100.0	100.0	100

Source: Calculated From the Researcher Survey Data

From Table 7 it is clear that 72.2% of the respondents were satisfied regarding the services of Abay bank sc.co. And 16.8 % neither satisfied the service provided by the case bank .The remaining 10% and 1% of the respondents expressed their view regarding the services of the bank, in aggregate unsatisfied respectively.

4.4 Mean Score for customer buying behaviors

Table 8 :- Mean Score on media advertising dimensions

	N	Mean	Ranking
Understandable ads	320	3.6250	1
Honest ads	320	3.4562	2
Attention grapping ads	320	3.4406	3
Create ads	320	3.4406	4
Impressive ads	320	3.3750	5
Memorable ads	320	3.2656	6

Source: Survey SPSS output (2019)

Table 8 depicts the mean score of customer’s buying behaviour from Abay bank. Accordingly the result of the mean scores is ranks as one being the highest mean score while six being the

least score. Customers have the highest buying behaviour for the understanding ads dimension being the first highest mean score of (3.63). Secondly customers buying trend more in honest ads (3.46) of the service buying dimensions. The third and fourth dimensions with respect to buying behavior of customers are attention grapping ads (3.44) and Create ads (3.44) having equal mean value respectively. And followed by Impressive ads (3.38) and memorable ads (3.27) mean score respectively.

4. 5 Correlation Analysis

Bivariate correlations measure the direction and association between two variables. The correlation coefficient, which ranges from +1 to -1;a correlation coefficient of +1 describes a perfect positive relationship in which every change of +1 in one variable is associated with a change of +1 in the other variable. A correlation of -1 describes a perfect negative relationship in which every change of -1 in one variable is associated with a change of -1 in the other variable. A correlation of 0 describes a situation in which a change in one variable is not associated with any particular change in the other variable. Hence, in this research Spearman's correlation was computed to check whether the customer satisfaction has any association with the independent variables.

Table 9 : Correlation analysis (n=320)

	Impressive ads	Understandable ads	Attentiongrapping ads	Memorable ads	Create ads	Honest ads	Customer buying Br
Impressive ads	1						
Understandable ads	.732**	1					
Attention grapping ads	.785**	.753**	1				
Memorable ads	.753*	.678**	.780*	1**			

Create ads	.590 **	0.551**	.719**	.847**	1**		
Honest ads	.6 67**	.592**	.784**	.744*	.611 **	1**	
Customer buying Br	.705 **	.710**	.893**	.730**	.647 **	.844 *	1**

Source: Survey SPSS output (2019)

Product-Moment Correlation Coefficient was used to assess the relationship among variables (independent and dependent variables). The result shows in the Table 9 indicating that independent variables are statically significant with the p-value of 0.000 at 0.01 significant levels and the table depicts the relationship formed the highest Pearson Correlation analysis with $r = 0.893$ indicating that relationship has positive and high correlation with attention grapping ads toward Customer buying Br. Besides, Honest ads ($r = 0.844$) also interpreted to has positive and high correlation with Customer buying Behavior .Other than that, the result also indicated that memorable advertising has positive and high correlation with marked relationship with Customer buying Behaviour with the value of $r = 0.730$.

Besides, understandable and impressive advertising have positive and high correlation with marked relationship with Customer buying Behaviour with the value $r=.710$ and $r=.705$ respectively. However, create advertising has the lowest correlation strength when compared to other six elements with the value of $r = 0.647$.

4.6. Regression analysis

Multiple regression is a flexible method of data analysis that may be appropriate whenever a quantitative variable (the dependent) is to be examined in relationship to any other actors (expressed as independent or predictor variables). Regression analysis was conducted to know by how much the independent variable explains the dependent variable. It is also used to understand by how much each independent variable (Impressive ads, understand ads, attention grabbing ads, memorable ads, create ads and honest ads) explains the dependent variable that is Customer buying Behavior.

4.6.1. Normality Test

Brooks (2008) noted that in order to conduct hypothesis test about the model parameter, the normality assumption must be fulfilled. Therefore, the researcher evaluated outliers, normality and linearity using graphical methods.

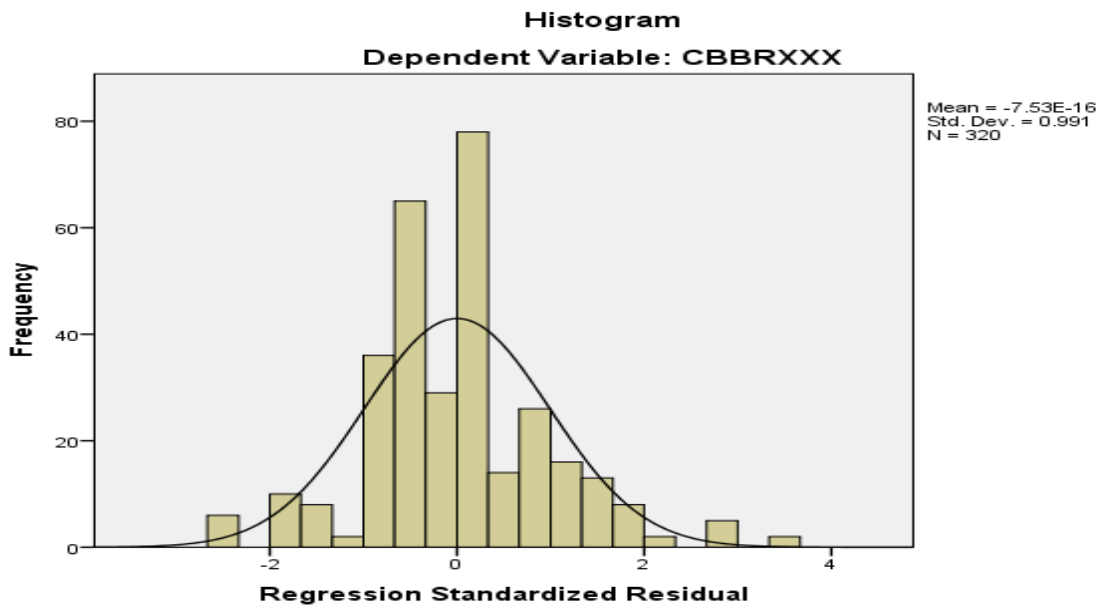


Figure 2: Histogram

It can be shown in the figure 2, above the histogram indicating that the data confirms that there was no serious violation of the normality assumption. Because residuals followed a straight line provides evidence of no gross violation of the assumption of normality and the histogram is almost bell-shaped.

4.6.2. Heteroskedasticity Test

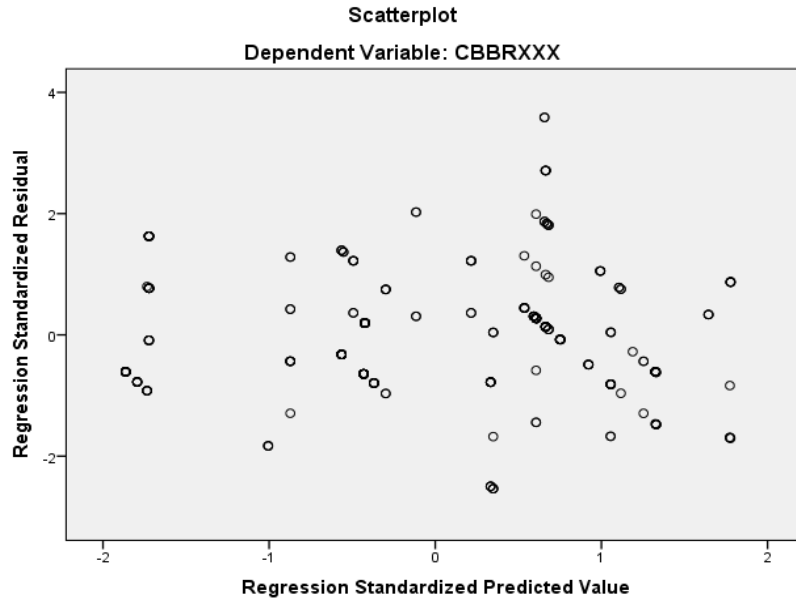


Figure 1: Scatter Plot

Heteroskedasticity occurs when the variance of the error terms differ across observations. As indicated in the Figure 3 above, the scatter plot takes an approximate shape of a rectangular pattern, and no clustering or systematic. This discloses the assumption of homoscedasticity is met.

4.6.3 Multicollinearity Taste

This refers to the relationship among the independent variables. Multi collinearity exist when the independent variables are highly correlated (Pallant, 2007). Small degree of multi collinearity is Tolerance value and VIF value are above 0.10 and below 10 respectively.

Table 10 : Multi collinearity Taste

Independent variables		Collinearity Statistics	
		Tolerance	VIF
	(Constant)		
	Impressive advertising	.291	3.432
	understandable advertising	.368	2.715

	Attention grabbing advertising	.191	5.249
	Memorable advertising	.156	6.417
	Creative advertising	.246	4.058
	Honest advertising	.327	3.054

Source: SPSS Version 20 output (2019)

As seen from the above table 10 the tolerance value of all variables is above 0.1 and also their VIF value is below 10 which indicate that there is no degree of multi collinearity problem among variables.

Table 11: Regression analysis of Media advertising and customer buying behavior.

Table 4.10 Model summary			
Model	R	R Square	Adjusted R Square
1	.788	.621	.616

Source: SPSS Version 20 output (2019)

The model summary table 11 states that the six independent variables that constitute the customer buying behavior of coefficient of determination R square is 0.616 which implies that there is quite significant explanatory power and also 61.6% variation on dependent variable is caused by independent variables and the remaining 38.4 % is because of other unknown variables.

Table 12 : ANOVA

ANOVA						
Model		Sum of squares	Df	Mean square	F	Sig.
	Regression	158.831	6	26.472	312.382	.000 ^b
	Residual	26.524	313	0.085		
	<i>Total</i>	<i>185.355</i>	<i>319</i>			

Source: SPSS Version 20 output (2019)

Table 4.11 indicated that there is a statistically significant effect between the independent variable (Media advertising) and dependent variables (Customer Buying behaviour) which the independent variable where F value was (312.382) at 0.000 ($P < 0.05$), which states that there is statistically significant effect of Media advertising dimension on Customer Buying behaviour.

Table 13 : Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig
		B	Std. Error	Beta		
1	(Constant)	.616	.095		6.500	.000
	Impressive advertising	-.050	.031	-.063	-1.596	.111
	Understandable advertising	.094	.028	.120	3.395	.001
	Attention grapping advertising	.507	.043	.577	11.788	.000

	Memorable advertising	-.049	.045	-.059	-1.096	.274
	Creative advertising	.008	.047	.007	.173	.863
	Honest advertising	.317	.029	.402	10.765	.000

Source: SPSS Version 20 output (2019)

The coefficient table 13 for Media advertising dimensions indicates the beta values of the independent variables. From this the regression equation is derived as:

Regression Equation:

$$MA = b_0 + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5X_5 + b_6X_6 + U$$

$$MA = 0.616 - 0.050X_1 + 0.094X_2 + .507X_3 - .049X_4 + .008X_5 + 0.317X_6 + U$$

Where:

X₁=Impressive advertising

X₂= Understandable advertising

X₃= Attention grabbing advertising

X₄=Memorable advertising

X₅=Creative advertising

X₆=Honest advertising

Hypothesis testing for this study is based on standardized coefficients beta and P-value to test whether the hypotheses are accepted or not.

H₁: *Impressive advertising has a significant direct effect on customer buying behavior.*

- The result of table 4.12 shows that standardized coefficient beta and p value of Impressive advertising was insignificant (beta=-.50, p >0.05). Therefore, H₁ is not accepted,

H₂: *Understandable advertising has a significant direct effect on customer buying behavior.*

- The result of table 4.12 shows that standardized coefficient beta and p value of Understandable advertising was significant (beta= 0.94, p <0.05). Therefore, H₂ is accepted,

H₃: *Attention grabbing advertising has a significant direct effect on customer buying behavior.*

- The result of table 4.12 shows that standardized coefficient beta and p value of Attention grapping was in significant (beta=.507, $p < 0.05$). Therefore, H₃ is accepted,

H4: *Memorable advertising has a significant direct effect on customer buying behavior.*

- The result of table 4.11 shows that standardized coefficient beta and p value of Memorable advertising was insignificant (beta=-.049, $p > 0.05$). Therefore, H₄ not is accepted,

H5: *Creative advertising has a significant direct effect on customer buying behavior.*

- The result of table 4.12 shows that standardized coefficient beta and p value of Creative advertising was in significant (beta=.0008, $p < 0.05$). Therefore, H5 is accepted.

H6: *Honest advertising has a significant direct effect on customer buying behavior.*

- The result of table 4.11 shows that standardized coefficient beta and p value of Honest advertising was in significant (beta=.317, $p < 0.05$). Therefore, H6 is accepted

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

This chapter consists of three sections which include summary of the findings, conclusion and recommendations.

5.1. Summary of Research Findings:

The research on the title: The Effect of Media advertising on customer buying behavior of Abay bank sc.co in Addis Ababa as area of the study. As a result of the analysis and interpretation, the following are the summary of the findings.

Based on the descriptive analysis of the study, the company has potential consumers since most of them (around 39.9%) earn between 5,000- 8,000.00 Birr per month.

Based on the descriptive analysis 35% of the respondents were motivated by friends to purchase the bank service. And 37.2% of the respondents declared that they got Abay bank service information from newspaper advertisement. Majority of the respondents (31.1%) believed that

advertisement being attention grabbing is very important to motivate consumers buying decision again this finding is similar to the regression result, since attention grabbing advertisement (Beta = 0.507) contributed the largest effect on consumers buying behavior.. And finally, on the question asked for the level of satisfaction of customer towards the bank service; 72.2% of the respondents were satisfied regarding the services of Abay bank sc.co.

The result of descriptive statistics among media advertising dimension shows that respondents are in pursuant to buying behavior highest level with the understandable advertising (M=3.63), honest advertising (M=3.46) followed by average buying behavior with attention grapping and creative advertisement having equal mean score which is (M=3.44), but impressive advertising& Memorable advertising slightly below average (M=3.38) and (M=3.27) respectively.

Depending on the result of inferential statistics, strong positive relationship was found between Attention grapping advertisement ($r=0.89$, $p< 0.01$), and Honest advertisement ($r=0.844$, $p< 0.01$) with customer buying behavior. Moderate relationship is obtained with Memorable advertisement ($r=0.730$, $p<0.01$), understandable advertising ($r=0.710$, $p<0.01$), and Impressive advertising ($r= 0.705$, $p<0.01$) with customer buying behavior. Whereas, relatively weak relationship is obtained with Creative advertisement ($r=0.647$, $p<0.05$) with customer buying behavior.

Regression analysis of Media advertising and customer buying behavior, states that the six independent variables that constitute the customer buying behavior of coefficient of determination R square is 0.857, which implies that there is quite significant explanatory power and also 85.7% variation on dependent variable is caused by independent variables and the remaining 14.3 % is because of other unknown variables.

Hypothesis result shows that both Impressive and memorable advertising their null hypothesis rejected, and statistical output shows that Memorable advertising was insignificant (beta=-.049, $p >0.05$) and Impressive advertising was also insignificant (beta=-.50, $p >0.05$).

5.2. CONCLUSIONS

The purpose of this study was to examine the effect of media advertising on consumer buying behavior. The variable of interest that contributes to customer buying behavior was explored in

this study including: Impressive advertising, Understandable advertising, Attention grabbing advertising, memorable advertising, Creative advertising and honest advertising,

In regard to the first objective of this study it can be concluded that the friends of the consumers contributed the largest percentage on motivating and influencing consumers for buying decision. The related research question was: “What are the major personal, psychological, cultural and social factors that affect Abay bank S.c consumers buying behavior?” “The evidence presents due to high communication among the bank industry stakeholders, individuals and organizations recommend each other for efficient and effective utilization of resources and it may further avoids information asymmetry.

In regard to the second objective of this study it can be concluded that newspaper advertisement was the first choice by most of the respondents. The related research question was: “which advertisement media has more influence on Abay bank consumer buying behaviour?” The evidence of analysis shows since most of the respondents were literate and hence their first choice was newspaper advertisement. Besides, other service providing bank companies also advertise their products or services on newspaper; hence this creates additional room for service quality comparison in different dimension.

In regard to the third objective it can be concluded that the investigation has yielded significant evidence that is in line with the theoretical assumptions on which the study is based. The posed research question related to the first objective was: “Do advertisement characteristics (Impressive, Simple to Understand, Attention Grabbing, Memorable, Creative and Honest) have direct relationship with consumers buying behavior?” The evidence shows that there exists a moderate relationship of impressive, memorable and understandable advertising with consumers buying behavior. And the finding depicted there exist strong relationships of attention grabbing, and honest advertising with consumers buying behavior.

In regard to the last objective of the research of this study it can be concluded that attention grabbing advertising has contribute the largest effect on consumers buying intentions. This finding was also compared with empirical evidences to get additional insight. The related research question was: “How do advertisement characteristics (Impressive, Simple to Understand, Attention Grabbing, Memorable, Creative, and Honest) affect consumers buying

behavior?” The evidence presents except Impressive and memorable advertising, the other four predictors contribute significant effect on the creation of motivation and purchase intentions. Moreover, from the regression model, one can understand that there are other factors that can influence consumers buying behavior in the company that means 38.4% of those factors are out of the scope of this research.

Based on the above theme area of description it is clear that the research objectives of this study have been achieved and research questions have been answered. The evidence is mostly in line with the theoretical framework underpinning this study. Key factors of advertisement which have strong relationship with consumers buying behavior need to be well recognized. These key factors contributing to motivating consumers buying behavior in Abay bank sh.co were advertisement being impressive, simple to understand, attention grabbing, memorable, creative and honest. However, it should be noted that these findings might only be applicable to the contest wherein the research was conducted.

5.3. Recommendations

With the recent establishment of several new private banks and the expected entrance of foreign banks in Ethiopia, the banking industry in the country is undergoing dynamic expansion. It is, therefore, imperative for the private owned bank; Abay bank Sh.co, to continuously monitor its advertising effort to make sure whether its ads are executed properly with the right media. Based on the major findings that have been discussed so far the following points are recommended for practical application to enhance the buying behavior level of customers in Abay Bank S.Co.

- Acquiring new customers and maintaining the existing ones are the major challenges banks face in this stiff competition arena, hence, Abay bank shall develop and formulate marketing strategies that will satisfy the needs of the consumers. Since most of the consumers did not get attached with existing advertisements, it is recommended that for a more distinguished and effective response from the customer, the aforementioned advert features (that is; impressive, understandable, attention grabbing, memorable, creative and honest advertisement) shall be used.
- It is paramount important giving due attention to all the six predictors of advertisement when taking action to influence more consumers but, more attention should be given to attention

grabbing and honest advertisements. As the multiple regression result of this study indicated, effect of those factors motivating consumers' buying behavior is more than the remaining four advertisement features. Thus by campaigning attention grabbing and honest advertisements, Abay Bank Sh.Co can attract more consumers in addition to the existing consumers.

- As per the results of the study, most of the consumers got attached by newspaper advertisement. Radio and television advertisements of Abay bank didn't get enough attention by consumers. This may be a result of lack of enough information and ineffectiveness of the advertisements messages through these Medias regarding the bank service. Advertisement effectiveness is the joint responsibility of the advertiser and the advertising agency. Regular and consistent up-to-date training on the product information should be given to the advertising agencies, which work with the bank , so that they will have the current knowledge and skills to handle the adverts and to make the adverts more attention grabbing, impressive, honest, memorable and creative.
- Testing the market preference and customers behaviors through the marketing research and incorporate continuously, so that this may results in the bank in able to satisfy its existing customers and can possibly maintain its competitive advantage.

5.4. Implications for Further Research

Finally, other researchers have to do more studies on these advertisement features which increase advertising effectiveness in order to see how these features look like in different organizations in the country and to understand more on the contribution of these factors towards motivating consumers buying behavior.

As far as the samples are concerned, possible enlargement of the sample of the study in other braches would be highly desirable. In this regard, similar studies at other companies that used advertisements widely would seem appropriate.

Finally, future research could include noncustomers of the case banks other banking industries in different localities in addition to the Capital city, Addis Ababa so that the research outputs can be generalized.

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APPENDIX A: THE QUESTIONNAIRE (ENGLISH VERSION)



St. MARY'S UNIVERSITY

SCHOOL OF GRADUATE STUDIES

Dear Respondents:

I am a Master's student in **St. Mary's University**. I would like to express my sincere appreciation for your generous time, honest and prompt responses.

This questionnaire is designed to solicit information purely for academic purpose. It is the major requirement to complete the research on the topic: **“The Effect Of Media Advertising On Consumers’ Buying Behavior In The Case Of Abay Bank S.C”** in pursuance of MA in Marketing Management.

This questionnaire will take approximately 15-20 minutes and considered your invaluable support in responding to this questionnaire genuinely is paramount importance to the success of this study. You are not required to write your name and all information you provide will be handled in strict confidential manner.

If you have any questions about this survey, please do not hesitate to contact me at my phone number **0913570690** or via my email address: **hareg 5440@gmail.com**.

Thank you very much for your time and participation.

Appendix Part I:

SECTION ONE – BACKGROUND INFORMATION

1. Age (Years)

- a) 18-30
- b) 31-45
- c) 46 and above

2) Gender

- a) Male
- b) Female

3) Indicate your Education background

- a) Grade 1-12
- b) TVET
- c) Collage Diploma
- d) first Degree
- e) Master Degree and

4) Occupation

a. Government
employee

b. Private
employee

f) NGO employee
d. Self employee

5) Monthly **Income**

a) Br. 5,000.00 and below

d) Br. 25,001.00 – 35,000.00

b) Br. 5,001.00 - 10,000.00

e) Br. 35,001.00 and above

c) Br. 10,001.00 – 25,000.00

6) **Marital** status

a) Single

c) Divorced

b) Married

Appendix II. Section Two: General Knowledge of Consumers

1) Which **factors** make you to use Abay Bank products?

a) Family

d) Life style

b) Friends

e) Culture

c) Society

2) By which **mode** of advertisement are you gets attached?

a) Television Advertisement

e) Wall branding and banners

b) Radio Advertisement

f) In different bazaars and events

c) Newspaper Advertisement

d) Magazine advertisement

3) Which **characteristics** of advertisement are more important for you?

- | | |
|---|----------------------------------|
| a) Advertisement being impressive | d) Advertisement being memorable |
| b) Advertisement being simple to understand | e) Advertisement being creative |
| c) Advertisement being attention grabbing | f) Advertisement being honest |
| 4) For which reason you switch to other bank service provider institution? | a. Impact of service delivery |
| | b. Impact of advertisement |
| | c. To try new option |
| | d. Influence by friends |
| 5) How often you recommend Abay bank after watching its advertisement? | |
| a. Rarely | c. Very Frequently |
| b. Frequently | d. Never |
| 6) Level of satisfaction regarding the services and products in Abay bank. | |
| a. Very satisfied | d. Unsatisfied |
| b. Satisfied | e. Very unsatisfied |
| c. Neither satisfied nor unsatisfied | |

Appendix III. Section Three: Questions Related Media advertising & Consumer buying behavior

INSTRUCTION:

Please rate the following Statements by ticking “√” only one box on the right side with the response that you think best represent you’re feeling about the media advs and consumer buying behavior.

Variable	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1. Advertisement of Abay Bank Being Impressive					
1.1 The advertisement message is impressive as a result it helps me to decide to buy the product/service.					
1.2 An impressive ad doesn't motivate the consumer for purchasing products/service.					
1.3 New impressive advertisement of a product or service is not a signal of new offers.					
1.4 I believe there is always misinformation behind impressive advertisement.					
2. Advertisement of Abay bank Being Simple to Understand					
2.1 The advertisement message is simple to understand as a result it helps me to decide to buy the product/service.					
2.2 The advertisement is complex, confusing and inaccurate.					
2.3 The facts in the ad don't convince me to different features of the products /service.					
2.4 Since the ad is very confusing, I cannot understand what the ad is all about.					
3. Advertisement of Abay bank Being Attention Grabbing					

Variable	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
3.1 The advertisement message is attention grabbing as a result it influences me to decide to buy the product/service. .					
3.2 This ad is not better than other ads that have the same message.					
3.3 I believe the ad has a low degree of visual magnetism. .					
3.4 Every time I look this ad it makes me discomfort.					
4. Advertisement of Abay bank Being Memorable					
4.1 The advertisement message is memorable as a result it influences me to decide to buy the product/service.					
4.2 The ad always reminds me how to have better and healthy life style.					
4.3 Since the ads are so weak, they don't sticks in my brain for long time.					
4.4 Mostly I discuss the ad message with my friends after viewing it.					
5. Advertisement Abay bank Being Creative					
5.1 The advertisement message is creative as a result it influences me to decide to buy the product.					
5.2 Creative advertisement is the only tool in increasing consumers buying appetite.					
5.3 Great advertising is the creative expression of understanding the market needs.					

Variable	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
5.4 The ad doesn't have any new information and features .					
6. Advertisement of Abay bank Being Honest					
6.1 The advertisement message is honest as a result it influences me to decide to buy the product/service. .					
6.2 The ad creates wrong, irrelevant or totally different picture of the product that it is in reality.					
6.3 Reliable ad doesn't give room for product/service and market comparison.					
6.4 Since ads are always unrealistic, I cannot consider them as honest.					
7. Buying Behavior of Abay bank Consumers					
7.1 I am happy being the customer of Abay bank.					
7.2 I believe in advertisement because it helps to get information and facts.					
7.3 The ads of Abay bank played a key role on the buying of quality service.					
7.4 Regular and consistent ads of Abay bank enables it in staying and winning the market competition.					
7.5 There is not a big difference between the message in the ad and the reality.					
7.6 New ad of a service is a signal of new offers or incentives.					
7.7 Knowing the service's latest information may depend on advertising.					
7.8 There is positive and significant relationship between advertising and consumers buying behavior of the products.					

APPENDIX B: THE QUESTIONNAIRE (AMHARIC VERSION)



የቅድስተ ማርያም ዩኒቨርሲቲ የድህረ ምረቃ ትምህርት ቤት

ይህ መጠይቅ የተዘጋጀው በማርኬቲንግ ማናጅመንት የማስተርስ ዲግሪ መመሪያ ፅሁፍ ለማዘጋጀት ነው። የጥናቱ ርዕስ (The Effect of Advertisement on Consumers Buying Behavior: a case of Abay Bank S.c) የሚል ነው። ይህ ማለት የአባይ ባንክ ደንበኞች የድርጅቱን ምርቶች ሲገዙ ማስታወቂያ ሊኖረው የሚችለውን ሚና እንዲሁም ደንበኞቹ በማስታወቂያው ሁኔታ የሚያሳዩትን የመግዛት ባህሪ ለመዳሰስ ነው። የዚህ ጥናት ውጤት በዋናነት የሚውለው ከላይ ለተጠቀሰው ዓላማ ብቻ ሲሆን በማንኛውም መንገድ ለሌላ ለምንም ዓይነት አገልግሎት እንደማይውል ላረጋግጥሎት እወዳለው። የሚሰጡት ትክክለኛ ምላሽ ለጥናቱ ከፍተኛ አስተዋፅኦ ስለሚኖረው በጥንቃቄ ይሞሉት ዘንድ በታላቅ ትህትና እጠይቃለው።

አጠቃላይ መመሪያዎች

- ስም መጻፍ አያስፈልግም።
- ለክፍል አንድ እና ሁለት አማራጭ ምላሾች ለቀረቡላቸው ጥያቄዎች ለእርስዎ ተስማሚ በሆነው ምላሽ ትይዩ በሚገኘው ሳጥን ውስጥ የ“√” ምልክት ያስቀምጡ።
- ለክፍል ሶስት እና አራት መመሪያዎቹን ከጥያቄዎቹ በፊት ያገኙዎቸዋል። ለሚደረግልኝ ትብብር በቅድሚያ የላቀ ምስጋናዬን አቀርባለው።

ሀረገወይን ሀይሉ (hareg5440@gmail.com)

I. ክፍል አንድ፡ የግል መረጃዎች

1. የዕድሜ ክልል 18—30 31—45 46 እና ከዚያ በላይ

2. ፆታ ሴት ወንድ

2. የትምህርት ደረጃ

አስራ ሁለተኛ ክፍል እና ከዚያ በታች ቴክኒክ እና ሞያ ዲፕሎማ

የመጀመሪያ ድግሪ ሁለተኛ ድግሪ ፒኤች ዲግሪ እና ከዚያ በላይ

4. የስራ ሁኔታ

የመንግስት ሰራተኛ የግል ድርጅት ሰራተኛ

PNGO ሰራተኛ በግልስራ

5. ወርሃዊ ገቢ

ብር 5,000.00 እና ከዚያ በታች ከብር 5,001.00 -10,000.00

ከብር 10,001.00—25,000.00 ከብር 25,001.00 —35,000.00

ብር 35,001.00 እና ከዚያ በላይ

6. የትዳር ሁኔታ

ያላገ ባ/ች ያገባ/ች የፈታ/ች

II. ክፍል ሁለት፡ ጠቅላላ የደንበኛው ዕውቀት

1. ከሚከተሉት ውስጥ የአባይ ባንክ ደንበኛ እንዲሆኑ ያስቻልዎት ምክንያት የትኛው ነው ?

ቤተሰብ ደኛ ማህበረሰብ የኑሮ ዘይቤ ባህል

2. በየትኛው የማስታወቂያ ዓይነት ነው የአባይ ባንክን መረጃ ያገኙት ?

በቲቪ ማስታወቂያ በራዲዮ ማስታወቂያ በጋዜጣ ማስታወቂያ

በመፅሔት ማስታወቂያ በድርጅቱ የተለያዩ ፖስተሮች እና ባህሮች

በተለያዩ ኤግዚቢሽኖች

3. የትኛው የአባይ ባንክ ማስታወቂያ ባህሪ ነው ይበልጥ እርስዎን የሚያረካዎት?

ማስታወቂያው አስደናቂ ስለሆነ ማስታወቂያው ለመረዳት ቀላል ስለሆነ

ማስታወቂያው ትኩረትን የሚይዝ ስለሆነ ማስታወቂያው ሊረሳ የማይቻል ስለሆነ

ማስታወቂያ በፈጠራ ክህሎት የታጀበ ስለሆነ

ማስታወቂያው ታማኝ ስለሆነ

4. በየትኛው ምክንያት ነው ወደ ሌላ ባንክ ሊሄዱ የሚችሉት?

በአገልግሎት አሰጣጥ ምክንያት በማስታወቂያ ተፅዕኖ

አዲስ አገልግሎት ለመሞከር በሌሎች ሰዎች ተፅዕኖ

5. የአባይ ባንክ ማስታወቂያን ከተመለከቱ ለደመጡ ወይም ካነበቡ በኋላ ለምን ያህል ጊዜ ለሌሎች ሰዎች ነግረው ያውቃሉ?

አንዳንድ ጊዜ በተደጋጋሚ በጣም በተደጋጋሚ ነግራለሁትም

6. በአባይ ባንክ አገልግሎት አሰጣጥ ያገኙት የእረካታ ደረጃ ምን ይመስላል

በጣም ደስተኛ ደስተኛ ገልጻል አልተደሰትኩም

በጣም አልተደሰትኩም

III. ክፍል ሶስት: የማስታወቂያ ተፅዕኖ ዳሰሳ

የሚከተሉት ጥያቄዎች የአባይባንክ አማካኝነት ወይም የሌሎች ባንኮች አገልግሎት መጠቀም ባህሪ የሚያሳድሩትን ተፅዕኖ ለመዳሰስ ነው። ስለሆነም የማስታወሻው አስደናቂ መሆን፣ ለመረዳት ቀላል መሆን፣ ትኩረትን የሚይዝ መሆን፣ ሊረሳ የማይቻል መሆን፣ በፈጠራ ከህሎት የታጀበ መሆን እንዲሁም ታማኝ መሆን ቀጥሎ በተቀመጠው የነጥብ አሰጣጥ መሰረት የእርስዎን የግልምልከታ ትይዩ በሚገኘው ሳጥን ውስጥ “√” ምልክተያ ስቅም።

ይህንን የነጥብ አሰጣጥ ደጠቀሁ	1 በጣም አልስማማም	2 አልስማማም	3 ገለልተኛ	4 እስማማለሁ	5 በጣም እስማማለሁ
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ተ.ቁ	መግለጫዎች	1	2	3	4	5
1.	የማስታወሻው መልዕክት አስደናቂ መሆን አባይባንክን እንድትጠቀሙ ተፅዕኖ አሳድሮብኛል።					
2.	አስደናቂ የማስታወሻዎች ደንቦችን አገልግሎት ለመጠቀም አያነሳሳም።					
3.	አስደናቂ የማስታወሻዎችን ስመለከት አዲስ ነገር አለብዬ አላምንም።					

4.	ከአስደናቂማስታወቂያዎችጀርባሁልጊዜየተሳሳተመረጃይኖራልየሚልእምነትአለኝ።					
5.	የማስታወቂያውንመልዕክትበቀላሉመረዳትስለቻልኩየባንኩንአገልግሎትእንደጠቀምተፅዕኖአሳደርብኛል።					
6.	ማስታወቂያውውስብስብየሆነእንዲሁምየሚያደናግርነው።					
7.	ማስታወቂያውላይያሉትመረጃዎችአላሳመኑኝም።					
8.	ማስታወቂያውየተዘበራረቀከመሆኑየተነሳምንማለትእንደፈለገሊገሊገላኝአልቻለም።					
9.	የማስታወቂያውመልዕክትትኩረትንየሚይዝመሆንባንኩንለመምረጥእንደወስንከረድቶኛል።					
10.	ይህማስታወቂያከሌሎችተመሳሳይመልዕክትካላቸውማስታወቂያዎችበጣምየወረደነው።					
11.	በኔአመለካከትይህማስታወቂያቀልብንየሚቆጣጠረአቅምየለውም፡					
12.	ይህንማስታወቂያስመለከትመንፈሴይረበሻል።					
13.	የማስታወቂያውመልዕክትሊረሳየሚችልመሆንባንኩንእንደጠቀምተፅዕኖአሳደርብኛል።					
14.	ይህንማስታወቂያስመለከትእንዴትአድርገዎትሻለህይወትዘይቤመከተልእንዲለብኝያስታውሰኛል።					
15.	የማስታወቂያውመልዕክትደካማስለሆነረጅምገዜአእምሮዬውሰጥሊቆይአልቻኩም።					
16.	በዙግዜማስታወቂያውንከተመለከትኩበኃላከንቶኞቼጋርበጉዳዩላይኔወያያለሁ።					
17.	የማስታወቂያውመልዕክትበፈጠራክህሎትየታጀበመሆንባንኩንእንደጠቀምተፅዕኖአሳደርብኛል።					
18.	በፈጠራክህሎትየታጀቡማስታወቂያዎችየተጠቃሚዎችንየመገልገልፍላጎትለመጨመርብቸኛመሳሪያዎችናቸውበዬአምናለሁ።					
19.	ፈጠራየታክለበትማስታወቂያየገበያውንነባራዊሁኔታያገናዘበናታሳቢያደረገነው።					
20.	ይህማስታወቂያምንምአዲስነገርየለበትም።					
21.	የማስታወቂያውመልዕክትታማኝመሆንባንኩንእንደጠቀምተፅዕኖአሳደርብኛል።					
22.	ማስታወቂያውየተጋነነእናየተሳሳተመረጃየሚያስተላልፍነው።					
23.	ማስታወቂያዎችለተጠቃሚውበቂመረጃስለማይሰጡገበያውንለማነፃፀርአያስችለም።					

24.	ማስታወቂያ ሁሌ ገዜ የተጋነነ ስለሆነ ታማኝነው ብዬ አላምንም።					
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IV. ክፍል አራት፡ የአባይባንክ ደንቦች አገልግሎት ባህሪ ዲሰሳ

የሚከተሉት ጥያቄዎች የአባይባንክ ደንቦች ግልጋሎት ባህሪ መዳሰስ ነው።

ስለሆነም ቀጥሎ በተቀመጠው የነጥብ አሰጣጥ መሰረት የእርስዎን የግልጋሎት ይደብዩ ገኘው ሳጥን ወይም ሌላ ሌላ ልዩ ልዩ ስብዕን ይጠቀሙ።

ይህንን የነጥብ አሰጣጥ ይጠቀሙ	1 በጣም አልሰማም	2 አልሰማም	3 ገለልተኛ	4 እስማማለሁ	5 በጣም እስማማለሁ
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ተ.ቁ	መገለጫዎች	1	2	3	4	5
1.	የአባይባንክ ደንቦች በመሆኑ ከሌሎች የሆኑት ናቸው።					
2.	በማስታወቂያ አምናለሁም ከንግድም መረጃ እና እውቀትን ማግኘት ስለሚቻል።					
3.	የአባይባንክ ማስታወቂያ አገልግሎቱን ወደ ጆራዎች እንደ ጠቀምታል ጥያቄ ማድረግ ከቻለ።					
4.	በተከታታይ እና በመደበኛነት የሚቀርቡ የአባይባንክ ማስታወቂያዎች በገበያው ውስጥ ተጽዕኖ ስሜን ለማድረግ እንደ ስላሉታል።					
5.	የአባይባንክ ማስታወቂያዎች በጣም የተለዩ እና አስደማሚ ስለሆኑ አገልግሎቱን እንደ ተቀምጠኛ ተፅዕኖ ፈጥሮ ብኛል።					
6.	ባንኩን ለመጠቀም ስወስን በማስታወቂያ ከተላለፈው መልዕክት በተጨማሪ ሌሎች መረጃዎችን አጣርቼ ነው።					
7.	የተመለከትኩት ማስታወቂያ እና በተጨማሪ ሌሎች ለውጭ ጋር ልዩነት የለውም።					
8.	“ አዲስ ማስታወቂያ ለአዲስ ነገር አለማለት ነው። ” የሚለውን ሃሳብ እቀበለዋለሁ።					
9.	የአንድን ድርጅት የቅርብ መረጃ ለማግኘት የሚረዳው ማስታወቂያ ነው።					

10.	በአሁኑ ወቅት ያሉት አብዛኛዎቹ ማስታወቂያዎች የተጋነኑ እና የተዛቡ ናቸው።					
11.	በማስታወቂያ እና በደንበኞች መግዛት ባህሪ መካከል ጠንካራ ትስስር አለ።					
12.	ታማኝ ደንበኛ ለማግኘት ተከታታይ ማስታወቂያ ማቅረብ ተቃራኒ ነው።					

ላደረጉልኝ ቀናት ብብር እና ለሰጡኝ መረጃ ስልብ አመሰግናለሁ!

