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**FACULTY OF BUSINESS
DEPARTMENT OF MARKETING MANAGEMENT**

**AN ASSESSMENT OF ADVERTIZING PRACTICE AND CHALLENGES
IN CASE OF LION INTERNATIONAL BANK**

BY

HERAN MULATU

MAY, 2022

ADDIS ABABA, ETHIOPIA

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

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**A THESIS SUBMITTED TO ST. MARY'S UNIVERSITY, SCHOOL OF
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REQUIREMENTS FOR THE DEGREE OF MASTER OF MARKETING
MANAGMENT**

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DECLARATION

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

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Abstract

The study assessed advertizing practice and challenges of lion international Bank S.C in Addis Ababa, Ethiopia. In the era of globalization where free-market economic system operates and extremely competitive market environment prevails in most countries of the world, advertising has paramount importance in both private and public sectors. More than ever before, advertising has become an integral part of the social and economic systems of most societies in the world. Cognizant of the importance of advertising, business organizations use appropriate advertising strategies and methods to effectively and efficiently communicate with customers in different financial institutions, including Ethiopia. The sample populations of the study were the ten branches of Lion International Bank in Addis Ababa City selected by using probability (stratified sampling method). Quantitative research approach and probability sampling method (simple random sampling) had been adopted in selecting a sample size of 400 by applying tables. Data were collected using structured questionnaire and analyzed using SPSS 21 and descriptive research design was used. The results of the study revealed that media ads were the most important sources of information; and the types of media ads (broadcast, print media & outdoor ads) have significant effect on consumers' buying behavior. The findings showed that from this result, we might deduce that the findings showed that TV has the most powerful influence on consumers' buying behavior due to the combinations of audio-visual presentations. The informative ads, geographical location, its slogan and the brand name were the imperative factors that motivated consumers to respond to Lion International Bank's media ads.

Key words; - advertizing practice, Broadcast Advertizing, challenges

ACRONYMS

AD	Advertizing
TV	Television
SPSS	Software Package for Social Science
S.C	Share Company

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CHAPTER ONE

INTRODUCTION

1.1. Background of the Study

The term advertising originates from the Latin word 'adverto' which means to turn round. Advertising thus denotes the means employed to draw attention to any object or purpose. In marketing context, advertising has defined "as a paid and non personal form of presentation and promotion of ideas, goods or services by an identified sponsor". Advertising is the art and science of building brands through persuasive communication and positioning term in consumers' perception with a constant vigil on the market situation and consumer expectations (Kumar and Mittal, 2002: 1).

Furthermore, advertising is the best known and almost widely discussed form of promotion, probably because of companies whose products and services are targeted at mass consumer markets (Belch & Belch, 2004: 16). Kotler and Armstrong (2006: 455) mentioned that, companies must do more than make good products. They must inform consumers about product benefits and carefully position products in customers' minds. To do this, they must skillfully use the mass promotion tools of advertising, sales promotion, and public relations. In this part, Tomas (2007:400) argued that Advertising is an important part of marketing promotional mixes. Because it is cost effective method for communicating large audience created brand image and symbolic appeals for a company. And also plays important role in bringing companies and potential customer closer and facilitate the exchange process (Tomas, 2007: 400).

Advertising has an objective of specific communication task to be accomplished with specific target audience during specific period of time (Kotler, 2005: 455). In addition, Kumar and Mittal (2002: 3) stated that the basic objective of advertising of a concern is to increase its sales volume and profits.

1.1.2. Background of the Organization

The establishment of Lion International Bank S.C., on October 2, 2006 in accordance with Proclamation No: 84/94 and Commercial Code of Ethiopia has marked a shift in ownership as the company based its roots in a larger number of shareholders than any other Bank has had during the time and has become a pioneer for the Banks that came later. The then 3,739 shareholders have subscribed a capital of Birr 432.5 million and have had an initial paid-up capital of Birr 108.2 million; Lion International Bank commenced operation on 6th January 2007 with three branches. The number of branches in and outside Addis Ababa is 286. It is one of the strongest companies in the bank industry. Its young and energetic manpower and its professional leadership have helped it to be one of the fastest growing companies in the financial sector. At this moment, the company has 1.4 million customers.

The company transacts all type of banking services like domestic banking (loan and advances, deposits), international banking (international payment for purpose of trade and transfer funds) and alternative channels (card banking, internet banking, mobile banking, online banking).

1.1.2.1 MissionoftheBank

“In as much as we are committed for the shareholders value we care for the satisfaction of the public’s partners and employee’s needs through service excellence innovation passionately focused team sustainable practice and providing diversified banking services to our patrons global.”

1.1.2.2 Vision of the Bank

- To be the leading bank in Ethiopia by 2035

1.1.2.3 Value of the Bank

- Integrity
- Teamwork
- Diversity
- Social responsibility
- Innovation& learning organization

- Customer satisfaction
- Employee satisfaction

Considering the above literatures, it is needless to say that advertising is one of the engines to maximize market share, sales volume to sustain successful life span of any organization like other building components of any firm which are strong management, skill full and energetic staffs, considering societal issues, taking to account green issues and other affirmative efforts which build a superior image, brand equity and creating awareness in the minds of customers.

Companies that practice creative/innovative advertising that enhance brand equity and have customers mind tactically treat the value of that a brand as an asset, much like bank deposit. Advertising creates or reinforce a brand's personality serve to increase the asset value of brand and it generates the awareness between the consumers about the recent product. Advertising lacks such character serves to deprecate this asset value. "Most Ethiopian Banks have particularly hard time creating brand awareness as well as differentiating them from competition. Rabita bank. Was relatively unknown until a highly creative ad campaign made it one of the most recognized brands in recent history. This bank is only uses three words and creative image of market being turned in to an actual shop. When we have such a powerful design it is easy to make an impression and this bank ad does precisely that.

Generally we can say Ethiopian bank Companies lack good advertising campaign. Lion International bank (S. Co), as one and the leading Bank do not perform a creative or innovative advertising campaign which differentiate or bring a great name recognition in the industry

1.2. Statement of the Problem

The business world today is full of competition. A business cannot survive its products are not sold in the market. Thus, all markets activities are a lot on advertising and personal selling. Still the product may not be sold. So incentives need to be offered to attract consumers to buy the product. Thus, advertising is important to increase the sale of any product (Racoley, 1998:128). Besides, Batra and others: (2005:152) argued that, advertising serves as a means to introduce or to inform a service which is rendered by a company but it is not yet known or not in the market at expected rate. Thus, advertising can affect consumers in various ways and mechanisms or route of sought in any particular situation needs to be clearly specified and understood before

advertising can actually be created. Should the element influenced by advertising be changes in or attitude, awareness, brand personality, the social norms concerning the brand, or feeling associated with it? Should certain kinds of thought be evoked in the customer's minds?

According to Chunawalla (1999: 29), advertising theory and advertising practice has one meeting point the formulation of advertising strategy. What advertising has to contribute in the context of organization? Advertising to be purposeful must contribute to the overall marketing objective. Its economic contributing interims of sales, profits and market share are much valued by a business organization rather than the intermediate measures of recall, awareness and attitudinal change. Accordingly, advertising strategy should not only be organization centered rather it also has to lead the target audience from awareness to interest to desire to action stage of AIDA model. Companies must not think only their profit and advertising is costly and let it not be practices well and frequently regardless of knowing investing 1.00 birr for advertising is getting that money and awareness of customers and also brand equity back.

Effective promotional strategy and controlled practice can access a firm to achieve its marketing goals. Both client and agencies are continually striving to determine whether the communication are working and how well they are working relative to another option (Belch and Belch, 2003:39). Furthermore, effective advertising influences prospective customers to try advertised products and services. Sometimes advertising influences primary demand that is, creating demand for an entire product category. More frequently, advertising attempts to build secondary demand to the company's brand. Advertising by both B2C and B2B companies provides consumers and customers with reasoned arguments and emotional appeals for trying on brand versus another Shimp (2007: 247). According to the above statements, if a company wants to come up with smart and well known among the same industry, then it should have an effective ads strategy which brings emotional appeal to the five senses of human beings. So besides advertising the company should consider the message to deliver and also the media which can directly appeal those five senses of the customers. As one of the private financial institutions operating in the extremely competitive market-based

Economy of Ethiopia, the survival and success of Lion International Bank is dependent not only on the quality of services that it renders, but also on the effectiveness of its advertisement

programs in communicating with its potential market. In this respect, the Bank has been employing different advertising strategies. It has been disseminating messages about its services using almost all sorts of the advertising media such as broadcast, print and out-doors in order to communicate with its customers and to achieve its overall marketing and communication objectives.

Though this had been the case, it was learnt from the Bank's organizational structure that an independent body responsible for administering the marketing and communication activities of the Bank in general and its advertising programs in particular has not been organized so far. By a preliminary observation of the Bank, the student researcher also discovered that the bank had been running its advertising programs with no clearly set guidelines as to how it administers its advertising missions, money, media and messages. Furthermore, it was learnt from the observation that much has not been done so far to assess and to evaluate the Practice and challenges of the Bank's advertising program in general and its advertising missions, messages and media in particular. Therefore, it was because of all these problems that the student researcher was initiated to conduct this study. Thus, the study intended to assess the practice of advertising in the Lion International Bank Share Company and to evaluate its effectiveness in helping the Company to achieve its overall marketing and communication objectives.

Based on advertising principles and theoretical frame work, the student researcher will try to asses advertising practice of Lion International Bank (S. Co). On top of the preliminary observations, the student researcher will try to shows that which advertising practice problem does the company is facing?

1.3. Research Questions

- What advertising types of practices are being undertaken by Lion International Bank S. Co.?
- What factors affect the advertising practice of Lion International Bank S. Co?
- How effective are advertisements of the bank in line with its set marketing and communication objectives?
- How the companies evaluate the effectiveness of its advertising practice?

1.4. Objectives of the Study

The student researcher also tries to attain both general and specific objectives of the study in order to assess advertising practice and challenges of Lion International Bank S.C.

1.4.1 General Objective of the Study

The general objective of the study has to assess the current practice and challenges of the Advertising practice of the Lion International Bank S. Co. Specifically the paper deals with:

1.4.2 Specific Objective of the Study

- To describe advertising practices undertaken by the Lion International Bank S. Co
- To describe which advertising method plays a major role in creating awareness and succeeded.
- To investigate the company's advertising evaluation practices.
- To investigate the factors that affect advertising practice of Lion International Bank S. Co

1.5. Significance of the Study

To forward information to the company to know weakness and strength with regard to advertising and it will help the student researcher in applying the concepts and theories in the real business world. Moreover, it will help as an input for other researchers and the company can use it to make an in-depth study on the area.

1.6. Delimitation of the Study

Advertising is practiced in three broad categories of media classes such as broadcast, print and outdoor. In Ethiopia television, radio, billboards, newspapers and magazines are the most frequently used types of advertising media. Various companies which are operating their business in the country used different media types that they think are appropriate to effectively communicate with their customers in this regard, Lion International Bank has been employing almost all of those major advertising media types available in Ethiopia.

As the broadcast advertising media is the one which is widely used in Ethiopia and it is also the one that reaches to massive number of people. The student researcher is interested to examine this particular advertising media of Lion International Bank. The study will also include only the bank's regular customers in Addis Ababa. In this respect, the student researcher believes that narrowing the scope of the study helps make through investigation of the problem under consideration

1.7. Limitation of the Study

When the student researcher actually conducted this study, some problems and challenges were faced. These are lack of cooperation on the part of most of the staff in the Marketing Department of the Bank to participate in the interviews and to provide pieces of information required for the study. Therefore, an interview was conducted only with the Marketing Manager of the Bank and this may limit the scope of data to be collected in the Department about the Bank. A few of the Bank's customers who were participated in the study had failed to return back the questionnaires that they took to fill out. Thus, the researcher was not in a position to collect primary data and/or information from the proposed 400 customers of the Company.

The student researcher will come across a number of challenges which will have due impact on the study.

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

1.8. Organization of the Study

This research report will contain five chapters, which include the following;

The first chapter will contains the introduction part; this will includes background of the study, statement of the problem research questions, objective of the study, significance of the study, delimitations of the study and organization of the study. The second chapter will present theories

and previous studies related to the topic (literature reviews). The third chapter will contains research methodology and design will be used in this study. It will describe the types and design of the research the subject and participants of the study; and data source will be used for the study as well as the data collection tools that will be applied and methods of data analysis will be explained. The fourth chapter data analysis, presentation and interpretation will be presented in the fifth chapter.

CHAPTER TWO

LITERATURE REVIEW

2.1. Theoretical Review

2.2. Overview of Advertising

Advertising can be said to be art – for the most part. The old adage of Lord Leverhulme underscores this notion, or perhaps the corollary of ‘not an exact science’ should be used. Pure transfer of meaning is difficult, if not impossible, to achieve and this is true of mere information-giving, leaving aside the problems associated with persuasion. The elements of the mix can be described and grouped in a number of ways. For example, communication can be mass (as with advertising) or personal (as with selling).

Alternatively, communication can be paid for (for example advertising or exhibitions) or free (publicity or word of mouth) (Copley, 2003:103). On top of this, Kumar and Mittal (2002:2) argued that advertising is the art and science of building brands through persuasive communication and positioning them in consumers’ perception with a constant vigil on the market situation and consumer expectations. More to the point, Chunawalla (2003: 1) stated though it is difficult to precisely define advertising, we can say definitely that advertising, we can say definitely that advertising is a commercial force which has created markets for many industries and products.

According to Lee and Johnson (2003: 3), advertising is a paid, non personal communication about an organization and its products that is transmitted to a target audience through a mass medium such as television, radio newspapers, magazines, direct mail, outdoor displays, or mass transit vehicles. In new global community, advertising messages may be transmitted via new media, especially the internet. And yet Wilmschurt and Mackay (1999: 23) clarifies that advertising comes in so many forms and carries out so many different tasks that common factors may not be obvious.

2.3. Advertising as a Communication Tool

According to Chunawalla (2003: 4), advertising is a tool of communication for marketing. In communication process, a message is sent through some medium by the sender so that it reaches the receiver. The transmission of message from a sender to a receiver is the backbone of any communication process. The end result of the communication process is the understanding of the message. In communication, we are trying to share information, idea or an opinion. The message is sent through certain channels or media. The response to the message is known by receiving the feedback from the receiver. Advertising communication is basically marketing communication.

The sender is the advertiser. The message is the printed advertisement or brochure or a TV commercial or a radio spot. The media used are newspapers, magazines, TV and outdoors. The receivers are the target audience of the product. The favorable response to a product is the feedback. The sales report also from the feedback. Above and beyond, Kumar and Mittal (2002: 2) fortify that advertising is a powerful communication tool directed towards specific target customers in order to carry the messages regarding a particular product, service or ideas, meaningfully and persuasively with view to achieve certain specific objectives.

2.4. Classifications of Advertising

According to Johnson, (2003: 5) advertising falls under the following classifications.

- **Product advertising:** The major portion of advertising expenditure is spent on product advertising: the presentation and promotion of new products, existing products, and revised products.

2.4.1 Retail advertising: In contrast to product advertising, retail advertising is local and focuses on the store where a variety of products can be purchased or where a service is offered. Retail advertising emphasizes price, availability, location, and hour operation.

2.4.2 Corporate advertising: The focus of these advertisements is on establishing a corporate identity or on winning the public over to the organization's point of view. Most corporate advertising is designed to create a favorable image for a company and its products.

2.4.3 Business to Business advertising: the term relates to advertising that is directed to industrial users advertised to automobile manufacturers, resellers and professionals such as lawyers and accountants.

2.4.4 Political advertising: It is often used by politicians to persuade people to vote for them therefore, it is an important part of the political process.

2.4.5 Directory advertising: People refer to directory advertising to find out how to buy a product or service. The best known form of directory advertising is the yellow pages.

2.4.6 Direct response advertising: It involves two way communications between the advertiser and the consumer. It can use any advertising medium.

2.5. The Advertising Strategy

According to Ghosal (2002: 8) Advertising strategy deals with what need to activate the consumer's mind to realize those aspects of marketing strategy which can be managed directly and specifically by consumer communication. But the point is how to make it effective? Advertising strategy need to be clearly stated on a piece of paper, and agreed up on by all concerned, so that creative work can have a benchmark against which objective evaluation becomes possible. Moreover, Wilmschurt and Mackay (1999: 42) argued that advertising strategy is the core of the planning process. It determines what the essential purpose of the advertising and associated activities is to be. On his part, Johnson (2003: 122) stated that advertising strategy should involve the below components.

- Reviewing the Marketing Plan

The advertising manager first reviews the marketing plan to understand where the company is going, how it intends to get there, and the role of advertising will play in the marketing mix.

- Analyzing the company's internal and external situations

The internal and external situation analyses briefly restate the company's situation, target market, short and long term marketing objectives, and decision regarding the product's position in the market, its stage in the product life cycle, and its related marketing mix.

- Setting advertising Objectives

The advertiser's next step is determining what the firm hopes to accomplish with advertising. Advertising objectives should be stated clearly, precisely, and in measurable terms. Precision and measurability allow advertisers to evaluate advertising success at the end of the advertising campaign, assessing whether objectives have been met.

- Developing and Executing Advertising (Creative) strategy

The advertising objectives declare where the advertiser wants to be with respect to market share or consumer awareness. The advertising or creative strategy describes how to get there. This strategy consists of the following elements

- Target audience. The target audience is the group of people at which advertisements are aimed
- Product or service concept. A product can be an idea, a service, a good, or any combination of these three. This definition also covers supporting service that go with goods.
- Advertising media.

Advertisers need a systematic method of determining which media to use, how to use them, when to use them and where to use them to effectively and efficiently deliver their advertising message.

- Advertising message.

What the company plans to say in its advertisements and how it plans to say it verbally and nonverbally make up the advertisement message. Each advertisement needs a head line or opening to create consumer interest and copy that presents the message.

- Developing and Executing Media Strategy

Media planning helps answer such questions as the following what audiences do we want to reach? When and where do we want to reach them? How many people should we reach? How often do we need to reach them? What will it cost to reach them? The media include traditional methods, such as newspapers, magazines, television, radio or billboards and supplementary media such as Yellow Pages advertising, internet advertising and specialty advertising

- Evaluating Advertising Effectiveness

In managing its advertising campaign, a company should carefully evaluate the effectiveness of previous advertisements and use the result to improve the quality of future advertisements. Top executives want proof that the advertising they purchase is worthwhile. They want to know whether the dollars spent on advertising are producing the sales volume that could be reaped from the same dollars spent on other, advertisement effectiveness. An advertisement's effectiveness may be tested before it is presented to the target audience, while it is being presented, or after it has completed its run.

2.6. Advertising Media

Mohan (1989: 153) define advertising media is the carriage that carry the message to be transmitted. Media has a vital role in the process of advertising communication. Effective advertising is possible only if suitable media are available. The appropriateness of media used, vis-à-vis the target audience and their reach, are of critical importance.

2.6.1. Types of Media

Based on Rathor (2005: 134) advertising media has the following types

- Broadcast Medias: advertisers use two types of media to reach target consumer over the air waves.

- Radio

Using the medium of radio may also be classified national or local advertisers. The radio is a prominent vehicle of advertising and accounts for a large sum of the total advertising budget.

- Television

It is unique combination of sight and sound, and achieves a deeper impact than the other media do. And it is particularly advantageous for advertisers whose products require demonstration.

- Print Media

The print media carry their messages entirely through the visual mode. These media consists of newspapers, magazines and direct mail

- New papers: it reaches the most of homes in the cities and many members of the society read them. Their messages can be longer than those on Radio and TV and the message may therefore be more complex and lengthy.

- Magazines: magazines are a means of reaching different markets, both regional and national, and of general and specific interest.

- Outdoor Advertising It involves the use of signs and billboards, posters or displays. The marketers may purchase billboards on the basis of showings.

- Transport Advertising

Transport advertising appears on the inside or outside of taxis, buses, railways, street cars and other modes of passenger transportation.

- Specialty Advertising

It involves placing the sponsor's name and, often, a short message on novel or useful articles. These include calendars, pens, pencils desk pads, paper weights, ash trays, drinking glasses, diaries and others.

- Direct Mail

It is one of the most important classes of advertising media. The concerns that employ direct mail brochures, sales letters, postcards, leaflets, folders, booklets, catalogues and house organs, etc.

2.6.2. Print Media

Based on Kumar and Mittal (2002:292), the print media is classified into three. News paper, Magazines and Direct Mail advertising.

News Paper

News paper is a local advertising medium. It has local coverage in the sense that it reaches daily basis. There are many national newspapers, some state level newspapers and some local newspapers. Newspapers depend on their circulation and select news features and editorial subjects to meet the needs and the requirements of their readers (Kumar and Mittal, 2002:224).

Furthermore Lee and Johnson (2003:239) argued that newspapers are generally published in a daily basis. Very few published as weeklies. There are many national newspapers, some local newspapers and some state level newspapers. Newspapers depend on their circulation and selected news, features and editorial subjects to meet the needs and requirements of their readers.

Advantages of Newspapers

- Providing complete coverage and are not restricted to specific socio economic or demographic groups almost everybody reads newspapers.
- Timeliness. Short lead times (the time between placing an advertising and running it) permit advertisers to tie in advertising copy with local Market developments or news worthy events, the results of news paper advertising are also quick.
- Appeal to those already interested in reading, so newspapers provide both the audience and space for long, detailed copy, including lists and prices.
- Special edition allow price targeting
- Geographically targeted even big city newspapers have special edition for the various neighborhoods and suburbs. According to Rathor (2005: 136) newspapers has this disadvantages. Disadvantage of using newspaper advertising is that the cost of reaching a national or large regional market may turn out to be high. In addition, the printed copy does not reproduce the advertising as finely as a magazine does. And in the eyes of customers newspapers do not have the prestige of TV and some magazines.

Types of Newspaper advertising

- Display advertising

Mishra, (2004: 177) stated that display advertising is placed on the news and feature pages of a newspaper. It uses a variety of space sizes, layout designs and size of picture.

- Classified advertising

It is usually appear under subheads (e.g. help wanted, cars for sale) that describe the class of goods or the need the advertising seek to satisfy (Lee and Johnson, 2003: 198).

- Preprint Insert Advertising that do not appear in the paper itself but are printed by the advertiser and taken to the newspaper to be inserted before delivery (Lee and Johnson, 2003: 198).

2.6.3. Broadcasting Media

A. TV advertising

It has often been said that television is the ideal advertising medium. Its ability to combine vision images, sound, motions, and color presents the advertiser with the opportunity to develop the most creative and imaginative appeals of any medium. However, TV does have certain problems that limit or even prevent its use by many advertisers. (Belch & Belch, 2004:351). On top of this, Rathor (200:134) argued that TV advertising is unique combination of sight and sound and achieves a deeper impact than other media do. And it is particularly advantageous for advertisers whose products need demonstration.

B. Radio Advertising

According to Jhonwiley and Sons (1987:399), Radio is a personal medium that takes advantage of its many stations and can stimulate excitement sound more persuasive than print, blanket coverage (everyone has a radio at home, at work, in the car, short lead time allows for last minute change, personalized by use of voice, supplements advertising campaigns can be selective (programs have different appeal to various groups), relatively in expensive good for stores appealing to teens, commuters, etc... disadvantage is excess market coverage non visual, no tangible attributes.

2.6.4. Specialty Advertising

This medium is low in cost. It provides the advertisers with an opportunity to remind target consumers of the products offered by the company. Consumers are exposed to the message quite frequently every time that they pick up their pens or look at their calendars. Finally the marketer can be selective in directing specialty articles to specific target consumers. Waste circulation can be kept up the minimum sales persons may be instructed to pass put specialty items only to those prospects who are likely to become good consumers. (Rathor, 2005: 140)

2.7. Creativity in Advertising

Belch and Belch (2004: 239) define creativity is probably one of the most commonly used term in advertising. Ads are often called creative. The people who develop ads and commercials are

known as creative types. And advertising agencies develop reputation for their creativity. Perhaps, so much attention is focused on the concept of creativity because many people view the specific challenges given to those who develop an advertising message as being creative.

Likewise, Wilmshurst and Mackay (1999:186,187) agreed It could now be strongly disputed just how scientific advertising really is. For example, a fully scientific body of knowledge enables one to predict precisely what will result from a given set of actions.

Advertising can rarely do that because at the end of the day the result of advertising depends on human reaction (emotional as well as rational) not on purely mechanistic responses. So prediction of results is often uncertain and developing advertising to achieve desired ends involves judgment as well as facts. Advertising is not a matter of following the creative man's instinct or whim, not just a question of designing attractive picture or coming up with bright ideas expressed in clever words.

Rather it is a matter of expressing clearly defined ideas in a compelling way so as to attract and interest specified types of people in known situations and motivates them to react in a particular fashion. So the creative writers and designers must operate within a framework of effectiveness. Furthermore, Zikmund and Amico (1999:503) argued that creativity is the generation of ideas and development of the advertising message concept and yet it is an important aspect of the advertising process and it is difficult task. On top of this, Belch and Belch (2004:241) argued advertising creativity is the ability to generate fresh, unique, and appropriate ideas that can be used as solutions to communications problems. To be appropriate and effective, a creative idea must be relevant to the target audience.

2.7.1. Creative Process

According to Chunawalla (2003: 137) creative process is a process handled by creative personnel and really means a lot to make the advertisement memorable. This process has the under mentioned steps.

I. Orientation

We have to make ourselves familiar with the problem on hand.

II.Preparation

Here we collect all relevant facts. The more the number of facts, the better are the chances to establish a creative connection between them in the field of advertising; we must have complete details of the product, the organization, the completion and the target audience. Marketing research is a great help. We have to study the production process, the sources of raw material supply, and the methods of selling the finished products.

III. Analysis

Our preparation stage was a learning experience. We have to now marshal these facts by properly classifying them. We then analyze these facts. Advertising is never created in a vacuum. It is influenced by the market forces, competition and technology. We have to keep these in mind. Analysis is left brain activity of logical thinking.

IV. Ideation

With full facts and knowledge on hand, we now look for a creative spark. The creative team may indulge in a group exercise to record even the wildest possible ideas brain storming. Another way to get ideas is to use analogies and juxtaposition of two ideas. Ideation is right-brain thinking which suspends rules and regulations and looks for meaningful patterns amongst bits and pieces of ideas;

V. Incubation

So far it was a hot intellectual pursuit. It is now time to put the ideas into the sub conscious. The sub conscious works on these ideas to search connection and insights. It puts the ideas in perspective. When ideas are incubated, we allow the sub conscious to work, keeping the conscious mind free.

VI. Synthesis the bits and pieces of ideas must now be put together to generate the big idea. Synthesis is a process of organizing. Thoughts are arranged them wise. Some thoughts are eliminated as they do not suit our scheme. We search for patterns and connections.

VII. Evaluation After ideas are synthesized; we have to evaluate them by judging their goodness. Good ideas are relevant in our ad context. They create interest and have an element of surprise. These ideas must be capable of being excited differently over the life of the campaign.

2.7.2. Contribution of Creative

The essential core of a good advertisement then is that it is an accurate but also an imaginative interpretation of the whole marketing strategy and in particular of the advertising proposition which has been developed from that strategy. At its height this imaginative leap can transform an ordinary product into an extraordinary one, or express a perfectly straightforward claim in a striking and dramatic way.

2.8. Role of Advertising

Kleppner, (1966: 3) stated that advertising deals with people with the way they live and the things they do, with things they buy and the services they seek, and with the men who make the goods and who render the services. Moreover, Belch and Belch (2003: 772) discuss that advertising plays an important role in the free market system like ours by making consumers aware of products and services and providing them with information for decision making. On top of this, Chunawalla (2003: 7) argued that advertising is not only market the products, but also a corporate ethos, a corporate philosophy by giving memorable corporate stories reaching deeper in to the public psyche than a bare recitation of performance statistics and advertising usually is the primary communication vehicle in reaching consumers. Other promotional tools (contests, giveaways, special packages) are then used to support the advertising function.

Based on Mohan's view (1989: 4) argued that advertising has important Consequences for the advertisers who use it and for individuals who are exposed to it. However, its economic and social impact is a subject of continuous controversy. The following role illustrates the basic purpose of advertising.

- Communication with customers

Because advertising is a method of communication, objectives directly related to advertising should be communication goals. In general, advertisers want to accomplish five broad communications goal: advertisements are expected to generate attention, to persuade, to be understood, to be believed and to selling the product but they matters of communication (Zikmund and Amico 1999:500)

- Building Brand Image

One of the most important advertising goals is to build a global brand and corporate image. These, in turn, generate brand equity. Brand equity is a set of characteristics that makes a brand more desirable to consumers and businesses, these benefits can be enhanced when we combine effective advertising with quality products. Higher levels of brand equity give the company a distinct advantage as consumers move toward purchase decisions. Advertising is a critical component in the effort to build brand equity (Chunnawalla 2003:8)

- Providing information

Besides building brand recognition and equity, advertising serves other goals.

For example, advertising often is used to provide information to both consumers and business buyers. Typical information for consumers includes a retailer's store hours, business locations, or sometimes more detailed product specifications information can make the purchasing process appear to be convenient and relatively simple, which can entice customer to finalize the purchasing decision and travel to the store. Information from some advertising leads various members of the buying center to consider a particular company as they examine their options. In marketing to consumers and other businesses, information can help those involved reach a decision. Information is one component of persuasion, another objective of various advertising programs (Mohan 2004: 5).

- Increase Consumption

Zikmound and Amico (1999: 500) stated that advertising encourage and increased consumption of a product by current users and it has an effect on customers purchasing habit.

2.9. Advertising Budget

Based on Chunnawala's view (2003: 66) Advertising budget is in essence the plan of advertising expenditure. Advertising budget of a modern marketing organization runs into corers, and appears on the debit side of the profit and loss account as revenue expenditure. However advertisement expenditure can be considered as an investment in building up a brand which is the most valuable asset of an organization. Advertising expenditure whether considered being a capital investment in a brand or revenue and expense should be carefully planned so as to make it effective. Furthermore, Kumar &

Mittal (2002:173) argued that advertising budget is a plan or expenditure to be incurred on advertising campaign and it is a functional budget and setting the goals and objectives in terms of income and expenditure on the present expenses as well as future expenditure.

2.9.1. Benefits of the Advertising Budget

According to Chunnawalla (2003: 66) advertising budget benefits the following

- It sets limits on the minimum and maximum of advertising expenses during the course of a year.
- It keeps the expenditure within the parameters set.
- It encourages prudent use of advertising money by rational allocation amongst different media.
- It facilitates the job of an advertising manager by making it easier for him to get the expenditure approved by the top management.

2.9.2. Method of setting Advertising Budget

On the view of Kumar and Mittal (2002:182), most companies operate on an annual plan and budgeting basis. In some organizations, the budget for advertising is prepared exclusively keeping in view the program planned for the year; in others, the advertising budget forms part of the overall marketing budget and the advertising budget forms part of the overall promotional activities. In yet other organizations, corporate advertising forms no part of advertising budget, but of public relations or corporate communications. But the authors clearly said it is important to use or implement the under mentioned methods

- Task Method

Is making an ad based on specific ad. Task in hand. It ideally involves three steps, defining objectives, determining strategy and estimating the cost.

- Spend as much as you can Method

Spending all one can afford on advertising can be one of the “budgeting by the ear” techniques.

- Arbitrary Method

In this, the advertiser allocates an amount on the basis of judgments or experience. Affordability need not be the criterion.

- Share of the market method

In a market scenario of similar products, there is usually a correlation between a company's share of the market and its share of industry advertising. The share of the market method is based on the premise that before on ventures to capture the share of the market it is pertinent to capture the imagination of the consumer and It makes companies complacent.

- Percentage of sales method

Sales upon which percentage figures may be based are either past year's sales, anticipated sales for next year or a combination of both.

- Fixed-sum-per-unit Method

Some companies in consumer product category go in for fixed sum per unit appropriation technique. This method is based on the understanding that ad. Spend is related to the marketing cost of each unit produced rather than total sales volume.

- Other Methods

Other methods include the empirical research method which uses experimentation to determine the best level of advertising expenditure.

2.10. Evaluation of Advertising Effectiveness

Rathor (2005:189) passes his views that the evaluation of advertising is divided into media research, copy research and sales results research.

The multivariable forces influencing sales make it almost impossible to measure with high precision the sales effect of advertising. Consequently, most advertising research measured the characteristics of an advertisement, such as exposure, and the ability of the receiver to comprehend, retain and believe in the advertisement will be effective in producing sales.. On this part, Zikmund and Amico (1999:522) argued measuring the effectiveness of advertisements in terms of the sales dollars generated is difficult. Despite that fact, several approaches to measuring effectiveness have been developed which are pretesting stage of developing and refining advertising and the post testing stage of evaluating its effectiveness.

- Pretesting

In the context of advertising, research carried out beforehand on the effectiveness of advertisement. It begins at the earliest stages of advertisement is ready to use.

- Post testing

Once an advertisement has been developed and has run in the chosen media, Post testing should be used to determine if it has met the objectives set by management.

2.11 Empirical Studies

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

It is hard to find a satisfactory definition of the term advertising. This is mainly because of the very broad nature of the word and the very dynamic nature of the advertising industry. In this respect, it is stated that advertising is a very broad and an omnibus term conveying different ideas to different people. Besides, the advertising industry has been advancing so rapidly through its various changes that even the latest dictionaries and encyclopedias are out of date in their attempts to define it. This is because the advertising of yesterday is not the advertising of today (Prida, 2010, p.1). This section provides the empirical studies related to the study. The empirical evidence in this study is divided to world. Muhammad et al (2014) conducted a study on the impact of consumer perception and advertisement on consumer buying behavior. The study was conducted in Pakistan. 150 questionnaires were distributed to randomly sampled respondents. The study found out that advertisement had strong positive impact on consumer buying behavior. It was also found that quality advertisement and positive perception can really play virtual role in improving consumer buying behavior. However, the state of advertising which had more effect to consumer buying behavior was not stated, a gap this intended to fill.

Niazi et al (2011) studied on the effective advertising and its influence on consumer buying behavior. The study was conducted in Pakistan. The methodology used was quantitative technique. 200 questionnaires were distributed and probability sampling was used in a sample for data collection. The findings of the study revealed that there is huge relationship between advertisement and consumer buying behavior. It also established the relationship between

environmental response and consumer buying behaviors. According to the study, consumers are buying products which they see in advertisement more than emotionally. However, the research did not check consumer psychological behavior and social concerns the gap of this study intended to fill.

Arshud et al (2014) studied on the impact of effective advertising on consumer behavior. The study was conducted in seven cities in Pakistan. It used probability sampling of 300 respondents. The study found that TV advertising is more persuasive than other advert to convince customer to buy product because it shows and makes perception to consumer. The gap is that, it did not look about customer/consumer buying behavior in terms of how price can affect consumer behavior. Also the study was conducted in different setting. This was conducted in Tanzania which has different environment compared to Pakistan.

Though this is the case, various scholars have been trying to offer definition that they think is appropriate for the term advertising. For instance, Scholasticus (2010, p. 5) considered advertising as an important aspect of promoting almost any product, service or brand and defined it in the following ways. Advertising refers to:

Brett (2008, p. 3), in the modern sense, defined advertising as “a form of commercial mass communication designed to promote the sale of a product or service, or a message on behalf of an institution, organization, or candidate for political office.” From this definition, we can infer the following distinctive features of advertising. First, because it is a paid form of communication, being commercial is one of the features of advertising. Second, since it is targeted to communicate with large group of people, mass communication is the other feature of advertising. Third, advertising includes transference of a message on behalf of an institution or organization, which seeks to promote an idea or influence behavior upon certain products, Services or ideas. This is to mean that advertising is designed to include a message that is

In general, we can deduce from the above mentioned and other definitions that the paid/commercial, non-personal/mass communication, mass medium, message transmission, influencing audiences, and increasing the sale and use of products and services are the most common and essential features of modern advertising.

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

Rasool et al (2012) studied on the impact of advertisement on consumer behavior of FMCG Lahore city in Pakistan. The questionnaires were randomly distributed to 80respondents. The study found out that people are affected by culture, price, and quantifying the buying behavior and adapts from parents. Moreover, according to the study, people were persuaded by electronic media than print media. The gap of this study is that it only took on little number of people and it did not show how advertisement changes the behavior of consumers. This study went further by adding the respondents so as to more views.

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

3.1 Chapter Overview

The purpose of this chapter is to describe the research methodology followed during the empirical phases of the study. Therefore, design of the research, population and sampling frame, sampling design, data collection procedure and method of data analysis is given.

3.2 Research Design

Descriptive research studies are those studies which are concerned with describing the characteristics of a particular individual, or of a group. Most of the social research comes under this category. The major purpose of descriptive research is description of the state of affairs as it exists at present (Kothari, 2004).

The research design for this study is descriptive in nature. The reason for selecting descriptive research design is to describe an assessment of advertizing practice and challenges in case of lion international bank consumers to respond to media advertising in the banking services of Lion International Bank S.C. In quantitative introductions, researchers sometimes advance a theory to test, and they will incorporate substantial reviews of the literature to identify research questions that need to be answered.

In quantitative research, some historical precedent exists for viewing a theory as a scientific prediction or explanation. In this definition, a theory is an interrelated set of constructs (or variables) formed into propositions, or hypotheses, that specify the relationship among variables (typically in terms of magnitude or direction).The idea of a theoretical rational, which they define as “specifying how and why the variables and relational statements are interrelated” (Creswell, n.d).Therefore, the researcher preferred the quantitative research strategy because the study needs to address the factors that influence especially the effect of media ads on consumers’ buying behavior. This could be based on theories and reviews of literatures that could identify the research problems and could able to give solutions

In this study, the student researcher attempted to assess the overall practice and effectiveness of broadcast (television and radio) advertisings in the Lion International Bank Share Company. The Bank’s advertising which includes advertising objectives, advertising messages, advertising media, and advertising budget, are the major variables that the student researcher is more interested to deal with. However, the student researcher also will try to identify and to include some other variables that are relevant to the study. In relation to the Bank, in particular, the student researcher will attempt to describe the nature of the identified variables, to evaluate their actual performance, to analyze the existing relationships between them, and to identify the existing problems. To this end, the student researcher therefore will employ both descriptive survey research methods through interviewing and documentary analysis methods of research.

3.3 Population, Sample Size and Sampling Techniques

3.3.1 Target Population

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

In order to gather appropriate information relevant to this study, the target population of the study will be composed of the employees' of the Lion International Bank who are particularly involved in the marketing and communication activities of the Company. In addition, all the regular customers of the Bank in its various Area Branches located in Addis Ababa will be considered to draw sample of respondents for this study. The reason for choosing Addis Ababa city is because of its nearness that makes it easy to collect data from customers. Further Addis Ababa city customers represent considerable use of different bank services and products. Consequently, it seems logical to focus on Addis Ababa branch customers. For the purpose of this study, the student researcher will precisely try to define and uses the term "regular customer" as a customer who has been continuously using the services of the Bank for a minimum of two years.

3.3.2 Sampling Technique

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

As of June 30, 2021, the total number of branches of the Bank in Addis Ababa city was 80. The bank categorized branches as Grade 1, Grade 2, Grade 3 and Grade 4 Branches. This categorization is based on volume of transaction, site location, amenities and staff strength, cash holding limits and other similar considerations. To ensure representativeness, a total of ten branches have been selected. The branches have been selected using stratified sampling method. The researcher selected branches from each grade using disproportionate stratified random sampling technique to truly represent the entire population.

3.3.3 Sample Size

Regarding the customers of the Bank, it will be difficult for the student researcher to get information about the exact number of the regular customers of those Branches under the auspices of Lion International Bank. Hence, this refers to the number of items to be selected from the universe to constitute a sample. The size of sample should neither be excessively large, nor too small. Descriptive research typically uses larger samples; According to Sekaran (2003) sample size 30-500 is already adequate for most of the research. There are several approaches to determining the sample size (Kothari, 2004; Ruane, 2005 and Marczyk, DeMatteo, and Festinger, 2005). These include using a census for small populations, imitating a sample size of similar studies, using published tables, and applying formulas to calculate a sample size (Israel, 1992).

In order to make generalizations with confidence about the constructs under investigation, the appropriate sample size has to be considered. Thus the researcher using stratified sampling technique by dividing branches in to three strata as grade 1 grade 2, grade 3& grade 4 branches sample determining the sample size assuming at 95% confidence level with +/-5% confidence interval margin of error, accounts400.Finally, the researcher has taken sample of braches from each grade randomly

Table 3.3.1 samples taken from each grades

Branch Grades	No. of Branches from each Grades	Total No. of customers	Sample fraction taken from each Grade	Sample Branch taken from each Grade
Grade 1	40	387800	30%	5
Grade 2	30	215676	15%	2
Grade 3	9	177154	20%	2
Grade 4	1	36150	35%	1
Total	80	816,780		10

Compute from MIS records of the Bank

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

Where n = sample size

N = total population

e= error of level confidence

To determine the sample size of the number of customers

$$816780/1+816780(0.05)^2 = 816780/2042.95 = 399.80 \approx 400$$

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

Table 3.3.2 sample size determination

Branch grades	Name of selected branches from each grades	Total number of customers at selected branches	Sampling ratio	Sample taken from each branches
Grade 4	✓ Yeka Main Branch	36,150	0.01	90
Subtotal	1	36,150		90
Grade 3	✓ Athlete Haile Gebresislasie and ✓ Kazanches Branches	46,185	0.01 0.01	40 40
Sub total	2	46185		80
Grade 2	✓ Wehalimat and ✓ Megenagna ranches	38607	0.01 0.01	30 30
Sub total	2	38607		60
Grade 1	✓ Shalla ✓ Abware ✓ Karamara	21130	0.01 0.01 0.01	34 34 34

	✓ Urael		0.01	40
	✓ Mexico		0.01	28
Sub total	5	21130		170
Total 10	10	142,072		400

From the bank report as of June 31 2021

3.4 Methods of Data Collection

The research paper uses both primary and secondary dates.

Primary data of both qualitative and quantitative types was distributed. In this regard, the questionnaire will be used to collect relevant information from the regular customers of the Bank. The questionnaire will be first developed in English and then it will be also translated into Amharic. Finally, the Amharic and English version of the questionnaire were distributed to the respondents to collect the data required.

The student researcher will also gather secondary data from the available documents of the bank such as brochures, magazines, newsletters, and so on. The television and radio ads that the bank has been using will be also used as important sources of information on the media strategies, message variables and source factors.

3.5 Data Presentation, Analysis and Interpretation

This section of the research report will presents both quantitative and qualitative data, analysis of the data, and their interpretation. It will deals with general socio-demographic characteristics of the respondents, the advertising media and messages of the Bank in terms of believability of the advertising messages, attractiveness of the advertising messages, completeness of the messages communicated, convinceability of the advertising messages, and the Bank's practice of advertising time and frequency. In addition, it will presents and examines the effects of advertisings on the Bank's customers. For the purpose of triangulation of the survey findings, the student researcher will also try to describe the major findings of the qualitative research approach will be used in the study.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND INTERPRITATION

4.1. Introduction

To analyze the collected data in line with the overall objective of the research under taking statistical procedures were carried using SPSS 21. This chapter is dedicated to describe the major findings and analyses of the sample population based on the data gathered from the respondents of ten branches of Lion International Bank S.C. customers and employees. All the data was collected through self-administered questionnaires to assess advertizing practice and challenges

of the bank. The effect of media advertising on consumers' buying behavior and sample t test was applied to test the hypotheses developed. The primary source of data for this research is collected via questionnaire and interview. Accordingly, 400 questionnaires were distributed. Out of which, 356 were validly completed and returned (The response rate 80%). Besides, out of 400 questionnaires distributed, 28 of it are not valid due to improper response and 16 are not returned. The data obtained from the respondents were summarized using frequency distribution by using SPSS version 21. The summarized data was then analyzed by applying descriptive analysis method using tables and detailed explanations were given. Finally, interpretations were made to demonstrate assessment of advertizing practice and challenges of lion international bank, using the frequency table, percentages and figures.

4.2 Demographic Information's of the Respondents

The general demographic characteristics of the respondents are presented in table 4.1 related to personal and demographic characteristics of respondents accordingly the following variables about the respondents were summarized and described. The variables include characteristics of respondents by age, position, educational level and marital status.

Table 4.2 demographic character of respondents

Variables	Categories	Frequency	Percentage
Gender	Male	219	62
	Female	136	38
Total		355	100
Age	18-25	35	11
	26-40	110	32
	41-50	108	30
	51-60	71	19
	61-90	31	8
Total		356	100
Position of Respondents	Civil servant	101	25
	Managing Director	37	11
	Finance Manager	70	19

	Operation Managers	37	10
	Merchant	76	24
	Other	36	10
Total		356	100
level of education	No Education	35	11
	Primary Education	34	9
	Secondary Education	36	11
	College Education	71	19
	First Degree	110	31
	Post Graduate Degree	71	20
Total		356	100
Marital Status	Single	106	30
	Married	144	40
	Divorced	70	20
	Windowed	36	10
Total		356	100

Source: - Researcher own survey Finding (2022)

Regarding gender distribution of respondents 219 (62%) of them were male, while 138 (38%) of them were Female. This implies most of the respondents are Males. This implies most of the bank users are Males.

Considering Item 2 of table 4.1, it can be easily seen most of respondents are at the age of 26-40, 32%. Apart from this, respondents from age 41-50 (30%) are more customers to the company next to age 26-40. Whereas, customers at the age of 51-60 they are 71(19%), and 61-90 31(8%) and above age 18-25 35(10%) take the small number of respondents. Thus, one possible explanation for the dominance of middle adult respondents could be that they are more likely to be engaged in the different activities of the economy that enabled them to open accounts in the bank. As the result, these age groups have been exposed to media advertising because their

desire was aroused towards getting the right information about products and services that satisfy their unmet needs and wants.

Respondents are working in under different positions categorized under civil servants, managing directors, finance managers, operational managers and merchants. From the above SPSS output result, civil servants and merchants are the dominant which accounts 25% and 24% respectively. This implies civil servants and merchants are the dominant customers of the bank and finance managers are also 19% whereas those who work as operation managers and other position are the least which accounts only 10%. Regarding the education status of the respondents the research used six items to measure their educational level i.e. No Education, Primary Education, Secondary Education, College Education, First Degree and Postgraduate Degree (**Table 4.2**). Educational status of the respondents shows that most of the bank's account holders have first degree (31%) followed by customers who were college diploma and post graduate degree which accounted 20% of the total sample population respectively. Out of the total sample respondents, 11% of the respondents were no education, primary education & secondary educational level. Thus, from this result one might conclude that the effect of media advertising was appeared more on a higher educational background. This indicates that the country, Ethiopia, is producing educated people who are active in the economic development of the country. As the result, there is also higher money exchange in the economy. It can be seen from **Table 4.2** out of the total respondents 40% were married whereas the rest 30%, 20% and 10% respondents were single, divorced and windowed respectively.

4.3 Awareness of Customers about the Lion International Bank.

	Frequency	Percent
Yes	248	69.7
No	108	30.3
Total	356	100

Source: - Researcher own survey Finding (2022)

By considering the above finding it can be said most of the customers know about the company services which is 248(69.7%) and 108(30.3%) said No this has an implication that the company is using advertising or other means to make known its service but it is still need an improvement on the area to create more awareness

Table 4.4 General questions related to advertising practice of Lion International Bank S.C

S.No	Item	Respondants	
		Number	%
1	How do you rate Lion International Bank advertizing practice		
	Very good	70	19.7
	High	36	10.1
	Moderate	107	30.1
	Low	72	20.2
	Very Low	71	10.1
	Total		
2	The condition that Lion international Bank regarding using of different Advertizing media to advertize its service is		
	Very good	36	10
	High	72	20
	Moderate	102	30
	Low	76	21
	Very Low	70	19.7
Total		356	
3	What do you think is the company currently use to Advertize its service		
	Broad casting	180	50.6
	Print media	66	18.5
	Branch employees of the bank	105	29.5
	Bill board	5	1.4
Total		356	
4	to what extent advertizing used by the company is enough		
	Very good	35	9.8
	High	50	14
	Moderate	100	28
	Low	101	28.2

	Very Low	70	20
	Total	356	

Source: - Researcher own survey Finding (2022)

According to the currently used advertising practice of the company huge no of 107(30%) of respondents response were moderate and this may have negative implication and there is a practice definitely has to be improved 70(20%) of respondents said the practice is very good, 71(20%) of respondents partially agreed on the practice of Lion International Bank S.C the rest 36(20%) respondents said very good and 71(20%) respondents said very poor. This shows advertising practice of the company is not in a good condition since list no of respondents said very good and large number of respondents were moderately agree on the matter. Based on table 4.4 item numbers 1 majority of respondents moderately agree on the question which is 30%. In these views the companies put itself on high position and believe there is detailed and carefully designed advertising practice which is made by marketing department and followupped carefully. On top of this, there is still disagreement between the customers and the company view which needs serious improvement from the company side to sustain its business with its customers.

As it is depicted on table 4.3 item 2, 102 (30%) of respondents were partially agreed on the advertising conditions of the company currently used, 76(21.0%) of respondents said practice of advertising of Lion International Bank S.C is law, 70(19.7%) of respondents. 180 (50.6%) of respondents suggested the company to use broadcasting media to advertise its services which the company doesn't agree on advertising using broadcasting media because it is costly (their budget for broadcasting media advertizing is 14 million) and this can be considered as a gap between customers view and the company which needs serious plan to address and to amend the advertising mechanism made by the company. Generally the above table shows that most of the Lion International Bank S.C customers are agreed on the company advertisement practice is kind of at improvement track since large no of respondents think the advertising practice is not much enough and moderately agree on it. If the large number of respondents were very good and moderate were less, it may sound to the company that it is in the good condition but now it is not.

4.5 Respondents belief According advertizing message and content

S.No	Item	Respondants	
		Number	%
1			

	The message of advertising content is understandable?		
	Strongly agree	99	27.8
	Agree	101	28.3
	Neutral	81	22.7
	Disagree	75	21
	Strongly disagree	0	0
	Total	356	100
2	How reachable is the company's advertise advertising?		
	Very good	50	14
	High	81	22.75
	Moderate	180	50.56
	Low	45	12.7
	Total	356	100

Source: - Researcher own survey Finding (2022)

Based on respondent's response regarding advertising message and content as it is indicated on table 4.4 most of them 101(28.3%) agreed on understand ability of message of advertising and 99(27.8%) strongly agree 81(22.7%) were neutral and 75(21%) are disagree there were no respondents who strongly disagree on the understandability of message. It can be said that the company's advertising is easily understandable. The language clarity of advertising is low since large No of respondents 45(12.7%) said low and yet 81(22.75) and 50(14%) respondents says good but 180(50.56) respondents were said language clarity is moderate it may has negative impact. And it can be viewed as there is no advertising without language clarity.

4.6 Innovative/creative advertising Practice

S.No	Item	Respondants	
		Number	%
1	How do you rate advertising of the bank based on attractiveness		
	Very good	40	11.2
	High	50	14
	Moderate	70	19.8
	Low	105	29.5

	Very Low	91	25.5
	Total	356	100
2	Regarding creative skill how do you rate the bank advertising Practice		
	Very good	40	11.2
	High	50	14
	Moderate	70	19.8
	Low	105	29.5
	Very Low	91	25.5
	Total	356	100
3	The technique devised to advertize message and promotional layout features be of news papers, magazines, radio, TV regarding attracting customers		
	Very good	45	12.6
	High	49	14
	Moderate	70	19.8
	Low	100	28
	Very Low	91	25.5
	Total	356	100
4	The advertising of lion international s.c easily differentiable from other banks?		
	Very good	35	9.8
	High	50	14
	Moderate	100	28
	Low	101	28.2
	Very Low	70	20
	Total	356	100

Source: - Researcher own survey Finding (2022)

As it is depicted on table 4.5 regarding creative and innovative advertising practice of Lion International Bank, it is more to say there is a negative implication based on

respondent's response for each items in the table large no, 105(29.5%) of respondents did not agree on the attractiveness of the advertisement aired by the company, regarding using creative and innovative advertising practice 70(19.8%) says its moderate but 105(29.5) respondents said the attractiveness is very low. and this might have negative implication considering differentiability of advertising made by the company it is definitely under risk since 91(25.5%) respondent disagree on the particular point yet, it is not positive impact found under the techniques devised for advertising message of promotional layout features on Newspaper, Magazine, TV or Radio regarding attracting customers since 100(28%) of respond said it is very low.

4.7 Which Lion international bank Media Advertising is customers usually remember

Items	Frequency	Percent
Television	101	28.4
Radio	160	45
News paper or print	45	12.6
Billboard	50	14
Total	356	100

Source: - Researcher own survey Finding (2022)

Table 4.6 indicates the survey findings demonstrated that the customers' response to point out to which types of the media advertising channel mostly pay attention to and the result comprising 45% were Television because mostly the bank sponsors football programs on TV, 28.4% pay more attention to Radio advertising as a major advertisement media because the mass (high) number of the target population were devoted to those mediums. And 14% suggest billboard advertising the remaining 12.6% says news paper and print media.

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

4.8 Frequency of advertising

S.No	Item	Respondants	
		Number	%
1	How repeatedly do you watch lion international bank advertising		
	Daily	54	15.2
	Once in a week	50	14
	Holiday	107	30
	Once in a year	55	15.4
	Sponsored	90	25
	Total		
2	How is the memorability of lion international bank advertising		
	Very good	70	19.7
	High	85	23.4
	Moderate	100	28.7
	Low	101	28.2

Source: - Researcher own survey Finding (2022)

Having all respondents' response on the above table in mind, it is needless to say that there company is not advertising its services frequently as it is needed. Since Lion International Bank is advertising its services counting holidays and when there is a drama to sponsor, it is not frequently and repeated at least to create something on the minds of the customers this has crating load on the company's branch employees.

On the other hand memorability of lion international bank advertisement Depending up on the above response, some respondents gave their feedback that the company needs to do more on advertising frequency, making it memorable and try to differentiate the advertising from all other competing firms. Try to create new things and at least to create its own advertising style like some other firms. on this part the company believes that there is a big differentiation plan made by the marketing department and it is the main goal of the company to make deference among competitors. About the frequency, it is said by the marketing manager that it is not about frequency that made a big difference but it is to create brand image on the minds of our customers and it is still very expensive to advertise frequently especially in broadcasting media. This indicates that there is a gap between customers view and the

company which should be seriously taken by the company side and to be amended as per the need of the customers.

4.9 Advertising Practice

S.No	Item	Respondants	
		Number	%
1	The relationship between TV and Radio advertising of Lion International Bank S.C with Customer's time is?		
	Very good	98	27.5
	High	95	26.6
	Moderate	104	29.4
	Low	59	16.5
	Very Low	356	100
	Total		
2	. To what extent advertising used by the company is enough?		
	Very enough	98	27.5
	Enough	95	26.6
	Moderate	104	29.4
	Not enough	59	16.5
Total	356	100	
3	Correlations among the Characteristics of the Advertising Messages of the Bank		
	Ads are truthful	98	27.5
	Message apples are attractive	95	26.6
	Ad give adequate information's	104	29.4
	Ads are convincing	59	16.5
Total	356	100	

Source: - Researcher own survey Finding (2022)

The survey findings demonstrated that 29.4 % agreed on the relationship between TV and Radio advertising of Lion International Bank S.C with Customer's time this indicates the bank chooses good time morning and night time to address the message of the bank this allows advertisers to more effectively reach audiences easily including customers and non customers of the bank.

Finally the company advertising extent is not enough 104(29.4%) says its moderate and 59(16.5) also says not enough this indicates the advertising of the company is not enough to address all people (customers) so the bank must check the advertising system of the bank.

4.10 Analysis and Major Findings from Interview

For questions that asked the marketing manager and branch staffs about the advertising practice and challenges of the Lion International Bank (S.Co.), interviewees replied as below.

Lion international bank (S.Co.) advertising strategy in general has a very detailed strategy of advertising its services. It always works on enhancing the "Brand" by using different kinds of communication platforms. We use both marketing mix and promotional mix. From all, advertising, sales promotion, public relation, personal selling and direct marketing are mostly used tools. The company undertakes its advertising activities through various publicity tools like broadcasting print and web media. And the company used to work on motion pictures, bill boards and different directories to undertake advertising activities.

Concerning advertising media they used to advertising campaigns, there is a two months seasonal campaign that they called it we can do period advertising mechanism. By this mechanism they used vista screen advertising, radio, wall branding and TV commercials and door to door marketing. In regard to advertising media selection criteria, the company believed that most of broadcasting programs are not much attractive or have an audience and in their view, only NEWS is the good TV show that has great viewers from TV programs so that they always release TV advertising after NEWS and entertainment programs on Ebs. But most of all, they are selective. Do not advertise frequently because the advertising cost is very high and they are not willing to do it like this rather being seasonal and searching for program to be sponsored. The company believes that it is not about frequency it is all about the advertising attractiveness that matters. Based on this, it can be said there is misunderstanding between customer's feedback and the company. Because most of customers commented that the advertising is not repetitive, attractive and the time is not convenient to customers to watch.

The advertising media is decided by the marketing department teams and the main goal of company's advertising is maximizing profit, creating brand image, good will creation and differentiation from others. Here, there is a difference between customer's response and company's believed. Customers said that there is no such differentiation between Lion International Bank (S.Co.) and other banks. Yet all Banks companies are doing the same thing which the other did and they are just copying each other. Yearly advertising budget of the company is about 14 million Ethiopian Birr. The company measured its advertising strategy effectiveness through customer's feedback and there is programmed effectiveness and evaluation of advertising strategy undertakes by marketing department teams. They believe that their effectiveness and evaluation program is the best one and it helped to act in an appropriate manner according to advertising strategy. But in 2021/2022 the bank is facing huge problem because of the politics the bank have around 136 branches in north region because of this they are facing many problems. To solve this problems the bank is using many advertising techniques especially campaigns by using the staff of the bank they are surviving from the huge problems.

CHAPTER FIVE

SUMMARY CONCLUSIONS AND RECOMMENDATIONS

5.1 Summary

The major findings of the study are summarized in the following ways:

Around 91.7% of the customers included in the study indicated that the Bank's advertisements have been effective in terms of helping them to know the type and quality of services delivered by the Bank. Moreover, 86.1% of the customers believed that the advertisements of the Bank have been effective in terms of influencing them to develop positive attitude towards the Bank. However, only 29.2% of the customers stated that the advertisements of the Bank have been effective in terms of influencing them to take actions of being a customer.

- Most of the respondents (around 69.7%) reflected their agreement with the suitability of the time at which the broadcast advertisements of the Bank are transmitted, with particularly 30.3%

strong agreement and 35.4% agreement. In this regard, it is only 14.5% of the respondents who indicated their disagreement with the suitability of the transmission time of the broadcast advertisements of the Bank. In addition, night time is identified by 75.7% of the respondents as their most preferable time to watch or listen to the advertisements of the Bank.

- Based on the information provided by the Officials in the Marketing Department of the Bank, the study has found out that though the Bank's advertising budget has been adequate, it has not been set and allocated by using careful techniques and procedures of setting and allocating advertising budget. Instead, it has been allocated randomly as part of the aggregate marketing budget of the Bank. However, the Bank generally believes that its advertising budget has been positively affecting the overall Advertising Program of the Bank.

5.2. Conclusions

This study was intended to assess advertising Practice and challenges of lion international bank S.C of Specifically, the study has emphasized on finding answers for the four research questions, stated in the chapter one, which are particularly related to the advertising practice and nature of the Bank's advertising objectives and the role that advertising has been playing in achieving them, the effectiveness of the advertising messages and media of the bank, the effectiveness of the Bank's advertisements, and the problems exist in the Bank's overall advertising program.

The general objective of this study is to assess the practice and challenges of advertising of Lion International Bank (S.Co.); one of the big Bank in Ethiopia. What trigger the student researcher to peruse the study on the particular company was the problem of lack of creative advertising strategy, improper media selection, inconvenient advertising time for the target market and ineffective advertising practice. In order to address those problems the under mentioned research questions were raised.

- ✓ What advertising types of practices are being undertaken by Lion International Bank S. Co.?
- ✓ What factors affect the advertising practice of Lion International Bank S. Co.?
- ✓ How effective are advertisements of the bank in line with its set marketing and communication objectives?
- ✓ How the companies evaluate the effectiveness of its advertising practice?

For this particular study, the sampling units were customers of Lion International Bank (S.Co.) in Addis Ababa. Questionnaires were used to collect primary data and 356 customers were selected to respond the questionnaire. Moreover, the student researcher has made an interview with marketing manager and sales persons (staffs) of Lion International Bank (S.Co.).

while considering the issue of advertising strategies undertaken by the company, customers are not satisfied with the advertising practice of the company since they believe that it is not as such in a well performing position according to addressing customers particular need with the advertisement and also the advertising time convenience is not suitable for more customers of the company and regard to advertising of the company using various methods, majority of respondents replied the company advertising method using various advertising media is low. To the contrary the company said we are using various advertising media. this indicate that the company does not know its customers feed back as the marketing manager replied that there is a feedback mechanisms to hear from all customers and to amended and reorganized on the advertising effectiveness matter as they believed.

Most of the customers of Lion International Bank (S.Co.) were not know the bank this implies that there is no awareness creation was made by the company on building its name and this yet implies that there is no good advertising strategies are undertaken by the company as long as the one and main motive of advertising is to create awareness and to inform customers about all the services or products which a given company provides to the market.

According to factors affecting advertising practice of the company, it is believed by the customers because of the company is not doing its best to create difference among banks industry rather it is just simply doing the same as the others or copying them.

The other fact customers of the company bring is that the company is so much dependent on the sales agents in regard to advertising its services and this is not that a good trained to address all customers. In deed majority of respondents replied the reachability of the company advertising is low and it might not be as such attractive as TV advertising. The other thing here is the frequency issue of the company advertising; most of customers said the company advertisings are not frequently done rather they had chance to watch it when there was a Drama to be

sponsored and sometimes during holydays. This implies that customers are not able to remember the advertisings of the company and it might make them to think there is no advertising at all.

Regarding innovative advertising strategy or practice of the Lion International (S.Co), not least but more number of respondents replied there is a very low creativity in the advertising of the company and customers are not attracted by it. This implies that there is no creative's and no creative or innovative strategy within the company to make advertisements more apply and eye catching to the viewers not only to the customers. Having all the facts that have been forwarded from customers about the practice and challenges of the company in regard to advertising, the company evaluates itsadvertising effectiveness through two mechanisms as per the response of the marketing manager of the company. There is programmed effectiveness and evaluation of advertising strategy undertakes by marketing department teams. They believe that their effectiveness and evaluation program is the best one and it helped to act in an appropriate manner according to advertising strategy.

5.2. Recommendations

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

- ✓ Based on the conclusions drawn above, It is highly advisable to the company to change its advertising practice especially considering bridging the gap between company's advertising message and customers particular need in regard to providing valued information to all customers in all areas as per their convenience since without identifying and addressing those identified needs of customers, there is no service giving at all.
- ✓ Company is expected to increase frequency of its advertisements rather being seasonal or using "peak period" advertising.
- ✓ It is advisable for the company to renovate its feedback mechanism and effectiveness and evaluation program since it doesn't help to know customers need regarding advertising.
- ✓ it is highly advisable for the company to make a differentiation among banking industries than being the same and copying competitors action on advertising mechanisms.

- ✓ Using TV advertising is advisable for the company by enhancing its airtime consistency and frequency to get more attention of customers.
- ✓ It is highly advisable for the company to use creative advertising strategy to win customers attention
- ✓ Using all other advertising mechanisms and sales promotions is advisable for the company rather than focusing only on branch employees sales persons.

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7. APPENDEXES

Questionnaires

St. Mary's University

Faculty of Business

Department of Marketing Management

Objective of the Questionnaire

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

I am Heran Mulatu, Marketing Management Graduating Student from St. Mary's University
Dear respondents; this study is to be conducted as part of a research project which shall be submitted in partial fulfillment of Masters of Art Degree in Marketing Management. This questionnaire is meant to collect information about an assessment of advertising Practice and challenges in case Lion International Bank S.C. Your eager participation in supplying the required data is highly essential for successful completion of the study. The information you provide will be kept confidential and be used only for an academic purpose. I would like to

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

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

1. Age: 18-25 26-40 41-50 51-60 61-90

2. Gender: Male Female

3. Position of the respondent: Civil Servant Managing Director
Finance Manager Operation Manager Merchant

Other (Specify) -----

4. Educational level: No education Primary education Secondary education
College Diploma First Degree Postgraduate Degree

5. Marital status: Married Single Divorced Widowed

F. If other please specify _____

Part Two- Basic Information of the questionnaire

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

Questions related to customers knowledge about the company

6. Do you know Lion International Bank Services?

A. Yes B. No

Questions related to general advertizing practice of the bank?

7. How do you see the Lion International Bank S.C currently used advertising? practice?

- A. Very good B. good
- C. Moderate D. Poor E. Very poor

8. The condition that Lion International Bank S.C regarding using of different advertising media to advertise its service is?

- A. Very High B. High
- C. Moderate D. Low E. Very low

9. What do you think is the company currently uses to advertise its services?

- A. Broadcasting media B. Print media
- C. Sales agents D. Billboard

10. To what extent advertising used by the company is enough?

- A. Very enough B. Enough
- C. Moderate D. Not enough E. Not very enough

Questions related to advertizing message and content

11. Is the message of advertising is easily understandable?

- A. Strong agree B. Agree
- C. Natural D. Disagreed E. strongly disagree

12. How reachable is the company's advertise advertising?

- A. Very High B. High
- C. Moderate D. Low E. Very low

Questions related to innovative/creative advertisement practice.

13. How do you rate Advertising of the bank regarding attractiveness?

- A. Very High B. High
- C. Moderate D. Low E. Very low

14. Regarding creative skill how do you rate the insurances advertising practice?

- A. Very High B. High
- C. Moderate D. Low E. Very low

15. The advertising of Lion International Bank S.C easily differentiable from other banks?

- A. Strong agree B. Agree
- C. Natural D. Disagreed E. Strongly disagree

16. The technique devised for advertising message and promotional layout features be of News paper, Magazine, TV or Radio regarding attracting customers?

- A. Very High
- B. High
- C. Moderate
- D. Low
- E. Very low

17. Which Lion international bank Media Advertising is customers usually remember

- A. television
- B. Radio
- C. News papers and Print
- D Billboards

Questions related to advertising frequency

18. How repeatedly do you watch Lion International Bank S.C advertising?

- A. Daily
- B. Once ba week
- C. During holiday days
- D. Once in a year

19. The relationship between TV and Radio advertising of Lion International Bank S.C with Customer's time is?

- A. Strong agree
- B. Agree
- C. Neutral
- D. Disagreed
- E. strongly disagree

20. How is the memorablity of Lion International Bank S.C advertisement?

- A. Very High
- B. High
- C. Moderate
- D. Low
- E. Very Low

Thank you very much for providing this useful information!!

ቅድስተ ማሪያም ዩኒቨርሲቲ

የገበያ አስተዳደር ትምህርት ክፍል

ይህ ጥናት በገበያ ሥራ አመራር የትምህርት መስክ ለድህረ ምረቃ ማሟያ የሚውል ሲሆን መጠይቁ በአንበሳ ባንክ አ.ማ የሚዲያ ማስታወቂያ በደንበኞቹ የመገልገል ባህሪ ላይ የሚኖረውን ተጽዕኖ በተመለከተ መረጃ ለመሰብሰብ ነው፡፡ የሚፈለገውን መረጃ በመስጠት ለጥናቱ መሳካት የእርስዎ ቀናት ብብር በጣም ወሳኝ ነው፡፡ መረጃው ለትምህርት አላማ ብቻ የሚውል ሲሆን ማስጥራዊነቱም የተጠበቀ ነው፡፡ ውድ ጊዜዎን ሰውተው መረጃውን በመስጠት ለምታደርጉልኝ ትብብር በቅድሚያ ማመስገን እወዳለሁ፡፡

ማስታወሻ፡ ከእናንተ ጋር በሚስማማው ጥንውስ ጥ(✓)

ይህን ምልክት ያስገቡ/ይጠቀሙ፡

1. ዕድሜ፡ 18-25 26-40 41-50 51-60 61-90

2.ጾታ: ወንድ ሴት

3.ታላላቅ: የመንግስት ሠራተኛ ማኔጅንግ ዳይሬክተር ፋይናንስ ዳይሬክተር

አፕሬሽን ማኔጅር ነጋዴ

ሌላ ካለ ይግለጹ: _____

4.የትምህርት ደረጃ: የለም የመጀመሪያ ደረጃ ትምህርት

የሁለተኛ ደረጃ ትምህርት የኮሌጅ ዲፕሎማ

የመጀመሪያ ዲግሪ ሁለተኛ ዲግሪ እና ከዚያ በላይ

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

ለሚቀጥሉት ጥያቄዎች ክልልን ውለ ማሉት ምርጫዎችን ብቡ: :

6.ስለ አንበሳ ኢንተርናሽናል ባንክ አማካኝ ልግሎቶች ያውቃሉ?

ሀ. አውቃለሁለት አለውቅም

7. ባንኩ አገልግሎቶቹን በማስታወቂያ ከማስተዋወቅ አንጻር እየሰራ ያለበት

ሁኔታ?

ሀ. በጣም ከፍተኛ

ለ. ከፍተኛ

ሐ. መካከለኛ

መ. ዝቅተኛ ሠ. በጣም ዝቅተኛ

8. ኢንሹራንሱ የሚሰጣቸውን አገልግሎቶች በተለያዩ የማስታወቂያ ማሰራጨ

ዘዴዎች ከማስተላለፍ ከማስተላለፍ አንጻር የሚደረገው እንቅስቃሴ

ሀ. በጣም ከፍተኛ

ለ. ከፍተኛ

ሐ. መካከለኛ

መ. ዝቅተኛ ሠ. በጣም ዝቅተኛ

9. ባንኩ አገልግሎቶች ለማስተዋወቅና ደንበኞችን ለማግኘት እየተጠቀመ ያለው ዘዴ ምን ያመስሎታል

ሀ. የመዝናኛ ዘዴዎች

ለ. የህትመት ማስታወቂያ

ሐ. የሽያጭ ወኪሎች

መ. ቢልቦርድ

10. ባንኩ አሁን እየተጠቀመው ያለው ማስታወቂያ በቂ ነው ይላሉ

ሀ. በጣም ከፍተኛ

ለ. ከፍተኛ

ሐ. መካከለኛ

መ. ዝቅተኛ ሠ. በጣም ዝቅተኛ

11. ባንኩ የሚስተላልፈውን መልዕክት ሲመለከቱ በቀላሉ መረዳት ይቻላሉ

ሀ. በጣም እስማማለሁ

ለ. እስማማለሁ

ሐ. አስተያየት የለኝም

መ. አልስማማም ሠ. በጣም አልስማማም

12. የኢንሹራንሱ ማስታወቂያ በሚመለከቱበት ጊዜ መልዕክቱ የሚተላለፍበት ቋንቋ ግልፅነት

ሀ. በጣም ከፍተኛ

ለ. ከፍተኛ

ሐ. መካከለኛ

መ. ዝቅተኛ ሠ. በጣም ዝቅተኛ

13. ባንኩ የሚያስተላልፈው ማስታወቂያ ለዕይታ የሚማርክ መሆኑ

ሀ . በ ጣም ከ ፍ ተ ጅ

ለ . ከ ፍ ተ ጅ

ሐ . መካ ከ ለ ጅ

መ.ዝቅተኛ ሠ . በ ጣም ዝቅተኛ

14. የ ፈ ጠራ ች ሎታ / አ ዳ ዲስ የ ማስታወቂያ ክህሎቶችን ከ መጠቀም አኳያ የ ኢንሹራንሱ ማስታወቂያ መንገድ ሲመዘን

ሀ . በ ጣም ከ ፍ ተ ጅ

ለ . ከ ፍ ተ ጅ

ሐ . መካ ከ ለ ጅ

መ.ዝቅተኛ ሠ . በ ጣም ዝቅተኛ

15. የ ባንኩን የ ማስታወቂያ አቀራረብ ሁኔታ ከሌሎች ተመሳሳይ ኩባንያዎች በቀላሉ መለየት ይቻላል

ሀ . በ ጣም እስ ማማለሁ

ለ . እስ ማማለሁ

ሐ . አስተያየት የለኝም

መ.አልስ ማማም ሠ . በ ጣም አልስ ማማም

16. በጋዜጣ፣ በመጽሐፍት፣ በቶሌቭኸን እና በራዲዮ የሚለቀቁ የባንኩ ማስታወቂያዎች የአቀራረብ ሁኔታ ደንበኞችን የመያዝ ወይም የመያዝ አቅም

ሀ . በ ጣም ከ ፍ ተ ጅ

ለ . ከ ፍ ተ ጅ

ሐ . መካ ከ ለ ጅ

መ.ዝቅተኛ ሠ . በ ጣም ዝቅተኛ

17. የ ባንኩ ማስታወቂያዎች አብዛኛውን ጊዜ በየትኛው ማስታወቂያ መንገድ ያገኛሉ

ሀ . በ ቴሌቭዥን

ለ . በ ራዲዮ

ሐ. በጽሁፍ/በሕትመት

መ. በግንባር

ሠ. ሌላ ካለ ይግለጹ -----

18. የባንኩን ማስታወቂያ በምን ያህል ጊዜ ውስጥ ይመለከታሉ

ሀ. በየቀኑ

ለ. በሳምንት አንዴ

ሐ. በባዕለት ወቅት

መ. በዓመት አንዴ

ሠ. ስፖንሰር የሚረዳው ድረ-ማሲኖር

19. የባንኩ ማስታወቂያዎች በቴሌቪዥንና በራዲዮ የሚለቀቅበት ሰዓት ከደንበኞች ጊዜ ጋር ያለው ቀረቤታ

ሀ. በጣም ምቹ

ለ. ምቹ

ሐ. መካከለኛ

መ. ምቹ ያልሆነ

ሠ. በጣም ምቹ ያልሆነ

20. የባንኩ ማስታወቂያዎች የመታወስና በአካምፎ ውስጥ የመቀረጽ ችሎታ

ሀ. በጣም ከፍተኛ

ለ. ከፍተኛ

ሐ. መካከለኛ

መ. ዝቅተኛ ሠ. በጣም ዝቅተኛ