

**ST. MARY'S UNIVERSITY COLLEGE
BUSINESS FACULTY
DEPARTMENT OF MARKETING MANAGEMENT**

**AN ASSESSMENT OF PUBLIC RELATION PRACTICES AND
CHALLENGES OF AWASH INTERNATIONAL BANK**

**BY
BEZA SHIFERAW**

**JUNE 2013
SMUC
ADDIS ABABA**

**AN ASSESSMENT OF PUBLIC RELATION PRACTICES AND CHALLENGES OF
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**A SENIOR ESSAY SUBMITTED
TO THE DEPARTMENT OF MARKETING MANAGEMENT
BUSINESS FACULTY
ST. MARY'S UNIVERSITY COLLEGE**

**IN PARTIAL FULFILLMENT OF THE REQUIREMENTS
FOR THE DEGREE OF BACHELOR OF ARTS IN
MARKETING MANAGEMENT**

**JUNE 2013
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APPROVED BY THE COMMITTEE OF EXAMINERS

CHAIR PERSON

SIGNATURE

ADVISOR

SIGNATURE

INTERNAL EXAMINER

SIGNATURE

EXTERNAL EXAMINER

SIGNATURE

Appendix A

St. Mary’s University College

Faculty of Business

Department of Marketing Management

Questionnaire to be filled by Employees

This questionnaire is prepared by a prospect graduate student of St. Mary’s University College in the field of marketing management for the partial fulfillment of a senior essay in order to assess the Public Relation (PR) practice and its challenges of Awash International Bank. Your answer will be concrete base for this student’s research paper. Please, fill all answer dedicatedly and honestly just by taking a few minutes out of your precious time. All information you provide to this study will be kept strictly confidential. Thank you in advance for filling this questionnaire.

General Direction

- No need to write your name
- Please put “√” mark on the boxes that mostly explains your answer
- Please write short and precise answer or additional opinions, if any, in the space provided.

I General Characteristics of the Respondents

1. Gender Male Female
2. Age a) 18-27yrs c) 38-47yrs e) 58yrs and above
b) 28-37yrs d) 48-57yrs
3. Educational Background
a) 10th complete c) Diploma e) Above 1st degree
b) Certificate d) 1st degree

4. How many years you have been working in the bank?

- a) Below 5yrs c) 11-15yrs e) 20yrs and above
 b) 6-10yrs d) 16-20

5. How many times the bank does provide training for you related to your job?

- a) None c) 2 times e) 10 times
 b) 1 times d) 5 times f) more than 10 times

II Questions directly related to the study.

VH= Very High H= High N= Neutral L= Low VL= Very Low

| Item no. | Description | VH | H | N | L | VL |
|--|---|----|---|---|---|----|
| Issues related to the PR capacity in creating good image | | | | | | |
| 1. | How do you rate the image of the bank? | | | | | |
| 2. | How do you rate the effectiveness of the bank's information center in providing timely information? | | | | | |
| 3. | The effort of the bank in order to create a favorable image in the minds of its customers | | | | | |
| 4. | The frequency of the bank's participation in sponsorship, social activities and charities | | | | | |
| Issues related to the challenges faced when practicing PR | | | | | | |
| 5. | The bank's up to date usage of innovative medias | | | | | |
| 6. | The frequency of getting complaints regarding the PR practices | | | | | |

| 7. | The standard level of the PR tools are | | | | | |
|--|---|-----------|----------|----------|-----------|------------|
| 8. | The capacity of the bank to distribute the PR tools | | | | | |
| 9. | The ability of the bank in updating its tools | | | | | |
| SA=Strongly Agree; A=Agree; N=neutral, DA=Disagree; SDA=Strongly Disagree | | | | | | |
| Issues related to PR's benefit to create good relation | | | | | | |
| Item no. | Description | SA | A | N | DA | SDA |
| 10. | Newsletters has benefited me to develop knowhow about the bank's practice | | | | | |
| 11. | The PR practice of the bank has created motivation for me to work efficiently | | | | | |
| 12. | The PR practice has brought team sprit among different departments | | | | | |
| 13. | I have been working in the bank for the good image it has | | | | | |
| Issues related to the Banks ability to achieve PR's objectives | | | | | | |
| 14. | The bank gives high emphasis in updating its employees in its current endeavors | | | | | |
| 15. | The bank is very effective in disseminating information | | | | | |
| 16. | The bank tries to build a two-way communication | | | | | |
| 17. | The bank dedicates enough resources to create employees good will | | | | | |

Rate the following: 1 being very good and 5 being very bad

| Item no. | Descriptions | 1 | 2 | 3 | 4 | 5 |
|----------|--|---|---|---|---|---|
| 19. | How do you rate the PR practice of the bank? | | | | | |
| 20. | How do you rate the image of the company? | | | | | |

21. State in few words or phrases that your customer might say to describe your Bank.

22. What do you think the major challenges the bank faces in implementing its public relations programs?

23. Do you believe the tools; brochures, newspapers, websites and press release are sufficient enough to convey the banks image to the target public?

Yes No

24. If your answer is "No" what additional tools could be integrated

25. Other Suggestions on the PR practice of the Bank(if any)

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 ¼T'ÿ?+"Ó T'@İS" f UI' f jōM
 ¼w"i v"i ¼Q'w Ó"—<'f ,ÑMÓKA f LĀ
 ¼j²ÒĒ uĀ"u™, ¼T>VL SÖĀp

¼SÖĀp LT

ይህ መጠይቅ የተዘጋጀው በቅድስት ማርያም ዩኒቨርሲቲ ኮሌጅ የሚከተሉትን ማኔጅመንት ተመራቂ ተማሪ የመሚቁያ ጥናት መረጃ ለመስጠት ሲሆን የመጠይቁ ዓላማ ሁኝ፣ ህ፣ ¼Q'w Ó"—<f jōM }Vja< እ“ እንቅስቃሴውን ህ}SKÿ} c=} ¼Ø“~ LTU ህ”ÿ< ÿT>ĀĀ'Ñ< ¼Q'w Ó”—<'f Ò` ህ}ĀĀ² ¼T>ታጌf” .Óa“ S”c?>?—፥ KĀ,, ህT'p ¼SōfH@ Ndw KSeÖት ”<::

Āl” ¼Ø“f LT “<Ö?ታT TÉ[Ó ¼T>‰oK< ĀÓV እ”Ā'f ህK< ¼v”ÿ< Ā”u™, ¼'n }dfö SJ'< Āl” Ø“~ ¼T>Ā”H@Ā< ፣”M ĀU“M::

u²=I SW[f “<É Ñ>²?—f” c“<}“< SMf” ህLT“ ህታT”f SeÖf- Ø“~ ¼ታcuKት” Ów እ”Ç=Sታ ያ e:K³M“ ህØ”no እና ህፍÿ<[f SÖĀl” ĀVK< ²”É ህ፣waf እ”ÖĀnK”::

Tdcu=Ā

- u²=I SÖĀp eU-” Síō ፣ያ eðMÔfU
- እx፣-f” SMe-f ህ}cÖ“< XØ” “<eØ ¼^Āf /✓/ UM፣f ህTÉ[Ó ĀSMc<::

G/ ፣ÖnLĀ ¼SLg< S[í

1. ያታ “”É c?f
2. °ÉT@ G/ 18-27 ፍSf N/ 38-47 ፍSf W/ 58 ፍSf “ ÿ²=Ā ህLĀ
K/ 28-37 ፍSf S/ 48-57 ፍSf
3. ¼fUI' f Ā[í G/ 10/12— ĀÖ“kk N/ Ç=—KAT W/ ŸSĒS]Ā ÉÓ] ህLĀ
K/ W’}òÿ?f S/ ¼SĒS]Ā ÉÓ]
4. እ`e- “ĀU É'İf- እ”Ā Ā”u— ህ¼f—“< UÉw ወeØ ’-f
¼S”Óef S”Óeታ© ĀMj’
5. Ÿv”ÿ< Ò` Ā”u”f ŸĒS\ ህ” ĀIM ፍSf J*f G/ 5 ፍSf N/ ŸII-15 ፍSf W/ Ÿ20 ፍSf ህLĀ

ጠ/ ሃፀ- ስ' ነፀ}— ሰ"-ፍ ለጠተ < ፀላዔ

| ተ. ቁ. | ጥያቄዎች | በጣም ከፍተኛ | ከፍተኛ | መካከለኛ | ዝቅተኛ | በጣም ዝቅተኛ |
|--|---|------------|-------|-------|--------|-------------|
| የህዝብ ግንኙነት ኘርግራም መልካም ገፅታ ከመፍጠር ጋር ያለው ግንኙነት በሚጣለከት | | | | | | |
| 1. | ባንኩ ከእርሶ ጋር ያለውን ግንኙነት እንዴት ይመዘኑታል? | | | | | |
| 2. | ባንኩ ለእርሶ የሚያደርሰውን መረጃ እንዴት ይመዘኑታል? | | | | | |
| 3. | በመረጃ ደስክ ላይ የሚገኙትን ሠራተኞች የዕውቀት ደረጃ እንዴት ይመዘኑታል? | | | | | |
| 4. | በመረጃ ደስክ ላይ የሚገኙትን ሠራተኞች መረጃ የማቀበል ፍላጎታቸውን እንዴት ይመዘኑታል? | | | | | |
| 5. | ስለባንኩ ያለዎትን አጠቃላይ ምልክታ እንዴት ይመዘኑታል? | | | | | |
| ባንኩ የህዝብ ግንኙነት በመተግበር ሂደት ላይ የሚገጥሙ ችግሮች በሚጣለከት? | | | | | | |
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| 8. | ባንኩ ለደንበኞች ጥያቄ ምላሽ የሚሰጠት ብቃቱን እንዴት ይመዘኑታል? | | | | | |
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| ተ. ቁ. | ጥያቄዎች | እጅግን አስማላሁ | አስማላሁ | መካከለኛ | አልስማምም | እጅግን አልስማምም |
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| | | | | | | |
|----|---|--|--|--|--|--|
| 14 | ባንኩ ከደንበኞቹ ጋር ጥሩ ግንኙነት እንዲኖረው በበቂ ሁኔታ ይጥራል? | | | | | |
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|------|-------------------------------------|---|---|---|---|---|
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| 22 | የባንኩ ገፅታ እንዴት ይመዘኑታል? | | | | | |

23. ከላይ በተዘረዘሩት ጥያቄዎች ላይ ተጨማሪ አስተያየት ካሉት

DECLARATION

Candidate's Declaration

I, the undersigned, declare that this senior essay is my original work, prepared under the guidance of Ato Zellalem Tadesse. All sources of materials used to the manuscript have been dully acknowledged.

Name: Beza Shiferaw

Signature _____

Place of Submission: - ST.MARY'S UNIVERSITY COLLEGE DEPARTMENT OF
MARKETING MANAGEMENT

Date of Submission _____

ADVISOR'S DECLARATION

This senior essay has been submitted for examination with my approval as the university college advisor.

Name: Ato Zellalem Tadesse

Signature _____

Date _____

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First and foremost I would like to praise God for giving me the strength to finish this paper and making my dreams come true. I would also like to express my deepest appreciation to my advisor **Ato Zellalem Tadesse** for his genuine advice, guidance, constructive criticism and contribution to the successful accomplishment of the study.

I would also like to convey my gratitude to the employees and customers of AIB for taking time to fill my questionnaires and interviews from their busy schedule.

My special thanks goes to **Ato Andualem Hailu** for making all this possible, for having an open mind about the study and for making my work easier.

At last but not least I would like to extend my gratitude to my beloved family and friends for being there for me in all times.

Thank you!!!

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CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Public relations practice is the planned and sustained effort to establish and maintain goodwill and mutual understanding between an organization and its publics. It is planned and sustained effort with objectives of establishing and maintaining goodwill and understanding also an aspiration for two-way communications (Noble and Watson, 2005:6).

In addition, Dunn, (1999:3.) further explains, Public relations as it is the planned and sustained effort to establish and maintain goodwill and mutual understanding between an organizations and its public. It's also organized two-way communications between an organization and the audiences critical to its success, the aim being to create understanding and support for its objectives, policies and actions.

Based on the brochures gathered from the bank while the student research was doing a preliminary research the following data were gathered. Awash International Bank (AIB) was established as the first private commercial bank on November 10, 1994 by 486 founder shareholders with a paid-up capital of Birr 24.2 million and started Banking Operations on February 13, 1995. Over the past twelve years, the numbers of shareholders and the amount of capital and reserves have increased to 2397 and Birr 342 million, respectively.

AIB has different kinds of services and large number of customers. Among the services provided by AIB are mobilizing all types of deposits, providing loans and advances to its customers, providing domestic and international money transfer services, providing international banking services for Importers and Exporters, providing deposit services in foreign currency for Ethiopian nationals and foreign nationals of Ethiopian origin, handling money transfer sent through:- Money Gram , Express Money transfer service and International Business group and finally providing advice on banking, finance and investment to its customers.

Since AIB's major transaction revolves around its ultimate customers therefore it must maintain favorable image and relationship with its vast and diversified customers. In building favorable

image and maintaining better relationship with the public at large, the better tool is considered to be public relations. Public relation can establish and maintain better relationship among the Bank and its publics. To this extent the student researcher believes that an effective PR practice can enable the company to display the desired image.

1.2 Statement of the Problem

PR is all about keeping your companies image the way you want it to be perceived by the public. It involves representing your organization to the media (Mcpheat, 2010:9).

Moreover, Banik, (2004:38) explained, the importance of PR in the service sector is to develop commitment, motivation and moral among people to enable them to function under different circumstances. The purpose is also to develop appropriate work culture and to provide the augmentation of necessary attitudes and competence with the ultimate objective to establish and maintain a bridge of mutual understanding and goodwill between the organization and its public and thereby to build a favorable image of the organization.

Allen & Patrick, (2003:3) elaborated, the above paragraph stating that, the employer or client, by formulating objectives, and practitioners, by accepting those objectives, defines the function for that organization at that time. Historically, the function has evolved from one-way information transfer, to a two-way concept of sending messages and listening to feedback, to the present idea of an organization's adjusting harmoniously with the public's on which it depends. Underpinning this perspective however, are at least six activities that are basic and endemic to practice: research, strategic planning, counseling, internal education, communication/action, evaluation.

Public relation practice is important in the bank industry because the public has become more concerned about the safety of their investments and accounts. Therefore a bank can show its creditability by practicing public relation. AIB has been practicing public relation in order to increase a favorable image in the minds of the general public. The bank practice public relation to both the internal and external public. For the internal public the bank uses newspaper and annual report, while, website, Broachers, and press release are used for the purpose of communicating with the external public without considering feedback.

The preliminary research conducted by the student researcher indicated certain difficulties while the bank is practicing public relations using the above mentioned tools. The newspapers for instance are not distributed evenly and timely, this costs the company in such a way that the employees are not updated with the company's status frequently, the bank's practice of PR revolves only using one-way communication resulting in lack of feedback loop (circle), coming to the second tool which is brochures, are not at a quality standard and are not sufficient enough to convey the banks objectives to the target public. Even though the web page of the bank is attractive it does not provide with updated information. Finally the press release of the bank does not have persuasive reason for the news media to pursue a story because it only rotates only around the annual financial report. Based on the tentative conclusion drawn the student researcher tried to assess public relations practice and its challenges of Awash International Bank.

1.3 Research Questions

This study has answered the questions:

- What does the bank's PR programs looks like in creating favorable image in publics' mind?
- What are the major challenges faced by the bank in practicing PR?
- To what extent the bank's PR practice benefit the bank in creating good relations with the public?
- How effective is the bank in meeting public relations objectives?

1.4 Objective of the Study

1.4.1 General Objective

This study was generally aimed to assess the public relations practice and its challenges of Awash International Bank in the light of the public's perception and communication pattern in use.

1.4.2 Specific objectives

The specific objective of the research study included:

- To identify the company's effort in creating favorable image in the mind of public using PR.
- To describe the major challenges faced by the bank in practicing PR.
- To identify the benefit of the bank's PR practice in crating good relations with the public.
- To examine the effectiveness of the bank in meeting PR objectives.

1.5 Significance of the Study

The research paper has an importance to AIB in relation to its public relation practices. This study would serve as an input for the Bank for further studies related with PR. Mostly this study has been important to the student researcher in doing the cross match of the theoretical aspect with the real marketing practices. Finally, the study would help other researchers as a benchmark for further study.

1.6 Scope of the Study

Subject: the research paper mainly emphasis the PR practice and challenges of AIB, only focusing on the following tools; brochures, newspapers, web page and press releases.

Area: the research paper mainly emphasized on Addis Ababa head office employees and some of the four branches which are known as special branches (Bole Head office branch, Bole branch, Kirkos branch, churchle branch(was included to see new employees and customers point of viwe) and the Head quarter) employees and customers. The student researcher believed the head quarter and the above four branches can be taken as samples. The reason that the head quarter was taken as sample was for two reasons; one, the strategies are drafted and disseminated from the head office and two, PR manager and other employees which are directly responsible for the practice of PR are located in the head office.

Time: the research study included 2010-2012. The reason the student researcher selected this time interval was because in that duration the bank highly implemented the PR practice.

1.7 Research Design and Methodology

1.7.1 Research Design

To accomplish the above objectives and to seek answer to the research question and to reveal how the above problems took place, the study used descriptive type of research method, in order to define the real problem and describe the factors and challenges of practicing PR with regard to AIB.

1.7.2 Population, Sample Size and Sampling Techniques

1.7.2.1 Population

In this study, employees of the HQ, employees and customers of the branch offices and PR manager were considered as population of the study.

1.7.2.2 Sample size and sampling technique

Customers

It is difficult to cover the whole population in this research study. For this reason, the student researcher used non-probability sampling approach, specifically convenient sampling technique. Non-probability sampling approach was used where there is no complete list of population that means there is no guaranty that every member of the population has same chance of being included in a sample. The student researcher used quota sampling (Geographic criterion) in addition to convenient sampling. For each four branch where the customers are located. The student researcher used 50 quotas. Finally, the student researcher was able to use judgmental sampling to select the customers on an individual bases. To judge the customers the student researcher focused on the ones with a 3years and above relations with the bank because the study focused within the past two years (2010-2012). Based on the recommendation of Malhotra, (2006; 383), a total number 200 customers were taken as a reliable sample size.

Employees

Since there was a complete list of the employees the student researcher used systematic random sampling technique with stratified random sampling because it easily helps to draw samples, which means every employee of the company had an equal chance of selection.

For the probability sampling technique formula $k=N/n$ was used

$$N= 500 \quad n= 30\% \text{ of } N, n= 150 \quad k=N/n= 500/150= 4$$

The student researcher picked 30% of the total population of the employees because the student researcher believed the sample will represent the total population.

N.B approximately every 4th employee was taken as part of the study.

| List of sample areas | Employees no. | Percentage | Sample |
|----------------------|---------------|-------------|------------|
| Headquarter | 300 | 30 % | 90 |
| Head office | 90 | 30 % | 27 |
| Bole branch | 60 | 30 % | 18 |
| Kirkos branch | 32 | 30 % | 10 |
| Churchile branch | 18 | 30 % | 5 |
| Total | 500 | 30 % | 150 |

1.7.3 Types of Data Collected

The student researcher used both primary and secondary data. The primary data were collected from PR managers, customers and employees. The secondary data was obtained from the company documentation center, relevant books, articles and journals.

1.7.4 Methods of Data Collection

To get first hand information important to the study, questionnaires were prepared and distributed among the Bank's customers and employees and interviews were conducted with the Bank's PR manager.

1.7.5 Data Analysis

The data analysis is made by using descriptive analysis research method to summarize the findings. Thus, percentage was used to get the total picture of the data collected from questionnaire. Then the collected data was summarized and presented in the form of tables (tabulation) and figures in order to facilitate the process of comparison. In addition to this, statistical techniques were included. From central tendency, mean was used to predict the probability that something will have a particular value or will happen at a particular time. And from measure of dispersion, Standard Deviation was used to indicate the extent the sample elements deviate from the mean. Finally, Correlation was used to investigate relationships between two variables which are practice and image. The responses that were gathered through interview were narrated to strength the data interpretation.

1.8 Limitation of the Study

There were some factors that affected the study not to be carried out as expected, among those factors the following are mentioned;

- Some of the employees were not willing to fill the questionnaires.
- Questionnaires were not returned on time.
- Some of the questionnaires were not fully returned especially, from customers, only 165 questionnaires were returned because most of the customers were given the questionnaires to take it with them and fill it properly but most of them lost it and the rest did not return back with it. Since the majority of the employees filled their questionnaires properly the unreturned questionnaires did not have that much impact on the research.
- Most of the open ended questions were not sufficiently answered and did not correlate with the study.

1.9 Organization of the Study

The study is organized in to four chapters. The first chapter includes background of the study, statement of the problems, objectives of the study, significance of the study, scope of the study, and research design, methodology, limitations of the study and organization of the study. In the second chapter literature review is viewed. The third chapter deals with presentation, analysis and interpretation of data. The fourth chapter includes summary, conclusions and recommendations. Finally the bibliography and appendices is attached with the research paper.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

2.1 Overview of Public Relation

Everybody has heard of public relations but surprisingly few people have a clear picture of what it really is and what it involves. The main idea of public relations revolves around reputation, on what a company does, what the company say and what the public says about a company. It mainly focuses on mutual understanding between an organization and its publics.

According to Kotler and Armstrong, (2011:145), PR is about building good relations with the company's various publics by obtaining favorable publicity, building up a good corporate image, and handling or heading off unfavorable rumors, stories, and events. PR can have a strong impact on public awareness at a much lower cost than advertising can. The company does not pay for the space or time in the media. Rather it pays for a staff to develop and circulate information and to manage events

In addition, public relations is distinctive management function which helps establish and maintain mutual lines of communication, understanding, acceptance and cooperation between an organization and its public; involves the management of problems or issues; helps management to keep informed on and responsive to public opinion; defines and emphasizes the responsibility of management to serve the public interests; helps management keep abreast of and effectively utilize change, serving as an early warning system to help anticipate trends; and uses research and sound and ethical communication as its principal tools (Shri and Shri, 2004:2).

2.2 History of Public Relation

According to Banik, (2004:10) PR has somehow short history and much need to be done. He explained that Words and ideas are also a means of fighting a war not only arms and ammunitions. First World War taught the world a lesson of propaganda, in WWI the public was harnessed to the national cause in similar way the public could perhaps be harnessed to the organizations cause.

To harness the public three elements are important which include; informing people, persuading people and integrating people. In the history of the United States where the term public relation was originated, the leaders of the American Revolution recognized the importance of public relations in creating a new society. They used newspapers, handbills, pamphlets, speeches, songs, plays, meetings and demonstrations to mobilize public opinion in favor of independence. In India PR has three broad phases; the era of propaganda, the era of publicity and the modern public relations. Each of these phases had definite communication objective.

Finally, Banik, (2004:17) emphasized, the current situation of PR as, certainly in the past years PR has been practiced as an information and publicity tool of the government; an accountability in the public sector; and as supporting activity for advertising, marketing and liaison with government, in the private sector.

2.3 Objectives of Public Relation

According to Jobber, (2001:500), public relation activities can accomplish many objectives. Some of them are:-

- Prestige and reputation: it can foster prestige and reputation which can help companies to sell products, attract and keep good employees, and promote favorable community and government relations.
- Promotion of products: the desire to buy a product can be helped by the unobtrusive things that people read and see in the press, radio and television. Awareness and interest in products and companies can be generated.
- Dealing with issues and opportunities: the ability to handle social and environmental issues to the mutual benefit of all parties involved.
- Goodwill of customers: ensuring that customers are presented with useful information, are treated well and have their complaints dealt with fairly and speedily.
- Goodwill of employees: promoting the sense of identification and satisfaction of employees with their company. Activities such as internal newsletters, recreation activities and awards for service and achievement can be used.

- Overcoming misconceptions: managing misconceptions about a company so that unfounded opinions do not damage its operations.
- Goodwill of suppliers and distributors: building a reputation as a good customer (for suppliers) and a reliable supplier (for distributors).
- Goodwill of government: influencing the opinions of public officials and politicians of that they feel that the company operates in the public interest.
- Dealing with unfavorable publicity: responding quickly, accurately and effectively to negative publicity such as an oil spill or an air disaster.
- Attracting and keeping good employees: creating and maintain respectability in the eyes of the public so that the best personnel are attracted to work for the company.

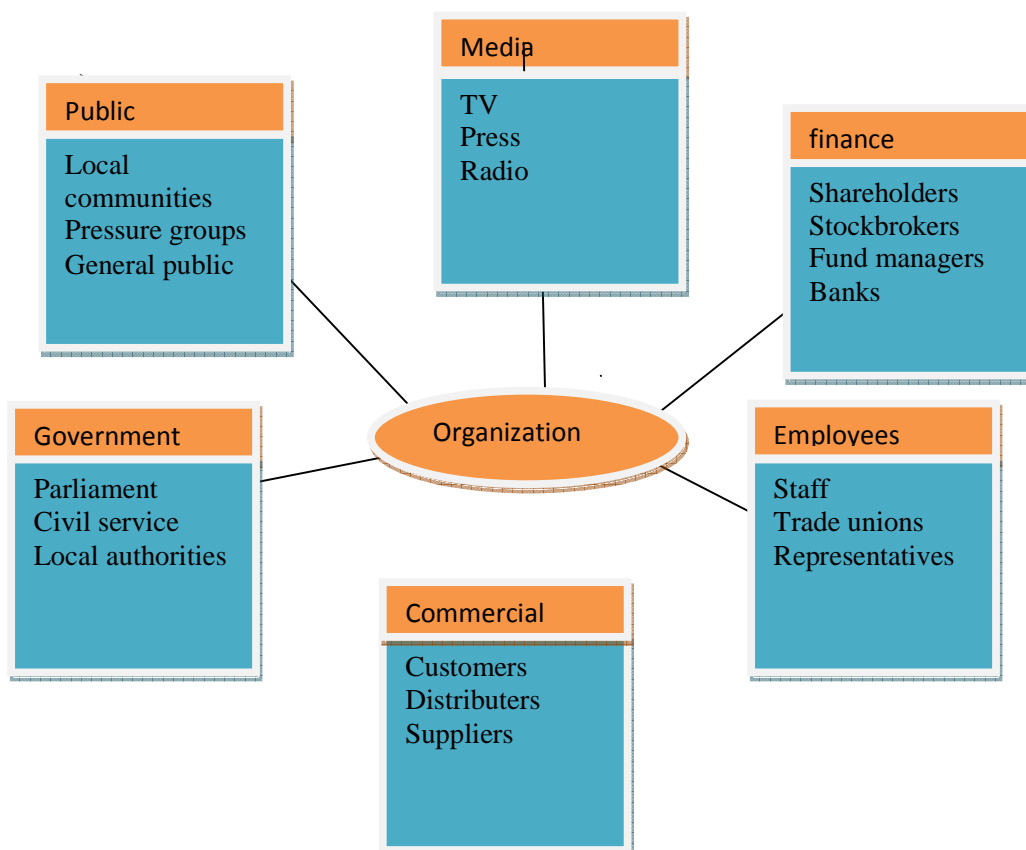


Figure 1. An Organization and its Publics (Jobber, 2001:500).

2.4 Public Relation Target Audiences

The targets of PR efforts may vary with different objectives for each. Some may be directly involved in selling the product; others may affect the firm in a different way for instance they may be aimed at stockholders. According to Belch (2004:569) these audiences may be internal or external publics

In addition, the public relation square comprises the classification of the word public represented in the diagram.

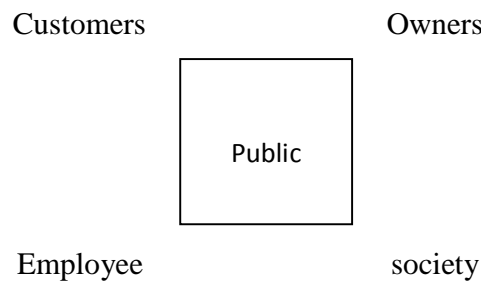


Figure 2. Public Relation Square (Belch and Belch, 2004:569).

The marketers while carrying out the task of public relations have to be loyal and genuine to the factors that make the public with whom the relations have to be maintained (Belch and Belch, 2004:569).

2.4.1 Internal Public of PR

From the point of view of management, there are two aspects of PR, internal and external. The employees are the internal public of both public and private sector companies. They are important because they participate in its operation, production and formulation of its ideas. Effective communication between management and employees is of great importance.

The objectives of an internal communications programs should be the creation of an atmosphere of understanding and merited support, of co-ordinate interchange, of high morale and high efficiency.

Communications as a practicing art has to be developed as a culture and philosophy so that every employee functions as an effective communicator or as a change agent. Employees these days,

expect more information on what's happening to the company and how it will affect them. The internal communication program must be tailored to communicate with the employee's facts, figures and beliefs, taken from the corporate policies, objectives and achievements.

An organization's internal image and the moral of the work force depend a great deal on the flow of communication. The organizations which refuse to communicate with their internal constituents and take them for granted, fails to effectively handle the flow of internal communication and on many occasions are compelled to face undesirable consequences (Banik, 2004:40-41).

2.4.2 External Public of PR

External PR, as the name suggests, is concerned with people outside the organization. Since it is necessary to communicate with different groups of people in PR, the target population has to be defined. It is very important to carefully identify the people to reach them effectively otherwise it may be difficult to achieve the desired objectives and result in undesirable consequences.

The private sector companies are owned by individuals or shareholders and the external public for these organizations are:

- Customers
- Shareholders
- Opinion leaders
- Mass media
- Community at large
- Civic and Government bodies
- Financial institutions
- Citizens action groups and
- Public at large (Banik, 2004:41-42).

2.5 Public Relation Tools

According to Banik, (2004:77-87), PR tools could be divided in to two one is for short term and two for long term. The tools are discussed as follows.

2.5.1 Day-to-Day News-Item

It is one of the easy and inexpensive tools of pr communications. It is also quick an effective. The news items are mainly on various events of the day, i.e. speeches, announcements, achievements etc.

2.5.2 Face to Face Communication

Face to face spoken communications normally produces better results than written communications can do for inter-personal communications purposes. Face to face contact and immediate two-way communication, are both ideal and for persuasion and achieving quick response. Meeting is a generic term applying to a large number of occasions which is used for PR, it is held in comfortable and relaxed surroundings and encourage participation and discussion on the subject.

2.5.3 Circulars

Is a letter generally sent to several persons or readers communicating some information or message. It is a simple, quick and easy medium of communications to send some message to a target group of readers. It also helps to bring to the notice of the employees any important topic. These circulars can pass from hand to hand easily and thereby help to narrow down the communication gap.

2.5.4 Publications

A publications literature consists of booklets, brochures and pamphlets which provide background information to the readers in a comprehensive manner. Through these literatures an organization can highlight its objectives, ideas and goals. Different publicity literatures can be produced in the form of prospectus, interim report, reports of the company meetings, annual reports etc. for the purpose of influencing the readers to achieve their organizational goals.

2.5.5 Relations with Press

Despite the emergence of electronic media like radio and television, a relation with the print media is the oscillatory in PR. The press provides information and creates the climate and thereby influences attitudes. Normally there are four methods to conduct press relations which include press releases, press conferences, facility visits and letters to the editors. Issuing news and initiating articles, features and reports, answering press enquires and providing comprehensive information service monitoring the press and keeping continuous liaison with the press for evaluating results and taking appropriate steps to correct mis-statements to initiate counter publicity, are the main functions of press relations.

2.5.6 Information Centre

In PR it is used as an education and entertainment centre for the employees in particular and for the public in general. It is multi-purpose in nature and provides several services to the organization as well as to its employees and also to the members of the public outside.

2.5.7 Advertisement

In pr it means the dissemination of information concerning an idea, service or product for the accomplishment of a definite purpose with the ultimate objective to create a favorable image of an organization. It is used to achieve wide coverage and to build the image of the company among its target group. Its objectives are varied- from just an announcement, to imparting specific information, to communicating the organization's stand on an issue.

2.5.8 House Journal

It is an official publication of an organization, highlighting its policies, programs and achievements. T serves as a vehicle of communication among the various members of the company. The journal is published at regular intervals, they includes weeklies, fortnightlies, monthlies, bi-monthlies and quarterlies.

2.5.9 Press Conference

Journalists and media representatives generally attend corporate events and meetings when called upon to do so by organizations. These could be occasions like launching of a new service and product, or laying of a foundation stone or simply giving out of some special news. These could also be organized solely for the media, in which case it is a press conference in the real sense.

2.5.10 Feedback

Public relations is a two way communication process. It is the duty of PR not only to disseminate information and ideas to the public outside but also to make correct assessment of public opinion and reactions towards policies and programmes of the organization and bring to the notice of the management. Public reactions and response are very important for an organization and also the management to react suitably.

2.6 Role of Public Relation

Public relations activities are many and varied but their role is a common one: to contribute to the image of an organization using a 'soft sell' approach. Public relations are not advertising under another name. Public relations activities often have a greater credibility with target groups. The basic premise for PR's role is that a positive image is essential to retain existing customers and clients and to attract new business.

Public relations activities are needed to deal with local governments, media, trade associations, and the general public. The role played by PR is not just to help the company sell its product or service but also to present the firms as a good corporate citizen concerned about the future of the country. Often, public relations are needed to deal with specific problems a company faces. It takes responsibility to maintain mutually beneficial relationships between the organization and its publics (Belch and Belch, 2003:694).

In addition, Kumar and Mittal, () stated the primary role of PR is to manage a company's reputation and help build public consent for its enterprises. Today's business environment has become so competitive that public consent can no longer be assumed; it must be earned continuously. In short the goals of public relations are to favorably influence public opinion, build good will, and establish and maintain a satisfactory reputation for the organization.

Public Relations play an important vital role in enhancing image of organization in the eyes of the public. Public Relations is not projecting the negative as positive. Public Relations is the process of communication with the group with whom in the organization existing and with whom the organization functions. (Shri and Shri, 2004:12).

2.7 Practice of Public Relations

So far we have see the basic practice of PR. In this paragraph we will summarize the practice. The practical applications of public relations can be summarized under three main headings.

- ✓ Positive steps to achieve Goodwill: these consist in arousing and maintaining goodwill and public interest in the activities of an organization in order to facilitate the successful operation and expansion of those activities.
- ✓ Action to safeguard reputation: it is equally important to look inward at the organization and to eliminate customs and practices which, though legitimate, are likely to offend public opinion or to interfere with mutual understanding.
- ✓ Internal relationships: using public relations techniques internally in order that the staff and employees of the organization shall be encouraged to identify their own interests with those of the management.

The methods of carrying out a public relations programs will be similar regardless of whether an organization uses the services of outside consultants, has its own internal department, or employees a combination of these two arrangements. The media of public relations are the tools which are available to achieve the desired mutual understandings (Black, 2004:26).

2.8 Practice of Public Relations in Banks

On top of the general over view of PR in this part will see its application specifically in Banks perspective. Public perception is the key to the success of any bank. In the liberalized market economy and a more competitive environment with more players, and innovative products in banking industry, a question arises how we build public relations on banks. It is through customer-friendly approach based on a two-pronged strategy:-

- a) Customer friendly products and honest services.

b) A public relations communication strategy (Reddi, 2010:228).

Some public relations are the deterrent factors in improving the reputation of individual bank or financial institutions to build up enduring relationships with the people inside and outside the bank. Banks deal with the public money, are the repositories of people's savings, serve people with financial services, have to maintain good relations with stakeholders, have to liaise with other financial institutions and government and non-governmental bodies, have to deal with media for effective communication, have to provide information under the right to information act, etc. are few to quote functions that justify the need for public relations in the banking industry (Reddi, 2010:229).

2.9 Dimensions for Public Relations in Banks

➤ Employees relations

Employees are one of the Public that have to be cared for by public relations as they provide services to customers. Though employees of a bank are the key constituencies for Public Relations department, the management expects that Public Relations must be directed towards external publics. A research in the area of customer services shows that customers can be satisfied if and only if employees are themselves satisfied. The main business of the bank is to satisfy customers and only a satisfied employee is capable of delivering the quality service expected by customers. House journals are the key tools of employees relations (Reddi, 2010:232)

➤ Relations with Customers

A bank customer is broadly defined as a potential user of bank's service. Ensuring his/her satisfaction is of paramount importance to a banker. The concept of customer satisfaction, therefore, has gained renewed emphasis in the present-day context.

Today, customer awareness has grown and, therefore, they are more demanding. The mass media, the consumerism and media exposure have raised the levels of expectations and this trend will continue. In the current scenario when banks have very little difference in interest rate, the only differentiation and most powerful weapon they have is customer service. A customer

evaluates the bank on the basis of his/her past experience, awareness and above all, his/her perception of the banks service quality (Reddi, 2010:233)

➤ Service Survey

Customer service is an important arm in the Public Relations exercise of any bank. Public Relations in terms of customer service is performance, followed by recognition. If the bank staff and authorities do not perform, then its negative image will be built rather than a positive image (Reddi, 2010:234)

➤ Media Relations

Since media is the conduit of reaching publics of the bank, Public Relations is expected to create and maintain good media relations for getting fair coverage in both print and electronic media. Tactics, such as press kit, press release, press conference, news photograph, press discussions are utilized for getting good coverage of banks activities, and also reaching the target audience (Reddi, 2010:235)

Table 1. A rough guide to the main activities of public relations

| Public Relations activities | Explanations | Examples |
|--|--|--|
| Internal communications | Communicating with the employees | In house newsletters, suggestion boxes |
| Corporate PR | Communicating on behalf of the whole organization, not goods and services | Annual reports, Conferences, ethical statements and visual identify images |
| Media relations | Communications with journalists, specialists, national, international and trade medias, including newspapers ,magazines, TV, radios and web-based communications | Press release, video news release, press events, photo calls |
| Business to business | Communicating with other organizations e.g. .suppliers and retailers | Exhibition, tread events, newsletter |
| Public affairs | Communicating with opinion formers, e.g. local/national politicians, monitoring political environment | Presentation, briefings, private meetings, public speeches |
| Community relations/ corporate social responsibilities | Communicating with local community, elected representatives, head teachers etc | Exhibitions, sports activities, letters, meeting and other sponsorships |
| Investor relations | Communicating with financial organizations | News letter, briefings, events |

Source: (Alison, 2004:222)

2.10 Challenges of Public Relations

As Weiner, (2006:21-29) discussed; Public Relations faces numerous challenges on a number of different levels. From within the organization, PR budgets have always been given great scrutiny- meaning, kept as small as feasible and sometimes smaller and yet the expectation is that PR will provide a return on investment for every dollar spent. PR is under pressure to deal effectively with the proliferation of new media and new media categories and globalization. Finally, from within the public relations profession places obstacles in its own path, such as loosely defined professional standards, generally inadequate levels of professional education and talent development.

Internal challenges

The internal challenges include conventional marketing wisdom that often boxes PR efforts into old formulas, constrictions of funding and resource, and uncontrollability of information.

- **Conventional marketing wisdom**

Conventional marketing wisdom often keeps PR on the periphery (side- line). With in most organizations, PR is regarded as great for interacting with the media, writing and distributing press releases, and helping with special events, but not much else. However, the sphere and potential of public relations is much greater than top management often perceives. Whether it is raising awareness among prospective hires about a company's being a desirable place to work or on Wall Street as being a worthwhile investment, or creating marketing momentum to accelerate the sale of goods and services, public relations is capable of some very heavy lifting.

- **Resources and funding**

Generally speaking, one of PR's key benefits is that it is intrinsically less costly than advertizing. PR requires no money-back offers and no media buys, so even its most ardent practitioners want it to have a smaller budget. That being the case, it would be unrealistic to expect that PR would ever have the same budget as advertising. But still, even as marketers begin to recognize PR's abilities, public relations is grossly underfunded when compared to other marketing forms. To properly deliver consistent and effective public relations results, PR programs must be properly funded.

External challenges

Public relations practitioners also face greater external challenges than ever before, including back of control of the media, greater media attention to corporate behavior, and the risk of new forms of media, especially on the internet.

2.11 Measuring the Effectiveness of PR

As with the other promotional program elements, it is important to evaluate the effectiveness of the public relations efforts. The evaluation of PR offers the following advantages:

1. It tells management what has been achieved through public relations activities.
2. It provides management with a way to measure public relations achievements and activities.
3. It gives management a way to judge the quality of public relations achievements and activities.

A number of criteria may be used to measure the effect of PR programs. Some of the means for accomplishing the evaluation process are the following:

- Personal observation and reaction: this should occur at all levels of the organization.
- Matching objectives and results: specific objectives designed to attain the overall communications objectives should be related to actions, activities, or media coverage.
- The team approach: using research principles and working together, the team develops and accomplishes the goal.
- Management by objectives: Executives and their managers act together to identify goals to be attained and the responsibilities of the managers. These goals are then used as a standard to measure accomplishments
- Audits: Both internal and external audits may be used. Internal audits involve evaluations by superiors or peers within the firm to determine the performance of the employees. External audits are conducted by consultants, the client or other parties outside the organization (Belch and Belch, 2001:592)

Further, Johnson, (2005:25) suggested the following ways of measuring the effectiveness of PR. Measurement is organized by measuring outputs, measuring outgrowths and measuring outcomes.

Measuring output is the amount of exposure in the media, the number of placement and audience impressions, and the likelihood of having reached specific target audience. Output can be measured by the following:

- Circulation/ audience
- Impression
- Target medial reach
- Target audience reach
- Competitive analysis

Measuring outgrowth is the measurement of reception. This is whether or not a target audience actually received the message directed at them, and whether they paid attention to, understood and retained those messages. Some common ways to measure outgrowth are:

- Focus groups
- Mail intercepts
- Call-ins
- Day after recall
- Event participation

Measuring outcome is the measurement of attitude and behavioral changes, i.e., whether anyone changed his or her mind or went out and did something as a result of what was said or done through public relations. The following are techniques to be used to measure outcomes:

- Data collection method such as observation, participation and role playing
- Before and after polls
- Experimental research design

CHAPTER THREE

DATA PRESENTATION, ANALYSIS AND INTERPRETATION

This chapter is dedicated to data presentation, analysis and interpretation of the study based on the data gathered from the respondents' customers, employees and Interview with the PR manager.

The primary data used for the research study was collected from two categories of respondents. The first category is addressed by interviewing the PR manager of the bank whereas the second categories which are the customers and employees of the bank were addressed by distributing questionnaires.

All the data were collected through questionnaires containing close and open ended questions and through interviewing the PR manager. 200 copies of questions were distributed for customers and 165 customers cooperated in filling out the questions while the rest 35 questions were not properly filled. And referring the rates of return for questionnaire are 165 (83%) whereas with the employees 150 questionnaires were distributed and 145 of the employees properly filled and returned the questionnaires. Also referring the rates of return for questionnaires are 145 (97%).

3.1 Analysis of Respondents General Characteristics

Table 2. General Characteristics of Respondents (employees & customers)

| Item NO. | Item | Description | Employees | | Customers | |
|----------|---|-------------------------|-----------|----------------|-----------|----------------|
| | | | Frequency | Percentage (%) | Frequency | Percentage (%) |
| 1. | Gender | Male | 115 | 80.0 | 106 | 64.0 |
| | | Female | 30 | 20.0 | 59 | 36.0 |
| | | Total | 145 | 100 | 165 | 100.0 |
| 2. | Age | 18-27 | 54 | 37 | 68 | 41.0 |
| | | 28-37 | 91 | 63 | 24 | 15.0 |
| | | 38-47 | - | - | 66 | 40.0 |
| | | 48-57 | - | - | 7 | 4.0 |
| | | >58 | - | - | - | - |
| | | Total | 145 | 100 | 165 | 100.0 |
| 3. | Education | 10/12 complete | - | - | 7 | 4.0 |
| | | Certificate | - | - | 68 | 41.0 |
| | | Diploma | 6 | 6.0 | 83 | 51.0 |
| | | 1 st degree | 139 | 94.0 | 7 | 4.0 |
| | | >1 st degree | - | - | - | - |
| | | Total | 145 | 100 | 165 | 100.0 |
| 4. | How many years you have been working/ No. of years | Below 5yrs | 86 | 59.0 | 120 | 73.0 |
| | | 6-10yrs | 55 | 38.0 | 39 | 24.0 |
| | | 11-15yrs | 4 | 3.0 | 6 | 3.0 |
| | | 16-20yrs | - | - | - | - |
| | | >20yrs | - | - | - | - |
| | | Total | 145 | 100 | 165 | 100.0 |
| 5. | How many times have you taken trainings | None | 41 | 28.0 | - | - |
| | | 1 times | 39 | 27.0 | - | - |
| | | 2 times | 58 | 40.0 | - | - |
| | | 5 times | 7 | 5.0 | - | - |
| | | 10 times | - | - | - | - |
| | | >10 times | - | - | - | - |
| | | Total | 145 | 100.0 | - | - |
| 6. | Working institution | Governmental | - | - | 39 | 24.0 |
| | | Non-governmental | - | - | 126 | 76.0 |
| | | Total | - | - | 165 | 100.0 |

As it is illustrated in the above table item 1, out of 145 respondents 115 (80 %) found to be males and the rest 30 (20 %) of them are found to be females. This implies to the student researcher that from the specific sample that was taken males acquire most of the employment position. At the same time the customer respondents are, item number 1 out of 165 respondents 106 (64 %) found to be males and the rest 59 (36 %) of them are found to be females. This implies to the student researcher that meals are the dominant customers of the Bank based only the sample size taken.

As it is illustrated in the above table item 2, out of 145 respondents 54 (37 %) found to be in the age between 18-27 and the rest 91 (63 %) of them are found to be 28-37 of age. This implies to the student researcher that the majority of employees are found in the age group of 28-37. Item number 2 which is presented in the same table shows that 68 (41 %) of the customers respondents lay in the age group of 18-27, and 24 (15 %) of respondents are between the age of 28-37 this tells the student researcher that more than half of the Bank's customer are youngsters, the 66 (40%) age group are between 33-47 the rest 7 (4 %) of the respondents are between 48-57.

Regarding the educational background on item 3 from the total of 145 respondents 6 (4 %) respondents have diploma, 139 (96 %) are first degree holders. This implies that more than 50 % of respondents are expected to be eligible to discuss about the PR practice of the bank. When we see the educational background from the total of 165 respondents 7 (4%) are 10/12 complete, 68 (41 %) respondents have diploma, 83 (51 %) are first degree holders, 7 (4 %) have more than first degree. This implies that more than 50 % of respondents are expected to have some understanding about the image of their service provider (the bank).

As it is shown in the above table in item number 4, out of 145 respondents 86 (59 %) have been working in the bank for less than 5 years, 55 (38 %) have worked in the bank for 6-10 years, and the rest 4 (3 %) of them are worked in the bank for 11-15 years. This implies to the student researcher that the majority of employees are expected to know the bank well. Coming to the workplace part of the customers on the above table item 4, 39 (24 %) are from governmental institutions; whereas 126 (76 %) are from the non-governmental institutions out of the 165 respondents. This shows that 76% of the respondents are from private institutions.

Coming to the training part of the above table item 5, 41 (28 %) of the employees responded that they did not take training, 39 (27 %) responded that they have taken training once, 58 (40 %) of the respondents took a training for 2 times and 7 (5%) of the respondents took training for 5 times from the total of 145 respondents. This shows that most of the employees took training at least once. In the last item of the table which tells for how long the respondents have been customers of the Bank, 120 (73 %) were customers for 5 years, 39(24 %) were customers from 6-10 years, and 6 (3 %) were customers from 11-15 years. This data shows that almost all of the respondents have 5yrs and above experience being customer of the bank which indicates the student researcher that they are fit to discuss about the PR practice of the Bank.

3.2 Analysis of Major Findings

For mean and SD 1 is maximum and 5 is minimum

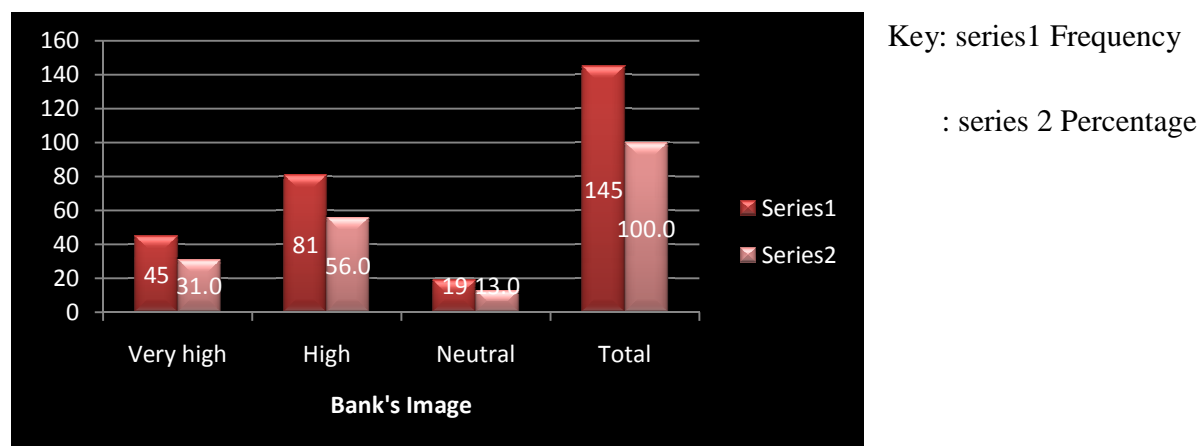


Figure 3. Bank's image in the eyes of its employees.

As it is shown in the above graph chart, out of 145 respondents 45 (31 %) responded very high, 81 (56 %) responded high, and the rest 19 (13 %) of them responded neutral in the regard of the bank's image. This implies that the bank has high image in the eyes of employees. The mean value which is 1.82 approaches to 2 which is a positive output indicating that there are respondents which say the Bank's image is good and also some who are not sure of the image of

the Bank's image. Furthermore, the SD is 0.642. This implies that there is inconsistency among respondents.

Table 3. Issues related with Bank's Information Provision

| Item No. | Item | Scale | NO. of Respondents | Percentage (%) |
|----------|--|-----------|--------------------|----------------|
| 1. | Effectiveness of the bank's information center in providing timely information? | Very High | 12 | 8.0 |
| | | High | 46 | 32.0 |
| | | Neutral | 28 | 19.0 |
| | | Low | 53 | 37.0 |
| | | Very Low | 6 | 4.0 |
| | | Total | 145 | 100.0 |
| 2 | How do you rate the information provided by the bank? | Very High | 14 | 8.0 |
| | | High | 30 | 18.0 |
| | | Neutral | 74 | 45.0 |
| | | Low | 31 | 19.0 |
| | | Very Low | 16 | 10.0 |
| | | Total | 165 | 100.0 |
| 3 | How do you rate the knowledge of the employees at the information desk? | Very High | - | - |
| | | High | 40 | 24.0 |
| | | Neutral | 48 | 29.0 |
| | | Low | 77 | 47.0 |
| | | Very Low | - | - |
| | | Total | 165 | 100.0 |
| 4 | How do you rate the willingness of the employees at the information desk to provide information? | Very High | 23 | 14.0 |
| | | High | 60 | 36.0 |
| | | Neutral | 52 | 32.0 |
| | | Low | 30 | 18.0 |
| | | Very Low | - | - |
| | | Total | 165 | 100.0 |

As it is depicted in the above table on item 1, out of 145 respondents 12 (8 %) replied very high, 46 (32 %) high, 28 (19 %) neutral, 53 (37 %) low and the rest 6 (4 %) of them responded very low. On item 2, 14(8 %) responded very high, 30 (18 %) high, 74 (45 %) neutral, 31 (19 %) said low and 16 (10%) respond very low. On item 3, 40 (24 %) responded high and 48 (29 %) replied neutral, while 77 (47 %) responded low. On item 4, 23 (14 %) of respondents said very high, 60 (36 %) high, 52 (32 %) neutral, and 30 (18 %) replied. This implies, from both employees and customer's responses the student researcher believes that, even though the information center tries to be effective and the employees are willing to provide information they still they don't develop their knowledge level.

For item 1, the mean value which is 2.97 approaches to 3 and the SD is 1.089 indicating that there are respondents which say the Bank's information center is effective and also some who are not sure of the effectiveness of the Bank's information center as well as those who claimed that the Bank is not effective. So, one can conclude from this that there is inconsistency among employees about the effectiveness of the Bank information center. In addition to this the SD is 1.089 this implies that the response of the customers is inconsistent or more deviated from the response of the average customers.

For item 2, the mean value which is 3.03 approaches to 3 indicating that there are respondents which say the Bank provides them information and also some who are not sure if it provides them information as well as those who claimed that the Bank does not provide information to its customers. So, one can conclude from this that there is inconsistency among customers on whether the Bank provides them information or not. In addition to this the SD is 1.050.

For item 3, the mean value which is 3.51 approaches to 4 indicating that there are respondents which say the Bank's employees have enough knowledge and also some who are not sure if they have knowledge as well as those who claimed that the employees at the information center don't have plenty of knowledge. So, one can conclude from this that there is inconsistency among customers on whether the Bank's employees at the information desk have plenty of knowledge. In addition to this the SD is 0.989 this implies that the response of the customers is inconsistent or more deviated from the response of the average customers. For item 4, the mean value which is 2.54 approaches to 3 indicating that there are respondents which say the Bank's employees are willing to provide information and also some who are not sure if the employees have willingness

as well as those who claimed that the Bank's employees don't have willingness. So, one can conclude from this that there is inconsistency among customers on whether the Bank's employees have willingness or not. In addition to this the SD is 0.947 this implies that the response of the customers is inconsistent or more deviated from the response of the average customers.

Table 4. Issues related with the Bank's effort to create good image

| Item NO. | Item | Scale | NO. of Respondents | Percentage (%) |
|----------|--|-----------|--------------------|----------------|
| 1. | The effort of the bank in order to create a favorable image in the minds of its customers? | Very High | 40 | 27.0 |
| | | High | 53 | 37.0 |
| | | Neutral | 35 | 24.0 |
| | | Low | 11 | 8.0 |
| | | Very Low | 6 | 4.0 |
| | | Total | 145 | 100.0 |
| 2 | How do you rate the relationship the bank has with you? | Very High | 30 | 18.0 |
| | | High | 53 | 32.0 |
| | | Neutral | 68 | 41.0 |
| | | Low | 14 | 9.0 |
| | | Very Low | - | - |
| | | Total | 165 | 100.0 |
| 3 | How do you rate your attitude towards the bank's image? | Very High | 14 | 9.0 |
| | | High | 75 | 45.0 |
| | | Neutral | 68 | 41.0 |
| | | Low | 8 | 5.0 |
| | | Very Low | - | - |
| | | Total | 165 | 100.0 |

As it is shown in the above table, for item 1, 40 (27 %) have responded very high, 53 (37 %) high, 35 (24 %) neutral 11 (8 %) low and the rest 6 (4 %) of them have responded very low. For item 2, 30 (18 %) of the respondents said very high, 53 (32 %) high, 14 (9 %), low and 68 (41 %) of the respondents said neutral. For item 3, 14 (9 %) of respondents said very high, 75 (45 %)

high, 68 (41 %) neutral, and 8 (5 %) replied low. This implies, in all the above three items both the customers and employees believe that the Bank exerts effort in enhancing its image as well as its relationship with both its public.

Item 1, the mean value which is 2.24 approaches to 2 which is a positive output indicating that there are respondents which say the Bank's effort to create good image and also some who are not sure the effort of the Bank as well as those who claimed that the Bank does not make any effort. So, one can conclude from this that there is inconsistency among employees about the effort of the Bank to create good image. In addition to this the SD is 1.069 this implies that the response of the customers is inconsistent or more deviated from the response of the average customers.

Item 2, The mean value which is 2.4 approaches to 2 indicating that the majority respondents which say the Bank has good relationship with its customers and also some who are not sure if it has a good relation as well as those who claimed that the Bank does not have a good relationship with its customers. So, one can conclude from this that there is inconsistency among customers on whether the Bank has good relation with its customers or not. In addition to this the SD is 0.882 this implies that the response of the customers is inconsistent or more deviated from the response of the average customers.

Item 3, The mean value which is 2.42 approaches to 2 indicating that there are respondents which say have a good attitude towards the Bank's image and also some who are not sure about the attitude they have towards the Bank's image as well as those who claimed that they have negative attitude towards the Bank's image. So, one can conclude from this that there is inconsistency among customers on their attitude towards the Bank's image. In addition to this the SD is 0.717 this implies that the response of the customers is inconsistent or more deviated from the response of the average customers.

Table 5. Issues related with banks capacity to accept complaints and give feedbacks.

| Item NO. | Item | Scale | NO. of Respondents | Percentage (%) |
|----------|---|-----------|--------------------|----------------|
| 1. | The Frequency of getting of getting complaints regarding the PR practice. | Very High | 40 | 27.0 |
| | | High | 53 | 37.0 |
| | | Neutral | 35 | 24.0 |
| | | Low | 11 | 8.0 |
| | | Very Low | 6 | 4.0 |
| | | Total | 145 | 100.0 |
| 2 | The Bank's ability to accept customer's complaints and suggestions. | Very High | 8 | 5 |
| | | High | 54 | 33.0 |
| | | Neutral | 73 | 44.0 |
| | | Low | 24 | 15.0 |
| | | Very Low | 6 | 3 |
| | | Total | 165 | 100.0 |
| 3 | The Bank's capacity to give feedback. | Very High | 14 | 8.0 |
| | | High | 37 | 22.0 |
| | | Neutral | 83 | 51.0 |
| | | Low | 23 | 14.0 |
| | | Very Low | 8 | 5 |
| | | Total | 165 | 100.0 |
| 4 | How do you rate the Bank's method to respond to complaints? | Very High | 7 | 5.0 |
| | | High | 30 | 18.0 |
| | | Neutral | 53 | 32.0 |
| | | Low | 30 | 18.0 |
| | | Very Low | 45 | 27.0 |
| | | Total | 165 | 100.0 |

Item 1, 12 (8 %) responded high, 46 (32 %) low, 6 (4 %) very low and 81 (56%) neutral. Item 2, 8 (5 %) responded very high, 54 (33 %), high, 24 (15 %) very low, 6 (3 %) responded low and 73 (44%) said neutral. Item 3, 14 (8 %) very high, 37 (22 %) high, 83 (51 %) was neutral, 23 (14

%) low and 8 (5%) said very low. Item 4, 7 (5 %) responded very high, 30 (18%) high, 53 (32 %) neutral, 30 (18 %) low and 45(27%) very low.

The above analysis indicates that, the customers highly believe that even though the bank is capable to accept complaints and suggestions, the bank is not giving feedback to the problems. In addition employees emphasis that they get complaints.

Item 1, The mean value which is 3.32 approaches to 3 indicating that there are respondents which say the Bank frequently gets complaints and also some who are not sure of if the Bank gets frequent complaints as well as those who claimed that the Bank does not get frequent complaints. So, one can conclude from this that there is inconsistency among employees if the Bank gets frequent complaints In addition to this the SD is 0.684 this implies that the response of the customers is inconsistent or more deviated from the response of the average customers.

Item 2 The mean value which is 2.79 approaches to 3 indicating that there are respondents which say the Bank has ability to accept complaints and suggestions and also some who are not sure about its ability as well as those who claimed that the Bank does not have the ability to accept complaints and suggestions . So, one can conclude from this that there is inconsistency among customers on whether the Bank has the ability to accept complaints and suggestions from its customers or not. In addition to this the SD is 0.880 this implies that the response of the customers is inconsistent or more deviated from the response of the average customers.

Item 3 The mean value which is 3.87 approaches to 4 indicating that there are respondents which say the Bank is prepared to give feedbacks to customers complaints and suggestions and also some who are not sure if its prepared as well as those who claimed that the Bank is not prepared to give complaints and suggestions. So, one can conclude from this that there is inconsistency among customers on whether the Bank is prepared to give complaints and suggestions for its customers. In addition to this the SD is 1.217 this implies that the response of the customers is inconsistent or more deviated from the response of the average customers.

Item 4, The mean value which is 3.87 approaches to 4 indicating that there are respondents which say the methodologies used to give responses are good and also some who are not sure about the methodologies as well as those who claimed that the methodologies used by the Bank are not good. So, one can conclude from this that there is inconsistency among customers on

whether the Bank uses good methodologies to give responses or not. In addition to this the SD is 1.217 this implies that the response of the customers is inconsistent or more deviated from the response of the average customers.

Table 6. Issues related with the Bank’s up dated usage of Medias

| Item NO. | Item | Scale | NO. of Respondents | Percentage (%) |
|----------|---|-----------|--------------------|----------------|
| 1. | The Bank’s up to date usage of innovative medias? | Very High | - | - |
| | | High | 18 | 12.0 |
| | | Neutral | 69 | 48.0 |
| | | Low | 58 | 40.0 |
| | | Very Low | - | - |
| | | Total | 145 | 100.0 |
| 2. | I have gathered updated information from the website. | Very High | 8 | 5.0 |
| | | High | 30 | 18.0 |
| | | Neutral | 15 | 9.0 |
| | | Low | 37 | 22.0 |
| | | Very Low | 75 | 46.0 |
| | | Total | 165 | 100.0 |

Item 1, 18 (12 %) responded high, 69 (48 %) neutral, 58 (40 %) low and item 2, website 8 (5 %) respondents very high, 30 (18%) high, 15 (9 %) neutral, 37 (22 %) low, and 75 (46 %) replied very low. This implies that, the Bank does not update its self by using up-to-date media on top of this the Bank does not update its current media like the website as per the customers responses.

For item 1, The mean value which is 3.52 approaches to 4 indicating that there are respondents which say the Bank does not use up-to-date media and also some who are not sure if the Bank uses up-to-date media. So, one can conclude from this that there is inconsistency among employees if the Bank if the Bank uses up-to-date media. In addition to this the SD is 1.285 this implies that the response of the customers is inconsistent or more deviated from the response of the average customers.

Item 2, The mean value which is 3.85 approaches to 4 indicating that there are respondents which say they have gathered updated information from the website and also some who are not

sure if they have gathered as well as the majority who claimed that they have not gathered updated information from the website. So, one can conclude from this that there is inconsistency among customers on whether they have gathered updated information. In addition to this the SD is 1.303 this implies that the response of the customers is inconsistent or more deviated from the response of the average customers.

Table 7. Issues related with the efficiency and standard level of the PR tools

| Item NO. | Item | Scale | NO. of Respondents | Percentage (%) |
|----------|---|-----------|--------------------|----------------|
| 1. | The standard level of the PR tools are | Very High | 16 | 11.0 |
| | | High | 23 | 16.0 |
| | | Neutral | 65 | 44.0 |
| | | Low | 39 | 28.0 |
| | | Very Low | 2 | 1.0 |
| | | Total | 145 | 100.0 |
| 2 | The capacity of the bank to distribute the PR tools | Very High | 17 | 12.0 |
| | | High | 29 | 20.0 |
| | | Neutral | 52 | 36.0 |
| | | Low | 41 | 28.0 |
| | | Very Low | 6 | 4.0 |
| | | Total | 145 | 100.0 |
| 3 | The ability of the bank in updating its tools | Very High | 23 | 16.0 |
| | | High | 12 | 8.0 |
| | | Neutral | 81 | 56.0 |
| | | Low | 29 | 20.0 |
| | | Very Low | - | - |
| | | Total | 145 | 100.0 |

Item 1, 16 (11 %) very high, 23 (16 %) high, 39 (28 %) low , 38(26 %) very low and 29 (20 %) neutral. Item 2, 17 (12 %) responded very high, 29 (20 %) high, 28 (19 %) neutral, 41(28 %) low and 30(21%) very low. Item 3 23 (16 %) Very high, 12 (8 %) High, 77 (53%) low and 33 (23 %) are neutral. Based on the above results one can conclude that, the Banks PR tools lack standard and are not updated frequently as per the capacity of the Bank.

Item1, The mean value which is 4.21 approaches to 4 indicating that there are respondents which say the Bank's PR tools are standard and also some who are not sure if the tools are standard as well as those who claimed that the Bank's tools are not at a standard. So, one can conclude from this that there is inconsistency among employees about the standard level of the PR tools. In addition to this the SD is 0.950 this implies that the response of the customers is inconsistent or more deviated from the response of the average customers.

Item 2, The mean value which is 4.1 approaches to 4 indicating that there are respondents which say the Bank has capacity to distribute the PR tools and also some who are not sure of if the Bank has the capacity as well as those of the majority claimed that the Bank does not have the capacity to distribute its PR tools. So, one can conclude from this that there is inconsistency among employees about the capacity of the bank to distribute its PR tools. In addition to this the SD is 1.058 this implies that the response of the customers is inconsistent or more deviated from the response of the average customers.

Item 3, The mean value which is 3.62 approaches to 4 indicating that there are respondents which say the Bank has ability to update its tools and also some who are not sure if the Bank has the ability to update its tools as well as those who claimed that the Bank does not have the ability to update its tools. So, one can conclude from this that there is inconsistency among employees about the ability of the Bank in updating its PR tools. In addition to this the SD is 0.940 this implies that the response of the customers is inconsistent or more deviated from the response of the average customers.

Table 8. Issues related with the Bank’s PR practice enhancing knowhow of the public

| Item NO. | Item | Scale | NO. of Respondents | Percentage (%) |
|----------|---|-------------------|--------------------|----------------|
| 1. | Newsletters have benefited me to develop knowhow about the bank’s practice | Strongly Agree | - | - |
| | | Agree | 29 | 20.0 |
| | | Neutral | 35 | 24.0 |
| | | Disagree | 58 | 40.0 |
| | | Strongly Disagree | 23 | 16.0 |
| | | Total | 145 | 100.0 |
| 2 | The PR practice has given me a better knowhow about the bank’s current and future endeavors | Strongly Agree | 8 | 5.0 |
| | | Agree | 23 | 14.0 |
| | | Neutral | 14 | 8.0 |
| | | Disagree | 44 | 27.0 |
| | | Strongly Disagree | 76 | 46.0 |
| | | Total | 165 | 100.0 |

Item 1, 29 (20 %) agreed, 58 (40 %) disagreed, 23 (16 %) strongly disagreed and 35 (24 %) are neutral. Item 2 8 (5 %) replied strongly agree, 23 (14 %) agreed, 14 (8 %) neutral, 44 (27 %) disagree and the rest 76 (46 %) strongly disagreed. Looking on the above results on can conclude that the bank is not providing both its internal and external public with its current endeavors.

Item 1, the mean value which is 3.95 approaches to 4 indicating that there are respondents which say the PR practice provide them know how about the Bank’s activities and also some who are not sure if the practice provides them knowhow and the majority who claims that the PR practice does not provide them know how about the Bank’s activities. So, one can conclude from this that there is inconsistency among customers on whether the Bank’s PR practice provide know how about its activities. In addition to this the SD is 1.244 this implies that the response of the customers is inconsistent or more deviated from the response of the average customers.

Item 2, the mean value which is 3.52 approaches to 4 indicating that there are respondents which say newsletters has benefited the bank with its employees and also some who are not sure of if newsletters has benefited the Bank as well as those who claimed that the newsletters are not

helping the Bank with its employees. So, one can conclude from this that there is inconsistency among employees whether the newsletters are benefiting the Bank or not. In addition to this the SD is 0.987 this implies that the response of the customers is inconsistent or more deviated from the response of the average customers

Table 9. Issues related with the PR practice creating motivation and team spirit.

| Item NO. | Item | Scale | NO. of Respondents | Percentage (%) |
|----------|--|-------------------|--------------------|----------------|
| 1. | The PR practice of the bank has created motivation to work efficiently | Strongly Agree | 6 | 4.0 |
| | | Agree | 41 | 28.0 |
| | | Neutral | 17 | 12.0 |
| | | Disagree | 52 | 36.0 |
| | | Strongly Disagree | 29 | 20.0 |
| | | Total | 145 | 100.0 |
| 2 | The PR practice has brought team spirit among different department | Strongly Agree | 6 | 4.0 |
| | | Agree | 22 | 15.0 |
| | | Neutral | 46 | 32.0 |
| | | Disagree | 59 | 41.0 |
| | | Strongly Disagree | 12 | 8.0 |
| | | Total | 145 | 100.0 |

Item 1, 6 (4 %) responded strongly agree, 41 (28 %) agree, 17 (12%) neutral, 52 (36 %) disagree and 29 (20 %) responded strongly disagree. Item 2, 6 (4 %) strongly agree, 22 (15 %) agree 46 (32%) neutral, 59 (41 %) disagree and 12 (8 %) strongly disagree. Based on the above result, the majority of the employees believe that the PR practice of the bank does not generate motivation or team spirit to them.

Item 1, the mean value which is 3.57 approaches to 4 indicating that there are respondents which say PR has created motivation for a efficient work and also some who are not sure if the PR has created motivation as well as the majority who claimed that the PR does not create motivation for an efficient work. So, one can conclude from this that there is inconsistency among employees whether the PR creates motivation for an efficient work or not. In addition to this the

SD is 1.033 this implies that the response of the customers is inconsistent or more deviated from the response of the average customers.

Item 2, the mean value which is 3.34 approaches to 3 indicating that there are respondents which say PR has brought team spirit among departments and also some who are not sure if PR has brought team spirit as well as the majority who claimed that the PR has not brought team spirit. So, one can conclude from this that there is inconsistency among employees whether the PR has brought team spirit or not. In addition to this the SD is 0.973 this implies that the response of the customers is inconsistent or more deviated from the response of the average customers.

Table 10. Issues related with the Bank's good image.

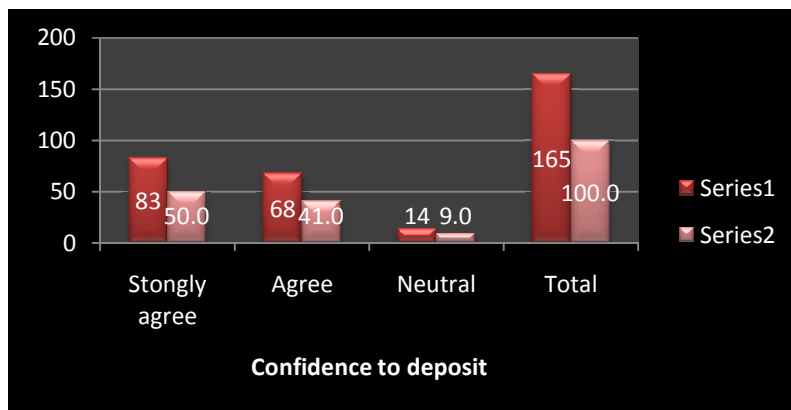
| Item NO. | Item | Scale | NO. of Respondents | Percentage (%) |
|----------|---|-------------------|--------------------|----------------|
| 1. | I have been working in the bank for the good image it has | Strongly Agree | 17 | 12.0 |
| | | Agree | 64 | 44.0 |
| | | Neutral | 17 | 12.0 |
| | | Disagree | 36 | 24.0 |
| | | Strongly Disagree | 11 | 8.0 |
| | | Total | 145 | 100.0 |
| 2 | I became a customer because of the good credibility of the bank | Strongly Agree | 59 | 36.0 |
| | | Agree | 60 | 36.0 |
| | | Neutral | 36 | 22.0 |
| | | Disagree | 8 | 5.0 |
| | | Strongly Disagree | 2 | 1.0 |
| | | Total | 165 | 100.0 |
| 3 | I tell about the Bank's good image to others | Strongly Agree | 29 | 18.0 |
| | | Agree | 75 | 45.0 |
| | | Neutral | 38 | 23.0 |
| | | Disagree | 23 | 14.0 |
| | | Strongly Disagree | - | - |
| | | Total | 165 | 100.0 |

Item 1, 17 (12 %) strongly agreed, 64(44 %) agreed, 17 (12 %) was neutral, 36 (24 %) disagreed, and 11 (8 %) strongly disagree. Item 2, 59 (36 %) strongly agreed, 60 (36 %) agreed, 36 (22 %) responded neutral, 8 (5 %) disagreed and 2 (1%) strongly disagreed. Item 3 29 (18 %) strongly agree, 75 (45 %) agree, 38 (23 %) neutral and the rest 23 (14 %) disagree. From the above data one can say that, the bank created good image about itself in the minds of its employees and customers also tell about the bank's good image for their friends and family because of its credibility.

Item 1, The mean value which is 2.72 approaches to 3 indicating that there are respondents which say they have been working in the Bank for its good image and also some who are not sure of if that is the reason for working there as well as those who claimed that they are not working in Bank for its good image. So, one can conclude from this that there is inconsistency among employees if the good image of the Bank has impact on them for working there. In addition to this the SD is 1.181.

Item 2, The mean value which is 1.98 approaches to 2 indicating that there are respondents which say the Bank's credibility has impact for them to be customers and also some who are not sure if its credibility has an impact as well as those who claimed that the Bank's credibility does not have an impact for them to be customers. So, one can conclude from this that there is inconsistency among customers on whether the Bank's credibility has an impact on them to be customers or not. In addition to this the SD is 0.914 this implies that the response of the customers is inconsistent or more deviated from the response of the average customers.

Item 3, The mean value which is 0.233 indicating that there are respondents which say would tell to others about the good image of the Bank and also some who are not sure if they would tell as well as those who claimed that they would not tell about the image of the Bank . So, one can conclude from this that there is consistency among customers on whether the customers would speak of the good image of the Bank or not. In addition to this the SD is 0.926 this implies that the response of the customers is consistent from the response of the average customers.



key series 1 frequency

series 2 percentage

Figure 4. Customers confidence to deposit their money in the bank

In regard to customers confidence to deposit their money in the Bank 83 (50 %) and 68 (41 %) out of the 165 respondents strongly agreed and agreed respectively that they are confident while the rest 14 (9 %) said neutral. This implies that Bank is trustworthy among its customers. The mean value which is 1.58 approaches to 2 indicating that there are respondents which say they are confident to deposit their money in the Bank and also some who are not sure if they are confident about it. So, one can conclude from this that there is inconsistency among customers on whether they are confident to deposit their money or not. In addition to this the SD is 0.645 this implies that the response of the customers is inconsistent or more deviated from the response of the average customers.

Table 11. Issues related with the Bank updating its publics.

| Item NO. | Item | Scale | NO. of Respondents | Percentage (%) |
|----------|---|-------------------|--------------------|----------------|
| 1. | The bank gives high emphasis in updating its employees in its current endeavors | Strongly Agree | - | - |
| | | Agree | 23 | 16.0 |
| | | Neutral | 46 | 32.0 |
| | | Disagree | 52 | 36.0 |
| | | Strongly Disagree | 24 | 16.0 |
| | | Total | 145 | 100.0 |
| 2 | The Bank always updates its customers on its future endeavors | Strongly Agree | 7 | 4.0 |
| | | Agree | 23 | 14.0 |
| | | Neutral | 23 | 14.0 |
| | | Disagree | 44 | 27.0 |
| | | Strongly Disagree | 68 | 41.0 |
| | | Total | 165 | 100.0 |

Item 1, 23 (16 %) agreed, 52 (36 %) disagreed, 24 (16%) strongly disagreed and 46 (32 %) answered neutral. Item 2, 7 (4 %) strongly agreed, 23 (14 %) agreed, 44 (27 %) disagreed, 68 (41%) strongly disagreed and 23 (14 %) answered neutral. As it is depicted in the above result, the bank does not try to update its internal and external public on its current and future endeavors resulting the public not being aware of its activities.

Item 1, the mean value which is 3.53 approaches to 4 indicating that there are respondents which say that the Bank updates its employees on its activities and also some who are not sure if it updates them as well as the majority who claimed that the Bank does not update them on its activities. So, one can conclude from this that there is inconsistency among employees whether the Bank updates them on its activities or not. In addition to this the SD is 0.951 this implies that the response of the customers is inconsistent or more deviated from the response of the average customers.

Item 2, the mean value which is 3.87 approaches to 4 indicating that there are respondents which say the Bank updates them on its current activities and also some who are not sure if it updates them or not as well as those who claimed that the Bank does not updates them on its current activities. So, one can conclude from this that there is inconsistency among customers on whether the Bank updates them or not on its current activities. In addition to this the SD is 1.217 this implies that the response of the customers is inconsistent or more deviated from the response of the average customers.

Table 12. Issues related with information availability

| Item NO. | Item | Scale | NO. of Respondents | Percentage (%) |
|----------|---|-------------------|--------------------|----------------|
| 1. | The bank is very effective in disseminating information | Strongly Agree | | |
| | | Agree | 29 | 20.0 |
| | | Neutral | 23 | 16.0 |
| | | Disagree | 81 | 56.0 |
| | | Strongly Disagree | 12 | 8.0 |
| | | Total | 145 | 100.0 |
| 2 | The Bank's information desk is well equipped | Strongly Agree | 8 | 5.0 |
| | | Agree | 23 | 14.0 |
| | | Neutral | 53 | 32.0 |
| | | Disagree | 68 | 41.0 |
| | | Strongly Disagree | 13 | 8.0 |
| | | Total | 165 | 100.0 |

Item 1, 29 (20 %) responded agree, 23 (16 %) said neutral, 81 (56 %) and 12(8 %) responded disagree and strongly disagree respectively. Item 2, 8 (5 %) strongly agreed, 23 (14 %) agreed, 53 (32 %) were neutral, 68 (41 %) disagreed and 13 (8%) said strongly for the issue if Bank's information desk is well equipped. From the above result, the employees believe that the bank is not circulating information very effectively where as the customers also question if the information desk is well equipped with the necessary information.

Item 1, the mean value which is 3.52 approaches to 4 indicating that there are respondents which say the Bank is effective in disseminating information and also some who are not sure if it is effective as well as the majority who claimed that the Bank is not effective in disseminating information for its employees. So, one can conclude from this that there is inconsistency among employees whether the Bank is effective in disseminating information or not. In addition to this the SD is 0.906 this implies that the response of the customers is inconsistent or more deviated from the response of the average customers.

Item 2, the mean value which is 3.85 approaches to 1.303 indicating that there are respondents which say the Bank's information desk is well equipped and also some who are not sure if it is well equipped or not as well as those who claimed that the Bank's desk is not well equipped. So, one can conclude from this that there is inconsistency among customers on whether the Bank's information desk is well equipped or not. In addition to this the SD is 1.303 this implies that the response of the customers is inconsistent or more deviated from the response of the average customers.

Table 13. Issues related with the Bank's communication pattern.

| Item NO. | Item | Scale | NO. of Respondents | Percentage (%) |
|----------|--|-------------------|--------------------|----------------|
| 1. | The bank tries to build a two-way communication | Strongly Agree | - | - |
| | | Agree | 35 | 24.0 |
| | | Neutral | 46 | 32.0 |
| | | Disagree | 52 | 36.0 |
| | | Strongly Disagree | 12 | 8.0 |
| | | Total | 145 | 100.0 |
| 2 | The Bank is well prepared to give feedback to customers complaints and suggestions | Strongly Agree | 14 | 8.0 |
| | | Agree | 14 | 8.0 |
| | | Neutral | 68 | 42.0 |
| | | Disagree | 69 | 42.0 |
| | | Strongly Disagree | - | - |
| | | Total | 165 | 100.0 |

Item 1, 35 (24 %) strongly agreed, 52 (36 %) disagree, 12 (8 %) strongly disagree, and the rest 46 (32 %) said neutral. Item 2, 14 (8 %) strongly agreed, 14 (8 %) agreed, 68 (42 %) was neutral and 69 (42 %) disagreed. This implies that the Bank does not have a two-way communication in both employees and customers especially the bank does not provide feedback regarding customers complaints and suggestions.

PR manager also clearly stated that the bank only tries to communicate with the public but face difficulties to gather feedback resulting in lack of mutual communication.

Item 1, the mean value which is 3.56 approaches to 4 indicating that there are respondents which say the Bank builds a two-way communication and also some who are not sure of if it builds a two-way communication as well as those who claimed that the Bank does not build a two-way communication. So, one can conclude from this that there is inconsistency among employees whether the Bank builds a two-way communication or not. In addition to this the SD is 1.012 this implies that the response of the customers is inconsistent or more deviated from the response of the average customers.

Item 2, the mean value which is 3.87 approaches to 4 indicating that there are respondents which say the Bank is prepared to give feedbacks to customers complaints and suggestions and also some who are not sure if it's prepared as well as those who claimed that the Bank is not prepared to give complaints and suggestions. So, one can conclude from this that there is inconsistency among customers on whether the Bank is prepared to give complaints and suggestions for its customers. In addition to this the SD is 1.217 this implies that the response of the customers is inconsistent or more deviated from the response of the average customers.

Table 14. Issues related with the Bank's effort to create relation with both its public

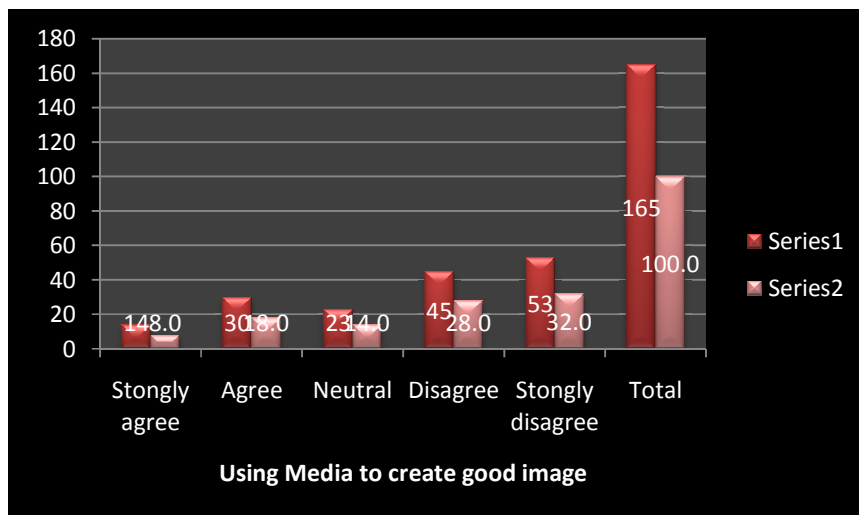
| Item No. | Item | Scale | NO. of Respondents | Percentage (%) |
|----------|--|-------------------|--------------------|----------------|
| 1. | The bank dedicate enough resource to create employees good will | Strongly Agree | 6 | 4.0 |
| | | Agree | 23 | 16.0 |
| | | Neutral | 17 | 12.0 |
| | | Disagree | 81 | 56.0 |
| | | Strongly Disagree | 18 | 12.0 |
| | | Total | 145 | 100.0 |
| 2 | The Bank shows a great effort to create a good relationship with its customers | Strongly Agree | 23 | 14.0 |
| | | Agree | 31 | 19.0 |
| | | Neutral | 37 | 22.0 |
| | | Disagree | 74 | 45.0 |
| | | Strongly Disagree | - | - |
| | | Total | 165 | 100.0 |

Item 1, 6 (4 %) strongly agree, 23 (16 %) agree, 17 (12 %) answered neutral, 81 (56 %) disagree and the rest 18 (12 %) strongly disagree. Item 2, 31 (19 %) agree, 37 (22 %) said neutral) and 74 (45 %) disagree. From the above result, one can conclude that the bank does not dedicate its resource to neither create good will with its employees nor to create good relation with its customers.

In contrast the PR manager believes that the bank tries to create a good relation with its customers.

Item 1, the mean value which is 3.57 approaches to 4 indicating that there are respondents which say the Bank dedicates resources to create employee good will and also some who are not sure if it dedicates resources as well as the majority who claimed that the Bank does not grant enough resources for employee’s good will. So, one can conclude from this that there is inconsistency among employees whether the Bank devote enough resources to create employees good will. In addition to this the SD is 1.033 this implies that the response of the customers is inconsistent or more deviated from the response of the average customers.

Item 2, the mean value which is 3.56 approaches to 4 indicating that there are respondents which say the Bank shows great effort to create good relation with its customers and also some who are not sure about its effort as well as those who claimed that the Bank does not show effort . So, one can conclude from this that there is inconsistency among customers on whether the Bank shows effort to create good relation with its customers or not. In addition to this the SD is 0.906 this implies that the response of the customers is inconsistent or more deviated from the response of the average customers.

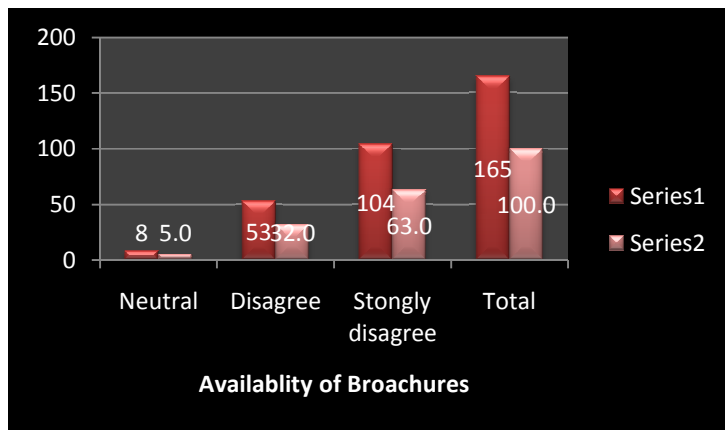


key series 1 frequency

Series 2 percentage

Figure 5. Using Media to create good image

In the above graph out of 165 respondents 14 (8%) strongly agree, 30 (18 %) agree, 23 (14 %) answered neutral, 45(28 %) disagree and 53 (32 %) strongly disagree on the issue if Bank creates good image through the media. This result indicates that the bank is not using medias to create a good image. The mean value which is 3.56 approaches to 4 indicating that there are respondents which say the Bank creates good image through the media and also some who are not sure if it does or not as well as those who claimed that the Bank does not create good image through the media . So, one can conclude from this that there is inconsistency among customers on whether the Bank creates good image using the media. In addition to this the SD is 1.331 this implies that the response of the customers is inconsistent or more deviated from the response of the average customers.



key series 1 frequency

series 2 percentage

Figure 6. Availability of Brochures

From the 165 respondents regarding the issue of getting brochures when they visit the bank 8 (5 %) responded neutral, 53 (32 %) responded disagree and 104 (63 %) responded strongly disagree. From this data it is clear that the bank is not using brochures to communicate and deliver its message to its customers.

On top of the above believes the PR manager emphasized that the brochures are not sufficient for all the customers, are not being distributed timely and are not fulfilling their intended purpose which is to communicate with the public.

The mean value which is 3.57 approaches to 4 indicating that there are respondents which say they are not sure in receiving a brochures as well as the majority who claimed that the Bank does provide them with brochures . So, one can conclude from this that there is inconsistence among customers on whether the Bank provides them with brochures or not. In addition to this the SD is 1.033 this implies that the response of the customers is inconsistent or more deviated from the response of the average customers.

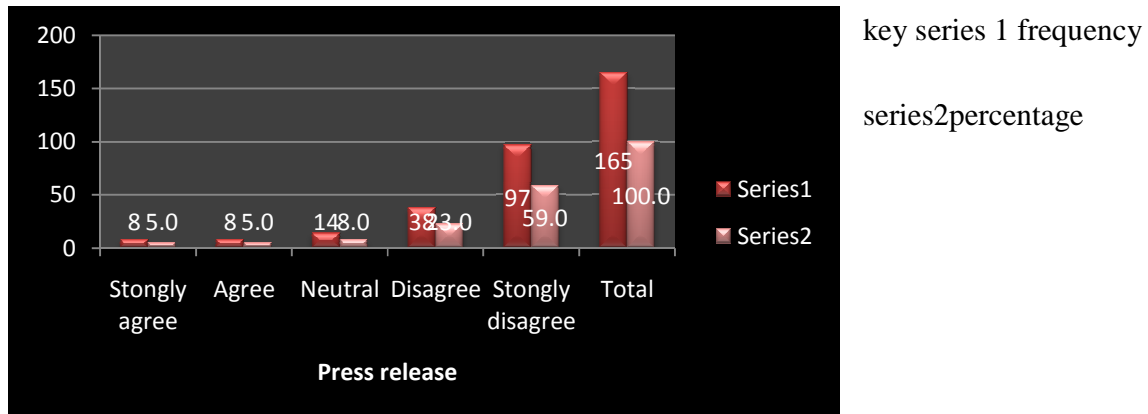


Figure 7. Press release

Coming to getting information through press release about the Bank’s current and future endeavors, out of a total of 165 respondents 8 (5 %) strongly agreed and 8 (5 %) agreed that get information from the press release and 38 (23 %) disagreed and 97 (59 %) strongly disagreed that don’t get information from the press release while 14 (8 %) are neutral in the issue. From these results one can say that the Bank is not properly utilizing its press releases. In addition the PR manager believes that the Bank should use its press releases for updating its customer on its current and future endeavors than just using it for annual financial reports. The mean value which is 4.26 approaches to 4 indicating that there are respondents which say that they get plenty of information from the press releases and also some who are not sure if they get plenty of information as well as those who claimed that they don’t get plenty of information from the press release . So, one can conclude from this that there is inconsistence among customers on whether the Bank provides enough information through its press release. In addition to this the SD is 1.115 this implies that the response of the customers is inconsistent or more deviated from the response of the average customers.

Table 15. Correlation between PR practice and

| Customer's | | Practice | Image |
|------------|---------------------|---------------|---------------|
| Practice | Pearson Correlation | 1 | <u>.735**</u> |
| | Sig. (2-tailed) | | .000 |
| | N | 165 | 165 |
| Image | Pearson Correlation | <u>.735**</u> | 1 |
| | Sig. (2-tailed) | .000 | |
| | N | 165 | 165 |

image

| Employee's | | Practice | Image |
|------------|---------------------|---------------|---------------|
| Practice | Pearson Correlation | 1 | <u>.741**</u> |
| | Sig. (2-tailed) | | .000 |
| | N | 145 | 145 |
| Image | Pearson Correlation | <u>.741**</u> | 1 |
| | Sig. (2-tailed) | .000 | |
| | N | 145 | 145 |

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

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

As it is shown in the table above, practice of PR and image of the bank have high degree of relation.

CHAPTER FOUR

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

The proposal was designed to assess the PR Practice and its challenges of AIB. Descriptive research method was employed to analyze the result found from questionnaire and interviews from the Bank.

In view of this the researcher focused on the PR tools being used by the bank. if this tools are at sufficient amount, are they timely distributed , are they at a standard level or do they possess the right content in them.

From the analysis and interpretation made in the previous chapter the following summary, conclusions and recommendations are drawn up.

4.1. Summary of the major findings

- Concerning Gender in both respondents customers and employees 106 (64%) and 115 (80%) respectively majority are male the rest are female.
- Concerning Age both respondents majority are (63%) were between 18-60 years of age.
- With regard to Education 139 (94%) of employees are 1st degree holders where as customers are 83 (51%) or majority are diploma holders.
- The majority of the employees 86(59%) or majority have been working in the Bank below 5yrs and the customers the majority which have been customers for 5yrs are 120 (73%).
- The majority of the employees who have taken trainings twice in the Bank are 58(40%).
- The majority of the customers respondents 126(76%) work in a non-government organization.
- Greater part or 53 (37%) of employees said low about the effectiveness of the information center.
- Concerning the knowledge of the employees at the information desk, the majority or 77(47%) of the customers said low.
- Most of or 60 (36%) of the customers said high about the willingness of the employees to provide information.
- Majority or 45 (27%) of the customers replied as very low about method used by the bank to respond to complaints.

- Concerning up to date usage of innovative medias, majority or 58 (40%) of employees replied as low.
- Greater part or 75 (46%) of the customers replied very low about gathering updated information from the website.
- Concerning newsletters benefiting employees, the majority or 58 (40%) disagreed.
- Majority or 76 (46%) of the customers strongly disagree about the PR practice in providing them knowhow.
- Greater part or 52 (36%) of the employees disagree about the PR practice crating motivation.
- Concerning PR creating team sprit most of or 59 (41%) of the employees disagreed.
- If the bank gives emphasis in updating its customer on its current endeavors, majority or 52 (36%) of the employees disagreed.
- If the bank updates its customers on its future endeavors, most or 68 (41%) of customers strongly disagreed.
- The majority or 81 (56%) of the employees disagreed on the bank's effectiveness in disseminating information.
- The majority or 68 (41%) of the customers disagreed on the bank's information desk being equipped.
- Greater part or 52 (36%) of the employees disagreed if the bank tries to build two-way communication.
- Concerning the bank's preparation to give feedback to customers complaints and suggestions, most of or 69 (42%) of the customers disagreed.
- Majority or 81 (56%) of employees disagree that the bank dedicate enough resource to create employees good will.
- Concerning the banks effort to create a good relationship with its customers, most of or 74 (45%) of the customers disagree.
- Majority or 53 (32%) of the customers strongly disagree bank's usage of media to create good image.
- Greater part or 104 (63%) of the customers strongly disagree about getting brochers when visiting the bank.
- The majority or 97 (59%) of the customers strongly disagreed about gathering information from the press release.

4.2 Conclusion

Depending on the findings discussed above the following conclusions are drawn.

- The bank has young spirited staffs that are willing to provide information to their customers. The major drawbacks arises with the bank's information center not being effective in providing the right information with no enough communication materials on top that the employees are not knowledgeable enough to easily communicate to the customers with their questions, complaints and suggestions.
- While practicing the PR practice both employees and customers have seen the following difficulties. The banks methodologies used to give responses to customers complaints, the bank does not move with current innovative Medias to address its publics all the possible ways and in addition to this two difficulties especially the customers have discussed that they don't gather update information from the bank's website to understand its current and future endeavors.
- Greater parts of the bank's employees believe that the PR practice is not creating motivation and team sprit among the different staffs and departments. Most of all, the employees highly emphasized that the newsletters designed for the purpose of updating employees with the banks activities were not sufficient enough to be reached by all the staffs. On top of this, more than half of the customers highly emphasized that the PR practice is not providing them with knowhow about its activities hindering them to reach out more to the bank.
- From the above findings what we can understand is that majority of the customers have great disagreement about the banks information center not being equipped with enough PR materials, the bank does not update them on its future endeavors, more than half of the customers disagreed that the bank not being prepared to give feedback to their complaints and suggestions, the banks effort to create good relationship with its customers is poor, most of them strongly disagreed about the bank's usage of media to create good image, 104 (63%) of the customers highly disagreed about getting brochures when visiting the bank and finally they highly emphasized about not getting the right information from the press release. On the other hand the employees more than half of the employees disagreed on the banks week two way communications with its customers and the fact that the bank is not dedicating enough resources for creating employees good will. All the above difficulties hindered the bank from having good relation with its internal and external publics.

4.3 Recommendation

Based on the major research findings that have been discussed so far the following points are recommended by the student researcher.

- The bank should strongly cultivate the potential of its employees for transferring its message as well as using them for the development of its good image. The bank should invest resources to the information center. Most of all make the employees knowledgeable about its current and future activities by designing different training programs.
- In order for the bank to enhance its good image it should take all the constructive criticism and suggestions by designing compliant handling office which can address the issues directly. On top of that, the bank should update its PR tools especially its website and the Bank should be able to use all current Social Medias, TVs, Radios and all kinds of publication suitable for the Bank to communicate to its public.
- Among the PR tools the newsletters are the best mechanism to communicate with its employees. Since newsletters help create goodwill of employees: promoting the sense of identification and satisfaction of employees with their company then the bank should make the newsletters on a frequent base and in large amount. In addition, the bank should design different incentives to motivate and create team sprit among employees and departments.
- Banks deal with the public money, serve people with financial services, have to maintain good relations with stakeholders, have to interact with other financial institutions and government and non-governmental bodies, have to deal with media for effective communication, have to provide information under the right to information act, etc. are few to quote functions that justify the need for public relations in the banking industry due to the above mentioned reasons the Bank should carefully reevaluate its employees knowledge states, find more ways to educate its internal and external publics, make its information center more entertaining and resourceful, update and use more of the PR tools to strength two-way communication. Especially, making brochures attractive and available when customers visit and including information of PR practices exercised by the bank on the press release than in addition to the annual reports.

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Appendices

3. For how long you have been customer of the Bank?

II. Questions Directly Related to the Study

VH= Very High H= High N= Neutral L= Low VL= Very Low

| Item no. | Description | VH | H | N | L | VL |
|--|---|-----------|----------|----------|----------|-----------|
| Questions Related to Research Question number 1 | | | | | | |
| 1. | How do you rate the relationship the bank has with you? | | | | | |
| 2. | How do you rate the information provided by the bank? | | | | | |
| 3. | How do you rate the knowledge of the employees at the information desk | | | | | |
| 4. | How do you rate the willingness of the employees at the information desk to provide information | | | | | |
| 5. | How do you rate your attitude towards the banks image | | | | | |
| Questions Related to Research Question number 2 | | | | | | |
| 6. | I have gathers updated information from the website | | | | | |
| 7. | The Banks ability to accept customers complaints and suggestions | | | | | |
| 8. | The Banks capability to give feedback | | | | | |

| 9. | How do you rate the banks method to respond to complaints? | | | | | |
|---|---|----|---|---|----|-----|
| III. Additional Questions Related to the Study | | | | | | |
| SA=Strongly Agree; A=Agree; N=neutral, DA=Disagree; SDA=Strongly Disagree | | | | | | |
| Questions Related to Research Question number 3 | | | | | | |
| Item no. | Description | SA | A | N | DA | SDA |
| 10. | The PR practice has given me a better knowhow about the bank's current and future endeavors | | | | | |
| 11. | I became a customer because of the good credibility of the bank | | | | | |
| 12. | I tell about the Bank's good image to others | | | | | |
| 13. | I feel very confident in depositing my money in the bank | | | | | |
| Questions Related to Research Question number 4 | | | | | | |
| 14. | The Bank shows a great effort to create a good relationship with its customers | | | | | |
| 15. | The Bank always updates its customers on its future endeavors | | | | | |
| 16. | The Bank's information desk is well equipped | | | | | |
| 17. | The Bank is well prepared to give feedback to customers complaints and suggestions | | | | | |
| 18. | The Bank creates good image through the media | | | | | |
| 19. | Whenever I visit the bank I receive brochures in most of the times | | | | | |

| | | | | | | |
|---|---|----------|----------|----------|----------|----------|
| 20. | I get plenty of information from the Bank's press release on its current and future endeavors | | | | | |
| Rate the following 1 being very good to 5 being very bad | | | | | | |
| Item no. | Descriptions | 1 | 2 | 3 | 4 | 5 |
| 21. | How do you rate PR practice of the Bank? | | | | | |
| 22. | How do you rate the image of the Bank? | | | | | |

23 Other Suggestions on the PR practice of the Bank(if any)
