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

**THE EFFECTS OF ADVERTISING ON CUSTOMER SATISFACTION
(IN THE CASE OF AWASH BANK S.C)**

BY

TIGIST TETEMKE NEGASSA

FEBRUARY ,2018

ADDIS ABABA, ETHIOPIA

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SATISFACTION (IN THE CASE OF AWASH BANK S.C)**

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ADVISOR: GETIE ANDUALEM (PHD)

**A THESIS SUBMITTED TO ST. MARY'S UNIVESITY SCHOOL OF
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T,INPARTIALFULFILLMENT OF THE REQUIREMENTS FOR THE
DEGREE OF MASTER OF MARKETING MANAGEMENT.**

FEBURARY, 2018

SMU

ADDIS ABABA, ETHIOPIA

DECLARATION

I, the under signed, declare that this thesis is my original work and has not been presented for a degree in any other university and that all sources of materials used for the thesis have been duly acknowledged.

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Lists of Acronyms

AB	Awash Bank
ANOVA	Analysis of Variance
AM	Advertising Message
CP	Communication Process
CS	Customer Satisfaction
PA	Promises from the Advertisement
QA	Quality of Advertisement
SPSS	Statistical Packages for Social Science
α, β	Coefficients of an Equation

ABSTRACT

The researcher entitled, the effects of Advertising on customer satisfaction in the case of Awash Bank S.C. The researcher selected participants of the study from West Addis Ababa region grade one to four branches of Awash Bank are randomly selected by the student researcher under the five branches Quantitative research approach adopted and probability and non-probability sampling method used (purposive sampling for the selection of district) and total sample size of the study is 342 respondent. Data were distributed using structured questionnaire and analyzed using SPSS version 23 and explanatory research design was used. The results of the study revealed that the independent variables were (Advertising Message, Communication Process, promises from the advertisement & Quality of advertisement) messages have significant effect on customer satisfaction. The findings showed that advertising has the most powerful influence on Awash Bank customer satisfaction. Quality of advertisement has less significant on the customer satisfaction. Therefore, it is advisable for the banks to work more on quality of advertisements & communication process to get more positive effect on customer satisfaction. In addition, considering the inevitability of the high effect of Advertising message, communication process, promises from the advertisement and quality of the advertisement on customer satisfaction, the bank should bear in mind these factors during advertising and promoting its product and services to satisfy and attract its customer and also for new customers.

Key Words: *Customer Satisfaction, Advertising message, Communication process, Promises from the advertisement and Quality of advertisement.*

CHAPTER ONE

1. INTRODUCTION

Now a days banking with banks being an important part of our lives, the number of products used in daily basis and also business life has increased greatly. Therefore, the competence between banks to bank has been gain in pace. Banks making use of technologies intensively and new advertising tools have set their sight on reducing costs, reaching larger masses and nourishing customer satisfaction.

1.1. Background of the study

Advertisement plays an important role in every sector. Advertising opens a new unusual angle to catch the customers' psychology, in light of this the company satisfy the customers constantly. The bank marketing has become a very complex yet interesting subject as it requires the knowledge of economics, sociology, psychology, banking and also core marketing concept(Sasanee 2004). In marketing, it is the customer who has the upper hand.

Customers aware of the developments in the economic environment, which includes the financial system. Financial needs of the customers have grown multifold into various forms like quick cash accessibility, money transfer, asset security, increased return on surplus funds, financial advice, deferred payments etc. Good advertising is based on a strong communication phenomenon. Marketing communication is the process of creating a "commonness" of thought between the sender and receiver (Czinkota, Ronkainen et al. 2004)

Advertising is powerful communication force and an important tool. It helps the modern day marketers to sell goods, ideas and images by providing information and persuading people. Advertising has become an integral part in every society. Everybody encounters advertising every day, whenever we open newspapers go through a magazine, listen to radio, watch television, open letters play castle or walk down a busy street, we are exposed commercial

messages. Popularly known as advertising therefore it is virtually impossible for any of us to escape contact with some form of advertising or the other (Sahu and Raut, 2003).

Then the question comes up whether advertising reach to the consumers and match to the service provided by the bank or not. In this study, trying to find a solution to measure the effectiveness of advertising and satisfaction level of the consumer.

Same researcher is conducted on media advertising specifically and limited area. Fitore Jashari , and Ahmed Ammunora (2008) conducted a research on The impact of social media on brand preference of university student . Most studies show that the Internet and social media usage is changing actual and potential customers of the company. Saadia Nasir also researched on Social media and bank brand preference of women. Israel kofi (2013) studied on the effect of electronic media advertising on rural banking industry. Netsanet Dagiso(2018) studied on the effect of media advertising on customer preference. Most researcher are studied on advertising in general or very specific way that's why this study in needed. Therefore, this study focuses on the effect of advertig on customer satisfaction in the case of Awash bank.

1.2. Background of the Organization

Awash Bank S.C Founded as the very First Private Commercial Bank in 1995, Awash Bank was established by 486 founding shareholders with a paid-up capital of Birr 24.2 million and started banking operations on February 13, 1995. As of June 2017, the number of shareholders and its paid-up capital increased to over 3,700 and Birr 2.6 billion respectively. Shareholders have decided to raise the authorized capital to Birr 6 billion and the paid-up capital to Birr 3 billion within the next two years. As of June 2017, the bank total assets reached Birr 42.2 billion. With over *316 branches* across the country, Awash bank continues to be the leading private commercial Bank in Ethiopia in terms of Branch networks. Awash Bank is a bank that has thrived over 22 years in a rapidly evolving market and economy. Having grown from humble beginnings with visionary intent, the first private bank in Ethiopia to exceed a billion-profit mark in the history of Ethiopian Private banks in the financial year 2015/16(<https://www.awashbank.com>) cited by(AHMED 2017).

1.3. Statement of the problem

In Ethiopia banking industries are becoming very vast i.e. only one government Bank (CBE) and Nineteen (19) are private banks and those the government and the private banks have many branches across the country so the competition in this industry is very high and advertising the same products and services by similar advertising message from bank to bank it's a challenge to attract and satisfy the customer. Every day consumers make banking decisions by choosing among different choices and related products and services available in different bank in light of this reason this study try to show the effects of advertising message on customer satisfaction in the case bank Awash Bank. because advertising is a key element for any business to attract the customer and the service provided by the bank which is important for long term relationship with the customer.

In the dynamic world business activity, it is almost impossible to deliver information to consumer without use of advertising. Certainly, this may be because of globalization and accessibility of hundreds of channels for the viewers of this modern era. Globalization has brought wide choice of markets to consumers which make advertising to play a huge role. The consumer is more likely to associate with advertisements of those brands, which have emotional values and messages. This is so because, positive emotional appeals provide a strong brand cue and stimulate category based processing. If the categorization process is successful, then the affect and belief associated with this category in memory are transferred to the object itself (Stone, 1992).

According to The American Marketing Association (2014), consumer behavior is the dynamic interaction of affect and cognition, behavior, and the environment by which human beings conduct the exchange aspects of their lives. Consumer behavior is a common factor of these two parts that how consumer interpret the advertising message and how they feel after banking. Main claim of the bank is to provide best service quality. of course it can attract more and more customers towards in every branches of Awash Bank but the problem statement of this research is to measure the satisfaction level of consumer when they visit the bank for any banking service. Are they getting the same service as promised in advertisement or there are some problems at service level?

Student researcher observes the following problem that initiated to conduct this thesis regarding to advertising made by Awash Bank. The bank invests a millions of birr for advertisement activity in every budget year but the bank didn't analyze the advertising mechanisms are meet its objectives that attract a new customers and it satisfies its existing customers which have more effect on customer satisfaction. In addition, the bank not focus on modern way of advertising mechanisms i.e. Advertising practice such as; consumer behavior, advertising message, promises of advertisement and quality of advertising to attract more customers and to address a large number of customer generally other researcher not studied in this area there is a research gap under this. Therefore, it is essential for the bank to find out the extent to which the effects of advertising on customer satisfaction. Those Major problems that initiate student researcher to conduct research on the effect of advertising on customer satisfaction in the case of Awash bank of West Addis Ababa region with selected branches.

Research Questions

- What are the level of customers' satisfaction towards the advertising message?
- Are customers think that Awash Bank advertisements have a strong and effective communication message?
- Are customers satisfied by the quality of advertising with provided by Awash Bank
- Are customers satisfied when they compare the advertising promises with services provided by Awash Bank?

1.4.Objectives of the study

In line with the above problems and research questions the general and specific research objectives are the following.

1.4.1.General objective

The general objectives of the study are to measure the effectiveness of the advertising message on the customer satisfaction in case of Awash Bank when they compare advertising message with real services provided by the Bank.

1.4.2.Specific objectives

- To identify the effect of advertising message on customer satisfaction
- To identify the effect of communication process on customer satisfaction
- To identify the impact of promises of advertising on customer satisfaction
- To identify the impact of quality of advertising on customer satisfaction

1.5. Definition of Basic terms

Advertising

Advertising is a mass communication involving an identified sponsor, the advertiser, who normally pays a media organization, such as television network, to run an advertisement that has usually been created by an advertising agency. The basic task of advertising is to communicate information efficiently to groups of individuals that could number in the hundreds of millions. (Aaker and Myers,1975 cited by (Deutsch and Liebermann 1985).

Consumer Behavior

Consumer behavior involves the thoughts and feelings people experience and the actions they perform in consumption processes. It also includes all the things in the environment that influence these thoughts, feelings, and actions. According to The American Marketing Association (2014), consumer behavior is the dynamic interaction of affect and cognition, behavior, and the environment by which human beings conduct the exchange aspects of their lives. In another definition, consumer behavior is the study of individuals, groups, or

organizations and the processes they use to select, secure, use, and dispose of products, services, experiences or ideas to satisfy needs and the impacts that these processes have on the consumer and society.

Customer Satisfaction

Customer satisfaction can be experienced in a variety of situations and connected to both goods and services. It is a highly personal assessment that is greatly affected by customer expectations. Satisfaction also is based on the customer's experience of both contact with the organization (the "moment of truth" as it is called in business literature) and personal outcomes. Some researchers define satisfied customer within the private sector as "one who receives significant added value" to his/her bottom line a definition that may apply just as well to public services(Smith 2007).

- **Advertising** is a form of communication used to persuade an audience.(Iftikhar and Yusi 2008)
- **An information source:** a marketing or advertising executive with a product message to communicate. (Iftikhar and Yusi 2008)
- **Encoding:** The message from the source converted into effective symbolism for transmission to a receiver.(Iftikhar and Yusi 2008)
- **A message channel:** the advertising media that conveys the encoded message to the intended receiver.(Iftikhar and Yusi 2008)
- **Decoding:** the interpretation by the receiver of the symbolism transmitted from the information source.(Iftikhar and Yusi 2008)
- **Receiver:** Consumer action by those who receive the message and the target for the thought transmitted(Iftikhar and Yusi 2008)
- **Feedback:** Information about the effectiveness of the message, which flows from the receiver (the intended target) back to the information source for evaluation of the effectiveness of the process, and to complete the process.(Iftikhar and Yusi 2008)
- **Noise:** uncontrollable and unpredictable influences such as competitive activities and confusion mocking from the process.(Iftikhar and Yusi 2008)

1.1. Significance of the study

The student research would be as a practical guideline for the bank management. The outcome of this study would be developing the advertising message of the bank in a better way in order to meet the customers' needs and satisfaction. If the result shows a positive implication, the bank owners would be delightful with their advertising method. But if it is vice versa the bank owners would improve their advertising strategies and arrange training program. Moreover, the finding and conclusions of the study may help Awash Bank management in decision making by understanding the problems from these findings with regards to the advertising message provided and it also helps to recognize that customers hold different types of expectations for advertising message.

1.7. Limitations of the study

One of the major limitations of this study is the sample coverage, the absence of adequate studies and organized data especially empirical literatures, which would be useful to lay a more relevant factual base for the study and also The respondents' may unwillingness to fill the questionnaires due to lack of time, because of the nature of the customers of bank and may be the respondent lack of understanding the usefulness of the study

1.8. Scope of the study

The scope of this study is to focus on the effectiveness of advertisements and satisfaction level of customers when they compare this message to the real services at the bank. The student researcher conducted in West Addis Ababa region within the selected branches but results are general towards the whole branches of Awash Bank in Ethiopia. Even the culture and the consumer behavior can be considered same through the whole country but there is a risk that might affect the results if it is conduct the same research in other cities. And also the student researcher did not compare the advertising message and services for customer satisfaction of Awash Bank with rival banks due to short period of time. The student research ertried to investigate in a proper way but there are always different points which are not reachable.

1.9. Organization of the research report

This research is organized into five chapters comprising Introduction entailing background and theoretical introduction to the study, Review of Related Literature, Research Design & Methodology, Results and Discussion, and finally Summary, Conclusions and Recommendations.

The first chapter provides a general introduction of the study including background of the study, statement of the problem, the research questions, and objectives of the study, significance of the study and scope of the study.

Chapter two covers the literature review part of the study, which are relevant to the study. It includes concepts and theoretical framework as well as the communication process.

Chapter three elaborates the type and design of the research. It also includes research method, sampling technique, data collection method, source of data and method of data analysis that are used in the study.

Chapter four discusses in detail the findings of the study on the result of the data collected and analysis made using the statistical tools stated in the research methodology part.

Finally, chapter five summarizes the findings, conclusions, recommendations of the study.

CHAPTER TWO

2. LITERATURE REVIEW

2.1. Introduction

This chapter deals with the previous research on advertising, customer satisfaction and related issues. To get knowledge about this research books, research articles, internet and other research studies has been consulted and find the following information in this area of research.

2.2 Theoretical review of Literature

2.3 Concepts of Advertising

The history of advertising goes to the Egyptians where they used papyrus to make sales messages and wall posters. Commercial messages and political campaign displays have been found in the ruins of Pompeii and ancient Arabia. Lost and found advertising on papyrus was common in Ancient Greece and Ancient Rome. Wall or rock painting for commercial advertising is another manifestation of an ancient advertising form, which is present to this day in many parts of Asia, Africa, and South America. The tradition of wall painting can be traced back to Indian rock art paintings that date back to 4000 BC.

According to American Marketing Association "advertising is any paid form of non-personal presentation and promotion of ideas, goods and services by an identified sponsor". Advertising in business is a form of marketing communication used to encourage, persuade, or manipulate an audience (viewers, readers or listeners; sometimes a specific group) to take or continue to take some action. Most commonly, the desired result is to drive consumer behavior with respect to a commercial offering, although political and ideological advertising is also common. Kotler, P. and Keller (2012) Definitions of advertising are many and varied. It may be defined as a communication process, a marketing process, an economic and social process, a public relations process, or an information and persuasion process, depending on the point of view. Advertising is the non-personal communication of information, usually paid for and usually persuasive in nature, about products, services, or ideas by identified sponsors through various media (Bovee and Arens 1989). According to (Wijaya 2015) a modern definition of advertising includes other

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

Advertising is the use of paid-for space in a publication, for instance, or time on television, radio or cinema, usually as a means of persuading people to take a particular course of action, or to reach a point of view. It may also be taken to include posters and other outdoor advertising(Wilmshurst and Mackay 2010).

According to (Kanso and Nelson 2004)advertising is a form of communication intended to convince an audience (viewers, readers or listeners) to purchase or take some action upon products, information or services. Moreover, (Bulla and Scott 1994)define advertising as a form of communication which is used to help in selling products and services. Typically, it communicates a message including the name of the product or service and how that product or service could potentially benefit the consumer. Advertising does typically attempt to persuade potential customers to purchase or to consume more of a particular brand of product or service.

2.4.Objectives of Advertising

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

Advertiser’s primary mission is to reach prospective customers and influence their awareness, attitudes and buying behavior. They spend a lot of money to keep individuals (markets) interested in their products. To succeed, they need to understand what makes potential customers

behave the way they do. The advertisers' goals is to get enough relevant market data to develop accurate profiles of buyers-to-find the common group (and symbols) for communications this involves the study of consumers behavior: the mental and emotional processes and the physical activities of people who purchase and use goods and services to satisfy particular needs and wants (Kanso and Nelson 2004)

To create a demand for new products by explaining its utility, to announce a new product or service, to increase its sales by attracting new customers, to create brand preferences, to expand the market for new buyers, to assist the salesmen in their selling efforts, to warn the public against imitation of the product of the firm, to prepare ground for new products, barring new entrance, make special offers through sales promotion, to neutralize competitors advertising, and to enhance goodwill of the firm. Objective of any advertising is to communicate about the product and services to the prospective customers. General objectives of advertising are to inform the customers about the attributes and uses of the product (Helina, 2012).

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

In addition, they define mass media advertising as "non-personal, paid announcements by an identified sponsor to reach large audiences, create brand awareness, help position brands, and build brand images" (Dwyer and Tanner, 2002).

Advertising is also a valuable tool for building company or brand equity as it is a powerful way to provide consumers with information as well as to influence their perceptions. Advertising can be used to create favorable and unique images and associations for a brand which can be very important for companies selling products or services that are difficult to differentiate on the basis of functional attributes. Companies selling their products and services to the consumer market generally rely heavily on advertising to communicate with their target audiences as do retailers and other local merchants. Advertising is also used extensively by companies who compute in

the business and professional markets to reach current and potential customers' attention and analyze the impact of advertising on the customers' behavior, which is determined by a number of cognitive, emotional and behavioral aspects (Belch and Belch 2004).

In the center of advertising is the customer, whose psychology is determined by numerous aspects and advertising itself, which aims at arousing the customer's wish to acquire the product advertised, and most importantly, at achieving the act of purchasing the product (Khorvash, Iravani et al. 2012)

2.4. Importance of Advertising

For any business, advertising may perform a variety of functions when implemented correctly, and its effect may be dramatic. It helps to identify products and their sources and to differentiate them from others, and it communicates information about the products, its features, and its location of sale; it helps to try to induce new products and to suggest reuse. It can stimulate the distribution of products or services on local or global level (Arens, Schaefer et al. 2009)

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

Advertising can also be used to create images and symbolic appeals for products and services, a capability that is very important to companies that are selling products and services that are very difficult to differentiate. It has the ability to strike a responsive chord with consumers when other elements of the marketing program have not been successful (Belch & Belch, 1990). According to Ph. Kotler and others (2003), both the businesses and individual sellers should ask themselves what should the advertising of their products and services be and what impact on the customer should it make.

Advertising is at the front of delivering the proper message to existing and prospective customers. The purpose of advertising is to convince customers that a company's services or products are the best, enhance the image of the company, point out and create a need for

products or services, demonstrate new uses for established products, announce new products and programs, reinforce the salespeople's individual messages, draw customers to the business, and hold existing customers (Lamb and et.al 2004).

Whatever else advertising is trying to do, whether with words or pictures, its purpose always is to impart information. The information isn't always about a product or service, though. Advertising serves everything from politics to social consciousness to get across a message. According to Agegnehu and Ahmed Cited by (DEGISSO 2018) and (Geoff and Lester 2011), advertising has three aims and these are:-

- 1. Informative Advertising:**-figures heavily in the pioneering stage of a product category, where the objective is to build primary demand such as: telling the market about a new product; suggesting new uses for product; informing the market of a price change; explaining how the product works; describing available services; correcting false impressions; reducing buyers' fears; building a company image.(Monga and Anand 2003)
- 2. Persuasive Advertising:**-it becomes important in the competitive stage, where a company's objective is to build selective demand for a particular brand. Some persuasive advertising has moved into the category of comparative advertising, which seeks to establish the superiority of one brand through specific comparison of one or more attributes with one or more other brands in the product class. Agegnehu and Ahmed (2007) cited by (DEGISSO 2018).
- 3. Reminder Advertising:** it is important with mature products. Expensive four-color Coca Cola ads in magazines have the purpose not of informing or persuading but reminding people to purchase it. (Perreault and McCarthy 2005).

2.5.Negative Effect of Advertising

Advertising is the most visible activity of business. What a company may have doing privately for many years suddenly becomes public the moment it starts to advertise. Advertising is widely criticized not only for the role it plays in selling products or services but also for the way it

influences our society. As a selling tool, advertising is attacked for its excesses. Some critics charge that, at its worst, advertising is downright untruthful, and at best, it presents only positive information about products. Others charge that advertising manipulates people psychologically to buy things they can't afford by promising greater sex appeal or improved social status. Still others attack advertising for being offensive, in bad taste, or simply too excessive (Bovee and Arens 1989).

According to American Humorist Will Rogers, advertising is "the art of convincing people to spend money they do not have for something they do not need." Like Rogers, modern critics of advertising highlight its negative effect, claiming that ads foster impulse buying. However, advertising also provides consumers with valuable information about products being offered for sale (Lindblad 2013)The basic criticism of advertising here is that it frequently carries little, if any, actual product information. What it does carry is said to be hollow ad-speak. Ads are rhetorical; there is no pure "information." All information in ads is biased, limited, and inherently deceptive. Advertising Wastes Resources and only raises the standard of Living for some. One of the traditional criticism of advertising is that it represents an inefficient, wasteful process that channels monetary and human resources in a society to the "reshuffling of existing total demand," rather than to the expansion of total demand. Advertising thus brings about economic stagnation and a lower standard of living(O'Guinn, Allen et al. 2000).

2.6.The communication process:

Advertising is basically a communication process to create a message and deliver it to the target customers, so it is important to have a solid communication message in advertising campaign. In a communication process there are seven elements involved for prorogation of the message and each of the seven elements can affect the accuracy of advertising process. This communication phenomenon can be described as follows(Ghauri 2006).

An information source: A marketing/advertising executive with a product message to communicate.

Encoding: The message from the source converted into effective symbolism for transmission to a receiver.

A message channel: The sales force and/or advertising media that conveys the encoded message to the intended receiver.

Decoding: The interpretation by the receiver of the symbolism transmitted from the information source.

Receiver: Consumer action by those who receive the message and are the target for the thought transmitted.

Feedback: Information about the effectiveness of the message, which flows from the receiver (the intended target) back to the information source for evaluation of the effectiveness of the process, and to complete the process, and

Noise: Uncontrollable and unpredictable influences such as competitive activities and confusion detracting from the process and affecting any or all of the other six steps

This process of communication is not as simple as just to send and receive a message through certain medium. There are many hurdles related to each stage which can affect or change the real message.

There is a chance that marketer's perception of market demand and real market needs don't always same. This is especially true when the marketer realizes more on the self-reference criterion (SRC) than on effective research. In some of communication processes if basic needs are defined in a wrong way then communications fail because a wrong or meaningless message is received through all other steps in communication model.

The encoding step can also create problems even if message is proper and based on reality at this stage colors values believes and taste can cause hurdles in flow of marketing message.

Message channel should be selected carefully when an encoded message is to reach the customer at this stage media availability, literacy and types of media create problems in the communication process in this step. Selection of ineffective media channel can disturb communication process.

Decoding errors may also occur accidentally. Sometime intended symbolism as no or different meaning to the decoder.

The feedback the stage of communication process is important to check the effectiveness of other step in the whole process. The companies who don't measure their communication efforts are adapt to allow errors of source, encoding, media selection, decoding or receiver to continue longer than necessary. A proper feedback helps a company to correct errors before substantial damage occurs. The effectiveness of communication process can be impaired by noise.

Noise includes all other external influences such as compacted advertising, other sale personnel and confusion at receiving end that can destroy the ultimate effectiveness of communication. Noise is disturbing force interfering with the communication process at any stage and it is beyond the control of the sender end the receiver. (Iftikhar and Yusi 2008).

Making, Enabling, and Keeping Promises

According to Berry, he recommended that the basis for preserving service associations is the completion of promises made to consumers. There are three important activities which are related to these service providers. Those are related to the relation, partnership and behavior of the service provider towards the customer. (Bitner 1995).

Making Promises:

First of all, relationship between service provider and customer begins with the promises from service provider with customers. It establishes more by making possible those promises and then keeping them in good manner. One of the important activities is building sensible promises at first priority and maintaining those promises throughout service delivery. Those above said activities, three in number are basic necessities to build good service partnership and those are related to particularly services marketing behavior. (Bitner 1995)

Enabling Promises:

Those three behavioral actions always have good influence to the partnership with customers/consumers. Not only the eye-catching, ideal promises should be there as the first step of the development of relationship, the fulfillment and materialization is also vital as the second but significant act. Without keeping those promises the effectiveness of external marketing

cannot remain same forever as it works in start. As the good shaped ideal promises attract the customers but when the promises never touch the satisfaction level of the customer, it diminishes the effectiveness of marketing. So from toe to top marketing and making promises, actualization, then keeping of those related to each other as chain reaction. (Bitner 1995)

Keeping Promises:

Once when promises are furnished in stylish way and presented to customers it strikes to the heart and minds of the people, the service providers get over helm response in the market after that the second phase starts and first go through it side by side as well. The second phase enters in the evaluation of the promises. If any service provider makes the customers happy, by keeping their promises it adds the golden shine in the marketing activities by service provider and they even get more good response from customers. So it can capture big part of marketing making keeping and fulfilling the promises enhance the confidence among customers and it became the base of good service relationship between customers and service providers. (Bitner 1995).

Definition of Quality:

Many people have different point of view about the term “Quality”. It is the most common way of defining “quality” is frequently the primary step in the majority “quality improvement” ways. The most common perceptives as well as idea of what is meant by “quality” will assist the party to center its “quality improvement” attempts. So, the thing worthwhile mentioning is that according to semantic point of observation is not significant but on the other hand more significantly, it is necessary to straighten employee’s efforts in the direction of common problem. If you see, the most important thing which is discussable with respect to the service organizations is quality.

Might be according to different people there are many definitions of “quality”. But we can define the definition of “quality” into five different categories which are described as follows. (Ghobadian, Speller et al. 1994).

Transcendent:

According to this category the quality is defined as innate excellence. Either product or service doesn't have equal possessions. If you see, it portrays Plato's philosophical study of beauty is moveable to the matter of quality. But it is not possible to determinants the preceding discovery of quality. This definition is implied with respect to the relationship among individual salience as well as the perceived quality. The sign of the presences of this association has significant suggestions for "goods" as well as "service" quality. (Ghobadian, Speller et al. 1994)

Product Led:

According to the product led the quality is described as the units of goodness packed into a product or service. If you compared the high quality service with respect to lower quality service, it shows that the high quality product has more unit of goodness than a low quality product. Quality is a tangible way to measure it so it varies person to person and it can be different in different circumstances. A product should include more units of goodness to be identified as a high quality product. (Ghobadian, Speller et al. 1994)

Process or supply led:

It is defined as "conformance to requirements". It is proposed by two persons Crosby and Taguchi. So, the definitions of the quality put down stress on the significant of the management as well as control of supply-side quality. Its main center is internal instead of external. So, these types of definitions are valuable for associations which distinguish their troubles as lying surrounded by the transformation. (Ghobadian, Speller et al. 1994).

Customer led.

In this category customer desire and requirement is important. If you are fulfilling the requirement and perception of customers, then you are providing a high quality services to them. In this approach the center is external. So, "quality" is described as satisfying customer's requirements or fitness for purpose. This approach based on the aptitude of the association to conclude consumer's requirements as well as fulfilled those requirements too. (Ghobadian, Speller et al. 1994)

Value Led.

It is also a very important category with respect to the definition of quality. It is described as the cost to the producer and price to customer or as meeting the customer's requirements in terms of quality, price and availability. The focus of this approach is also external like customer led. It is basically a trade-off among "price", "availability" as well as "quality". The main objective of the purchaser is to calculate the quality, price as well as availability surrounded by the decision algorithm. As a result, the definition of quality is best example in the terms of a value-led approach. (Ghobadian, Speller et al. 1994).

Gaps Model:

Following four gaps are selected from the given model

Consumer expectation- Management perception gap (Gap 1)

Management may have inaccurate perceptions of what consumers (actually) expect. The reason for this gap is lack of proper market or customer focus. The presence of marketing department doesn't automatically guarantee market focus. It requires the appropriate management process, market analysis tools and attitude. (Parasuraman, Zeithaml et al. 1985).

Service Quality Specification Gap (Gap 2)

There may be a problem on the part of management to translate customer expectation into service quality specifications. This gap relates to aspects of service design for example an airline may find that its customers require a better meals service on its short haul routes. This requirement needs to be translated into food and beverage menus for different times of the day. (Parasuraman, Zeithaml et al. 1985).

External Communication Gap (Gap 4)

Consumer expectations are fashioned by the external communications of a specific organization. A realistic expectation will normally promote a more positive perception of service quality. A service organization must insure that its marketing and promotion material correctly describes the service offered and the way it is delivered. This is by in service organizations it is

counterproductive to separate the operations and the marketing functions. (Parasuraman, Zeithaml et al. 1985).

Expected Service- Perceived Service Gap (Gap 5)

Perceived quality of service depends on the size and direction of gap 5, which in turn depends on the nature of the gaps associated with marketing, design and delivery of services.

These selected gaps from the gap model help to analysis and asses the service quality level and to check company perception and customer satisfaction through services. (Parasuraman, Zeithaml et al. 1985).These all selected theories provide a proper framework to conduct this research according to the purpose of this paper. Communication model is related to the advertising phenomena by which we can analysis the advertising message of the case bank. Every company makes some promises when they advertise their marketing message by which they can attract their customers to use different types of services from every Awash bank branches. To describe and analysis the promises which Awash bank make with their customers selecting “service promises” model. Another theory provides a clear definition and explanation of quality which is helpful to consider the product and service quality of the bank because they claim about high quality. At the end there is a gap model which is useful to analyze the information collected from the customer’s perception and then compare with the bank services. In short, all these theories have a good relation between them and also have a proper connection with the purpose of this research.

2.9 Empirical review of Literature

(Giniger and Hilton 2001)in his work concludes that as one of the most effective tool for the business communication connecting the company to the customers, catching the psychology of the customers, and following the mind of the audiences to satisfy the customers in the process of introducing the company brand, image, new products, new life style and so on, advertising is absolutely an active element in the market nowadays, although there are some skeptics on the future of advertising.

At first, on the side of the company, advertising is the key to introduce their main products or new products, make sense of the industry, show their service items and structure of the management, define the concept of their brand, express the ideas of the enterprises, and even innovate a kind of modern culture or new life style. In another way, for the customers, advertising is the easiest way to get all the public information of a company, afterwards, the customers make a choice through the media.

He also pointed out that in another way, literature includes most of details information of the company and its products, which is a way to demonstrate clearly what you want to tell the customers and how could you make them produce the purchase desire. In different kinds of introduction, we need to use different ways to express, for instance, when you introduce a new produce like a electric machine, you do not need to tell how beautiful it is or how colorful it is, you do not need to tell how the designer get the inspiration to make and you do not even need to tell the concept of the product, the things you need to do is to tell the customers what are the functions, how to use the machine, why it is better than the other products in the same type, if it is easier to operate, and your promise for the quality of the product and the service, which are the customers interested.

(Bergkvist 2000)in his research points out that the company needs to produce the products and service to satisfy the customers in the market in his work. That is why they have to make use advertising to let their consumers know what is the product, what the function is, and who the producer is. So the effectiveness of advertising is an important factor for the decisions by customers. One reason of the existence of advertising is to introduce the image and the culture of the company in the public to gain more attention from the customers for increasing the benefit. There are some standards to measure the legal items of advertising to push it in the right way in the market.

In another way, most of customers' decisions are always from the social views. Some traditional mass media for advertising still exists as a main communication. Most of the consumers do not see the distinctions between advertising and promotions, public relations, and other forms of marketing communications. So the advertising education is necessary to be undertaken by the

people in this industry to find the solution to what the customer needs is, what is customer view, and how to satisfy the customer in his way and so on.

As one kind of modern art, especially, the pop art around 60s in the USA used lots of pieces from advertisements, which proved that advertising is not only a kind culture in the modern society, but also one part of people's life. They do not just need to read the information on it, in another way; they are trying to find some funs on the paper or the video.

How to make advertising more attractive through the design and content is a big problem, which related with the quality of the paper or the effect of the video, the mixture of colors, the structure of the text, the pictures, the topics they use, the style of the language or content.

At the end, he emphasized that the quality is another key to open your customers' desire as well. The customers like the smooth surface of the papers much more than the hemp materials, and they like that the paper smells sweet or nothing rather than smell strange. Even the feeling of touching is important as well, if the customers feel the silky touch, they are glad to read the advertising more.

(Jobber and Ellis-Chadwick 2012)mentions in his article that in the print advertising, the colors and the literature are two most important ways to improve it. The colors are not just related with the pictures, but also the words, for instance, when you read a paper with bright yellow words on it, you will feel hurt in your eyes; while you read the dark blue or black words, your eyes will feel very comfortable without sleepy sense. Even for the words, in a print advertising, you cannot use one color like a report paper, so you have to consider use different colors to keep steps with the typeset.

(Wells, Anderson et al. 2003)in his research says that colures can be used in print advertisement as an important visual element in addition to photos. Color can be used to attract attention, to provide realism and to build brand identity. Furthermore, he argued that colors can determine brand identity and help to set a mood with the selection of colors. Warm colors such as red, yellow and orange are used to convey happiness. Cool colors like green and blue are calm

reflective and intellectual. Red and yellow have the most attraction getting power. They can be used in print advertisement for special and attractive messages.

(Petty, Cacioppo et al. 1983)concludes that Creativity in the advertising is also very important in their article, such as the use of high-tech. Nowadays, advertising is more related with new artistic, cultural and communicative as the creative forms. Internet and computer are still the useful ways for the visual communication in the advertisement. Creativities also need innovation and strategy in the visual solutions.

Accordingly, you can use many different methods in the advertising. For instance, as the materials of advertising, there are many ways, brochures, catalogs, direct e-mail, newsletters, online advertising, point-of-purchase, print project, sales letters, television and radio. As an industry, in the future, advertising will be very close to many kinds of new media's, such as some special vision website, TV program and the screens on the wall of the buildings in shopping mall, train stations or airports. One-to-one interactivity seems like more attractive than mass communication to the customers.

In different countries or different cultural areas, they have to choose different content or style for advertising, which is the key to open a new market. Respect the local culture, try to merge your spiritual in it and find a solution to form a new cross-cultural to be accepted by the local customers. Meanwhile, the international advertising has to avoid some sensitive topics like politics and religions, because it faces to different places and people with different minds in this world.

(Kitchen and planning 1996)in his article suggests that the emergence of public relations as a dynamic tool within the promotional mix, indicating why this tool may have emerged in relation to the more well-known promotion tools. Puts forward reasons for changes in promotional mixes and the emergence and usage of new tools. Reports on the perception of movements towards integration between marketing and corporate public relations.

However, related with another article by (Rice and Atkin 2012)we can see that mostly people confused advertising and the public relationships in the way to promote their business, because they are all the effective ways for the promotion of products. However, there are many evident

differences between advertising and public relation. For instances as follows: you have to pay for the materials and the employees to produce the advertising, but you do not need to pay for press releases; You can use endless imagination and innovation to make the advertising more attractive to the customers like cartoon images insert in a realistic video, but you cannot choose the ways which public medias use for the press releases; The customers realized that you want to sell them your products through reading the advertising, but most of the readers of newspapers or TV program just focus on the information without the realization that they are potential buyers; You can control the information which you want to tell in the advertising, but you cannot control the sound from the press releases; You can publish the advertising at random in long-term depending on the budget of your company, but how many times to talk about your products or company by press releases depending on the wills of the editors; You just pass your information to your target customers like that a supermarket company in the downtown sends the home-delivery advertising the people whose apartments in the center rather than send to some apartments in the suburb; Even the way of using the words are different as well.

In addition to these all studies we also find a research document of recent research which provides us a basic knowledge and a way towards our research. This research has been conducted by Robin Reznik under the supervision of Micael Dahlen cited by (Iftikhar and Yusi 2008). In that research author has tried to compare the message of brand communication, expectation of consumers and then the real brand delivery to the customer. The title of the paper is “Exaggerate or Understate”? Author describes that the positive and negative image of a company is based on two points: the brand real abilities and constitution and second is the brand capabilities to communicate those abilities (Reznik, 2008) cited by (Iftikhar and Yusi 2008). This research has provided us a good knowledge about advertisement effectiveness and under and over promising in advertising campaign

(Kotler and Armstrong 2010) defines customer satisfaction as follows: “Satisfaction is a person's feelings of pleasure or disappointment resulting from comparing a product's perceived performance (or outcome) in relation to his or her expectations.

Consumers form judgments about the value of marketing offers and make their buying decisions based upon these judgments (Kotler and Armstrong 2010)Customer satisfaction with a purchase depends upon the product's performance relative to a buyer's expectations. A customer might experience various degrees of satisfaction. If the product's performance falls short of expectations, the customer is dissatisfied. If performance matches expectations, the customer is satisfied. If performance exceeds expectations, the customer is highly satisfied or delighted. But how do buyers form their expectations? Expectations are based on the customer's past buying experiences, the opinions of friends and associates, and marketer and competitor information and promises. Marketers must be careful to set the right level of expectations. If they set expectations too low, they may satisfy those who buy, but fail to attract enough buyers. In contrast, if they raise expectations too high, buyers are likely to be disappointed. Then this study will try to implement this idea to check and measure that what customers think when they compare the advertising messages and promises with the real brand delivery and this is a real goal of the study.

2.4 Conceptual Framework of the study

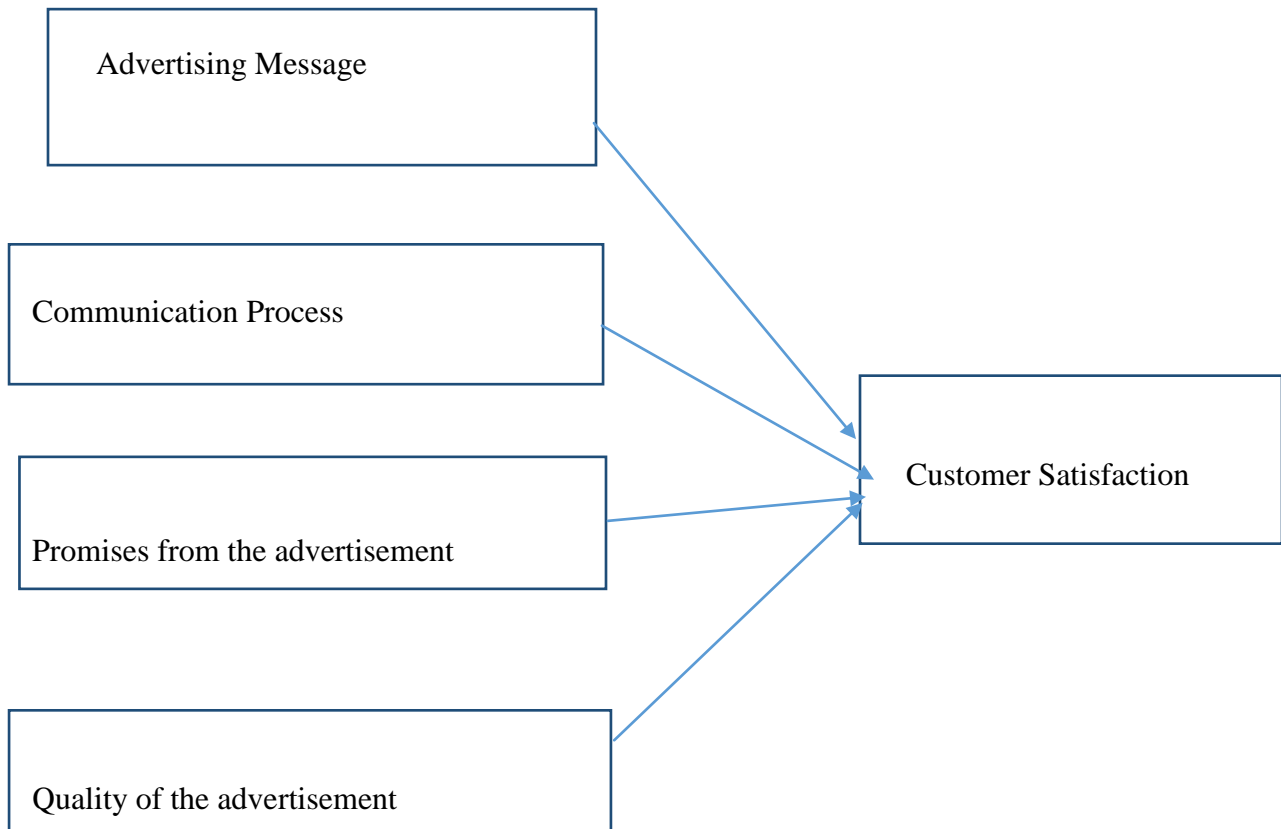


Figure 1 Conceptual Framework of the study

Source: Adapted from Cateora and Ghauri, 2006, p.407.)Own Design,2018

CHAPTER THREE

3. METHEDODOLOGY OF THE STUDY

3.1. Introduction

This chapter presented detail discussion of the research methodology employed in the study. Hence, topics relates to research design, data type and source, target population, sampling technique and sample size, data collection procedure and method of data analysis are covered. Explanation about the reliability and validity of the study is also included in this chapter.

3.2. Research approach

The main difference between quantitative and qualitative data is the difference between numerical and non-numerical data. (Bollen and Research 1989) Quantitative research requires gathering of numerical data that can be studied in a less biased statistical way. The main advantage of quantitative research is ability to count gathered data and to implement some statistical models. Quantitative research is characterized by deductive relationship between theory and research (Bryman 2007)that means that a researcher should have understanding of a researched issue before starting the measurements. Finally, a set of numbers will be collected and after a statistical analysis they will lead to results. Qualitative research is the one that emphasizes words rather than quantification during collection and analysis of data. Qualitative research stresses on the understanding of the words rather than numbers and seeks to answer “why” and “how” questions.

The researcher was used a quantitative research approach were conducting the present study. By collecting quantitative data from customers of the bank and measured the collected data as well as application of statistical tools to obtain the findings

3.3. Research design

The study was employed both exploratory and descriptive research method which is assessed Advertising Message and Customers Satisfaction in case of Awash Bank in West Addis Ababa Region. This is because, exploratory research design helps the researcher to plan and implement the study in a way that was helped the researcher to obtain intended results, thus increasing the chances of obtaining information that can be associated with the real situation (Burns, Grove et al. 2001) According to (Burns and Bush 2006) exploratory research design is referred as gathering information in an informal and unstructured manner. The explanatory research design is proper when the researchers knows small about the opportunity or issue. Exploratory research design is not limited to one specific paradigm but may use either qualitative or quantitative approaches. It was conducted on one selected area of West Addis Ababa region, Awash Bank.

3.4. Sampling Design

3.4.1. Target population

The target populations of this study were customers of Awash bank specifically under West Addis Ababa region grade one to four branch customers. The total population under study was about 273,307 customers as of November 30, 2018 that are account holder of Awash Bank from West Addis Ababa region were target population of the study. The reason behind that the student researcher focus West region were to get heterogynous data and student researcher believed that all the customers of the bank knew or experienced the service of the organization due to some reasons (i.e. the information they gained or due to the exposure they have got) that they have been served with this bank. In addition, these customers served with different bank serves like depositing, withdrawing, transferring, Forex remittance, interest free banking and other, so that they have been exposed to the information familiar with the products or/and services of the bank the serve.

3.4.2 Sampling Frame

The sample frame designed to be only customers in the selected branches their consumptions on regular basis.

3.4.3 Sampling Technique

It is typically not practical to include every member of the population of interest in a research study. Time, money, and resources are three limiting factors that make this unlikely. Therefore, most researchers are forced to study a representative subset—a sample—of the population of interest. In selecting a simple random sample, the researcher has a relatively restricted set of procedural options (William, Marilyn, 2002, p-173). In light of this, the researcher selects West Addis Ababa region in Awash Bank randomly.

3.4.4. Sample Size

(Gorard 2003) suggests that if a phenomenon contains a lot of potential variability then this will increase the sample size. According to Sekaran (2009) cited by (Girma and Adissu 2016) sample size between 30-500 is already adequate for most of the research. The sample size of Awash Bank West Addis Ababa region customers is 273,307.

According to (Kothari 2004)) to determine the sample size from the total population we can use the following formula

$$n = \frac{Z^2 P * Q * N}{e^2 (N-1) + Z^2 * P * Q}$$

$$n = \frac{1.96^2 0.5 * 0.5 * 273,307}{0.05^2 (273,307-1) + 1.96^2 (0.5) (0.5)} = 384$$

Where: n=required sample size

N=total population

Z=value from table of normal distribution=1.96

e=margin of error at 5%, 0.05

P =probability at each the sample size maximum

$Q=1-P$

In light of this student researcher by use recommendation of (Kothari 2004) formula determines sample size as follow. Taking 95 % confidence level Z is termed to be 1.96, with a total population

273,307 and assuming $p=0.5$ and q is 0.5 Putting the figures in the equation the sample size is determined to be 384. This means that 384 Awash Bank customer respondents have been taken as a reliable sample size for this study but only 342 questionnaires were collected because of different reasons so that the final conclusion is depend on 342 respondents.

3.4.5 Sampling procedure

The procedure of convenience sampling adopted to generate the respondents for the survey. The respondents are customers of West Addis Ababa region of Awash Banks at their respective branches and they were selected based on their availability as they queue to the chosen bank retail branches for a service. The customers could be saving, current, time, credit, international banking service, loan, or other banking services users (e.g., remittance, bank guarantee, and bankers cheque) and active account holders and facility users. For this study student researcher employed both simple random sampling method because of different reasons that are Awash Bank have four regional offices under Addis Ababa region from this the researcher select West Addis district based on purposive sampling.

As long as number of branches are well known and easy to manage by student researcher Probability sampling approach were used. From all sampling techniques under probability sampling approach specifically (simple random sampling technique) was used to choose branches giving equal chance to be selected for target population. Since Awash Bank has large number of customers in Addis Ababa it makes difficult for student researcher to manage and list all population with the given time interval for this study also student researcher can't be sure who will come to which branch to get the service so that student researcher conducted non-probability sampling approach for Customer participants.

3.5. Sources of data

3.5.1. Primary Data

The researcher largely depends on primary data which is collected through structured survey questionnaire. The respondents were asked to rate each statement using Likert scales of 1-5 (1 Strongly Agree, 5 Strongly Disagree).

3.5.2 Secondary Data

The researcher collected secondary data about advertising message and customer satisfaction with the help of comprehensive literature available in the form of secondary data i.e. annual reports, magazines, journals, e-journals, websites, books and newspapers etc.

3.6. Data collection methodology

According to (Fisher 2007) it is recommended to keep the questionnaire as short as possible and give it a logical and sequential structure so that the respondent can easily see what the questionnaire is about and can follow its themes as they go through them. Semi Structured questionnaires with close ended questions were distributed to Awash Bank customers in a sense that student researcher gathered primary data from customers who came to Awash Bank branch for different service. The student researcher has explained the purpose of the research to make the respondents feel confident enough in providing the necessary information. Some questionnaires were distributed to the respondents by the student researcher and also some questionnaires were distributed to the respondents through the support of Awash Bank employees who work inside in the selected branches because it's the right place to get the right customer at the right time

3.7. Data collection Instrument

In survey a student researcher developed a questionnaire. A questionnaire is a research instrument consisting of a set of questions (items) intended to capture responses from respondents in a standardized manner. These questions could be structured or unstructured. Unstructured questions ask respondents to provide a response in their own words, while

structured questions ask respondents to select an answer from a given set of choices. The standardized questions will make it easier to process the information with programs as SPSS, which gave for the student researcher the possibility to generalize with a high degree of security.

The questionnaire contains 26 closed statements covering five questions. The layout had been made as clear as possible to limit the misunderstanding, and a vertical format used when formatting the questionnaire. The analysis had made by using a Likert scale, with five levels that ranges from Strongly Disagree (1) to Strongly Agree (5) and from strongly dissatisfied (1) to Strongly Satisfied (5). The questionnaire would be given to the sample population personally. The respondents that do not answer contacted once more and asked to fill and return after one week.

3.8. Data analysis methods

Once data is collected, it is necessary to employ statistical techniques to analyze the information, as this study is quantitative in nature. Data were decoded and analyzed based on results computed using SPSS. The data would be classified and labeled with the correct scale, Student researcher studied the effects of advertising message on customer satisfaction in case of Awash Bank. Linear regression was used to the data collected, evaluate and to analyze the relationship between the Advertising message variable and the dependent variable to descriptive statistics for demographic: Frequency, mean and standard deviation and inferential statistics: correlation, regression and ANOVA.

According to (Stenbacka 2001), analyze the relationship between dependent and independent variables and he develops the following model specification:

$$Y_{it} = \beta_0 + \sum \beta_K X_{it} + \epsilon_{it}$$

Where:

- Y represents the dependent variables
- β_0 is the intercept
- β_K represents the coefficients of the X_{it} variables
- X, represents the explanatory variables
- ϵ is the error term

Based on the above general empirical research and this study adopted the following peculiar equation to find out the Impact of Advertising Message(AM), Communication Process(CP), Promises from the advertisement(PA) and Quality of advertising(QA), on Customers Satisfaction(CS). The equation is stated as follows:

$$(CS) = \beta_0 + \beta_1 (AM) + \beta_2 (CP) + \beta_3 (PA) + \beta_4 (QA) + \varepsilon$$

3.9 Validity and Reliability

3.9.1 Validity

Validity refers to the issue of whether or not an indicator (or set of indicators) that is devised to evaluate a concept really measures that concept (Bhattacharjee 2012) Validity is a very important and useful concept in all forms of research methodology. Its primary purpose is to increase the accuracy and usefulness of findings by eliminating or controlling as many confounding variables as possible, which allows for greater confidence in the findings of a given study. There are four distinct types of validity: internal validity, external validity, construct validity, and statistical conclusion validity, that interact to control for and minimize the impact of a wide variety of extraneous factors that can confound a study and reduce the accuracy of its conclusions (DeMatteo, Marczyk et al. 2005) Although there is no single clear-cut indicator of a scale's validity, this study used validity issues through statistical conclusion validity .

3.9.2 Reliability

Reliability can be defined as the degree to which measurements are free from error and therefore, give in consistent results. In other words, Reliability concerns the extent to which an experiment or any measuring procedure yields the same results on repeated trials (Carmines and Zeller 1979) Internal consistency involves correlating the responses to each question in the questionnaire with those to other questions in the questionnaire (Saunders, Munro et al. 2000) The concept of validity is described by a wide range of terms in qualitative studies. This concept is not a single, fixed or universal concept, but “rather a contingent construct, inescapably grounded in the process and intentions of particular research methodologies and projects” (Winter 2000) For the purpose of this study, Cronbach's alpha Coefficient to estimate reliability of the data. Cronbach's alpha coefficient is the most popular and commonly used technique to estimate

reliability or internal consistency of assessments and questionnaires in the behavioral sciences coefficients It is mandatory that assessors and researchers should estimate this quantity to add validity and accuracy to the interpretation of their data. It is expressed as a number between 0 and 1. Value of 0.6 or less generally indicates unsatisfactory internal consistency reliability (Bollen and Lennox 1991)

3.10. Research Ethics

There are certain ethical protocols that have been followed by the researcher throughout the study process. The first is explicit request of respondent's consent. This ensures that their participation to the study is not out of their own volition. The researcher ensure that the respondents will be made aware of the objectives of the research and their contribution to its completion. One other ethical measure that exercised by researcher is treating the respondents with respect and courtesy to make them fill at ease and to give frank responses to the questionnaire. To protect subjects' interests and future well-being, their identity must be protected in a scientific study. This is done using the dual principles of anonymity and confidentiality. Anonymity implies that the researcher or readers of the final research report or paper cannot identify a given response with a specific respondent. Subjects should also be guaranteed confidentiality, in which the researcher can identify a person's responses, but promises not to reveal that person's identify in any report, paper, or public forum (Bhattacharjee 2012)Researchers also have ethical obligations to the scientific community on how data is analyzed and reported in their study. Unexpected or negative findings should be fully disclosed, even if they cast some doubt on the research design or the findings. Similarly, many interesting relationships are discovered after a study is completed, by chance or data mining. It is unethical to present such findings as the product of deliberate design (Bhattacharjee 2012)Based on the above research considerations, the student researcher checked the accuracy of encoding of the survey responses to ensure the integrity of the data and the statistics generated from the study are truthful and verifiable.

CHAPTER FOUR

4. RESULTS, ANALYSIS AND INTERPRETATION

4.1 Sample Description

4.1.1 Response Rate

A total of 384 questionnaires were distributed within the selected branches and the response rate was indicated in the table below.

Table 1 Response rate

<i>Items</i>	Response Rate	
	<i>No.</i>	<i>Percent</i>
Sample Size	384	100%
Collected	342	89%
Remain Uncollected	42	11%

Source: Own Survey,2018

From the above table, out of 384 distributed questionnaire 342(89%) were collected while 42(11%) of the questionnaire remained uncollected Therefore, analysis was made based on the responses obtained from 342 questionnaires. The data, which was gathered through questionnaires, is analyzed using the statistical methods, which included the analysis of Demographic information, descriptive statics, Reliability Analysis, a correlation, Factor validity, and Regression analysis are presented through SPSS version 23.

4.2. Reliability Analysis

Reliability can be equated with the stability, consistency, or dependability of a measuring tool. To test reliability, the Cronbach coefficient alpha was calculated for each field of the questionnaire. It is expressed as a number between 0 and 1. Value of 0.6 or less generally

indicates unsatisfactory internal consistency reliability (Samir and Shaban 2008), p 42 Cited by (Yemenu, 2016)

Table 2 Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.868	.856	26

Source: Own Design,2018

Reliability of the question was evaluated and the result (Cronbach’s Alpha) was used to test the reliability of the materials used in this research. Thus, the reliability coefficient of the above item is above 85.6% and/or the overall reliability test for the item is 86.8%. This implies that the item was reliable and understandable to the respondents.

4.3. Descriptive statistics

4.3. 1. Respondents Demographic Profile

The table below depicts the gender, age, educational level, marital status, occupation status, type of account, and became customer in Awash Bank of the respondent.

Table 3 Profile of Respondents

<i>No</i>	<i>Measure</i>	<i>Category</i>	Frequency	Percentage
1	Gender	Male	231	67.5
		Female	111	32.5
		Total	342	100
2	Age	below 18	4	1.2
		18-24	33	9.6
		25-40	216	63.2
		41-60	70	20.5
		above 60	19	5.6
		Total	342	100
3	Educational level	Primary	13	3.8
		Secondary	16	4.7
		Diploma(level)	190	55.6
		first degree	102	29.8
		Masters and above	21	6.1
		Total	342	100
4	Marital Status	Single	163	47.7
		Married	171	50.0
		Divorced	8	2.3
		Total	342	100.0
5	Occupation status	Government employee	82	24.0
		Private institution employee	145	42.4
		Businessman	108	31.6
		Other	7	2.0
		Total	342	100.0
6	Type of account	Ordinary saving account	224	65.5
		woman saving account	11	3.2
		current saving account	100	29.2
		Other	7	2.0
		Total	342	100.0
7	Customers of Awash Bank	below 1 years	38	11.1
		2-3 years	115	33.6
		4-5 years	109	31.9
		6-7 years	45	13.2
		above 8 years	35	10.2
		Total	342	100.0

(Source: Own design,2018)

As could be observed from the above table, among the 342 respondents 231 are male which accounts 67.5% of the sample size while the remaining 32.5 %, which is 111 respondents, are female. This shows that there is male dominance among the respondents. The majority of the respondents i.e.63.2% are between the ages of 25-40. The second frequent age group is between 41-60 constituting 20.5% of the respondents and the third frequent age group is between 18-24 constituting 9.6%.The remaining <18 and >60 age groups constitute only1.2% &5.6% respectively. The overall dominance of the respondents falls on the young population. The education level of respondent 's accounts Primary level 3.8%(13), secondary level 4.7% (16), diploma 55.6% (190), degree 29.8% (102), Masters and above6.1%(21). Thus, among the given categories the most frequent group of respondents had up to in diploma education level followed by degree and Masters and above educational achievement.

Concerning, the marital status of respondents also shows the above table 4.3.1. That 171 (50 %) are married, 163 (47.7%) are single and the remaining 8(2.3%) were divorced. This indicates that most of the respondents of this study were married.

Regarding the job that the respondents participated; 42.4% of the respondents were private institution employees; 31.6% were businessman; 24% were government institution employees and the remaining 2% were on some other professions and other kinds of job Therefore the majority of the customers are employees of different private institution employees and in the second place the customers are businessman.

According to the table above, most 65.5% of the respondents have ordinary saving account,29.2% of the respondents have current saving account ,3.2% of the respondents have woman saving account and the remaining 2% are falls in other type of account. Majority of the respondents using ordinary saving account in Awash Bank.

From the table above, most 33.6% of the respondents have an experience of 2-3 years as a customer of Awash Bank; 31.9% have an experience 4-5 years; 13.2% have an experience of 6-7 years; 10.2% had greater than 8 years and the remaining 11.1% of the respondents had less than 1 year of experience in Awash Bank. Therefore, the finding indicates that the customers are ranging between 2-5 years so that this shows that Awash bank customers are increasing from year to year.

4.3.2. Summary of descriptive statistics

In order to analyze the effects of advertising on customer satisfaction. Thus, to evaluate the customers as perceived by the advertising of Awash Bank; a total of 26 questions grouped into five variables which are: Advertising Message, Communication Process, Promises of Advertisement, Quality of Advertising and Customer Satisfaction, were prepared, computed based on the 349 observations recorded for the total sample, the responses obtained were analyzed by taking, descriptive statistics of mean and standard deviations. The mean indicates to what extent the sample group averagely agrees or disagrees with the different statements. The higher the mean the more the respondents agree with the statement while the lower the mean the more the respondents disagree with the statement. In addition, standard deviation shows the variability of an observed response. High Standard Deviation means that the data are wide spread, which means that customers give variety of opinion and the low standard deviation means that customers express close opinion. Below the results obtained are discussed on by one.

1) Advertising Message

The respondents were asked eight questions in relation with the Advertising message of Awash bank respondents and their response depicted through mean and standard deviation was as follows:

Table 4 Descriptive Analysis :Advertising Message

Variables	Mean	Std.Deviation
Awash Bank uses modern banking system	3.99	.718
Awash bank has a high-quality brand than other competitors/banks	3.89	.991
Awash bank advertising messages are more attractive than other banks	3.61	.941
Advertising mechanisms of awash bank very attractive	3.39	.925
Awash bank advertising message and its services in actual are very relevant	3.29	.863
Awash bank keeps its promises that told on the advertisement	3.58	1.133
Awash bank gives a quality services for their customers as promises in their advertising message	3.30	1.056
Awash bank should provide the present quality of advertising message to attract new customers	3.40	.758
Advertising Message	3.5559	.57758

(Source: Researcher's survey, 2018)

As observed from the above table, the mean of the questions is above the average scale of 3 and standard deviation of 0.577 which implies that most of the respondents are neutral on the advertising message of Awash Bank.

2) *Communication Process*

To measure the communication process of the Awash bank to advertise its product, three questions were presented to the respondents for which their respective mean and standard deviation scores are these:

Table 5 Descriptive Analysis :Communication Process

Variables	Mean	Std.Deviation
Awash bank advertise its product in a suitable media channel for its customer	3.75	.936
Awash bank advertisements have strong and effective communication message	3.78	1.131
Awash bank have a strong attention for feedbacks from its customer	3.21	.956
Communication Process	3.5799	.80804

(Source: Researcher's survey, 2018)

The above data confirms that the communication process data (mean value of 3.57 with SD=.808) most of respondents shows that most customers of Awash Bank are agreed on the communication process of AB.

3) *Promises from the advertisement*

According to Berry, he recommended that the basis for preserving service associations is the completion of promises made to consumers (Bitner 1995). To measure the promises of the advertising three questions were presented to the respondents for which their respective mean and standard deviation scores are these;

Table 6 Descriptive Analysis :Promises from the advertisement

Variables	Mean	Std.Deviation
Awash bank keeps its promises that told on the advertisement	3.51	.983
Awash bank advertisement promises are attract more and morecustomers	3.24	.941
Awash bank advertisement promises and actual performance are very reliable	3.38	.910
Promises from the advertisement	3.3762	.78855

(Source: Researcher’s survey, 2018)

Promises from the advertisement data (mean value of 3.376 with SD=.788) indicates that most of resonates shows that most customers of Awash Bank are neutral on promises from the advertisement.

4)Quality of Advertisement

The respondents were requested to rate the quality of advertisement of the respondents through five questions and their respective response is shown below:

Table 7 Descriptive Analysis :Quality of Advertisement

Variables	Mean	Std.Deviation
Awash bank should improve the quality of service	3.58	.817
Awash bank should improve the quality of products with the present level of technologies	4.02	.792
Quality of services provided by the Awash bank is better than other banks	3.91	.737
Awash bank should fulfill the customer desire and requirement	3.58	.772
Awash bank should improve the quality of advertising message to attract customers	3.87	.761
Quality of Advertisement	3.7924	.34429

(Source: Researcher’s survey, 2018)

Quality of advertisement had a mean value of 3.79 (SD=.344) the result indicate that most of the respondents agreed on in the improvement of the Awash Bank advertisement.

5) Customer Satisfaction

Marketing theorists have long argued that firms that focus on their customers’ needs are better positioned to achieve long–term success than companies that do not (Deshpandé, Farley et al. 1993)In order to test the respondents’ satisfaction with advertising message provided by Awash banks seven items were given for the respondents to answer andtheir respective response is shown below:

Table 8 Descriptive Analysis :Customer Satisfaction

Variables	Mean	Std.Deviation
The location of Awash bank branches are convenient for its customers	3.77	.732
Awash bank attracts more and more customers by using holiday and non-holiday incentives	3.24	.672
You are satisfied by the advertising message of Awash bank	3.25	1.009
Awash bank staff willingness for help to their customers	3.51	.784
Awash bank have a convenient operating hour	3.77	.732
Awash bank have a knowledgeable staff to answer questions to their customers	3.24	.672
Awash bank gives a good value for the customers	3.92	.831
The location of Awash bank branches are convenient for its customers	3.66	.827
Customer Satisfaction	3.5276	.53602

(Source: Researcher’s survey, 2018)

As could be observed from the above table, the mean score values of customer satisfaction on advertising message of awash bank for ranges between 3.24 with standard deviation of 1.009 and 3.92 with standard deviation of 0.83. The overall the effects of advertising on customer satisfaction as measured by the customers, is well above average.

4.4. Correlation Analysis

Relationship between the dependent variable (customer satisfaction) and independent variable (Advertising message (AM), Communication Process (CP), Promises from the advertisement (PA), and Quality of Advertising (QA)) were examined by using correlation analysis. The Pearson's correlation coefficient (r) was used to conduct the correlation analysis to find the level and direction of the relationships between the dimensions of AM, CP, PA& QA and customer satisfaction. Pearson correlation coefficient ranges between -1 and 1, and the further from 0, the stronger the linear association between the variables (Field 2005) General guide lines of correlations of 0.1 to 0.3 are considered small, correlations of 0.3 to 0.7 are considered moderate, correlations of 0.7 to 0.9 are considered large and correlations of 0.9 to 1.00 are considered to be very large. A positive correlation implies that a high value in one variable is associated with a high value in the other variable and vice versa (Marczyk, DeMatteo et al. 2005) Bivariate correlation of a two-tailed test confirm the presence of statistically significant difference at probability level $p < 0.05$ i.e. assuming 95% confidence interval on statistical analysis. The correlation between the constructs is presented in a correlation matrix below: -

Table 9 Correlations

		Advertising Message	Communication Process	Promises from the advertisement	Quality of Advertisement	Customer Satisfaction
Advertising Message	Pearson Correlation	1				
	Sig. (2-tailed)					
	N	342				
Communication Process	Pearson Correlation	.714**	1			
	Sig. (2-tailed)	.000				
	N	342	342			
Promises from the advertisement	Pearson Correlation	.816**	.718**	1		
	Sig. (2-tailed)	.000	.000			
	N	342	342	342		
Quality of Advertisement	Pearson Correlation	-.025	-.237**	-.085	1	
	Sig. (2-tailed)	.648	.000	.116		
	N	342	342	342	342	
Customer Satisfaction	Pearson Correlation	.587**	.459**	.438**	-.141**	1
	Sig. (2-tailed)	.000	.000	.000	.009	
	N	342	342	342	342	342

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

(Source: Researcher's survey, 2018)

In all the cases, as the correlation statistics confirms the presence of positive relationships to customer satisfaction which is significant even at the $p < 0.01$ level. From this we can infer that an improvement in any of the advertising message, communication process and promises from the advertisement by Awash Bank will result in the increase in customer satisfaction but in contrast to the quality of advertisement decrease in customer satisfaction. Moreover, the inter-correlations between these three independent variables also show a positive and significant relationship except the quality of advertisement have a negative and significant impact. Therefore, when Awash Bank makes changes to the Advertising message, communication process and the promises from the advertisement association is likely to positively motivate other such kinds of variables positively too. The highest inter-correlation exists between Advertising message and promises from the advertisement ($r=0.816$), promises from the advertisement and communication process ($r=0.718$) and communication process and advertising message ($r=0.714$). The relation between quality of advertisement and customer satisfaction was a negative impact among the independent variables with r at -0.141 . This has the implication for the Awash bank to focus on those variables with the highest correlation that is Advertising message and Promises from the advertisement.

4.5 Result of regression analysis

The researcher used multiple regression analysis to detect the relationship between the dependent (customer satisfaction) and independent variables (advertising message, communication process, promises from the advertisement and quality of advertisement). Multiple regressions is not just one technique but a family of techniques that can be used to explore the relationship between one continuous dependent variable and a number of independent variables or predictors (usually continuous) (Julie 2005)

Determining the extent to which Customer Satisfaction (CS) affected by the explanatory variables that are Advertising message (AM), Communication Process (CP), Promises from the advertisement (PA), and Quality of Advertisement (QA) researcher used multiple regression analysis models below table 10.

Table 10 Model summary of multiple regression analysis

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.609 ^a	.371	.363	.42772

- a. Predictors: (Constant), Quality of Advertisement, Advertising Message, Communication Process, Promises from the advertisement
- b. Dependent Variable; customer satisfaction

(Source: Researcher’s survey, 2018)

The above table indicates R, R Square, Adjusted R Square and standard error of the estimate. Further, it lists the independent variables that are entered in to the regression model. R (0.609) is the correlation of independent variables with the dependent variables after all the inter correlation are taken into account. The model summary, above shows the R Square is 0.371. This tells us how much of the variance in the dependent variable (customer satisfaction) is explained by the independent variables / (Advertising Message (AM), Communication Process(CP), Promises from the advertisement(PA), and Quality of Advertisement (QA)/. This means that the model (independent variables) explains 37.1% of the (dependent variable).

4.6 Normality Assumption Test

According (Wonnacott and Wonnacott) one of the most commonly applied tests for normality is tested graphically using histogram and the residuals are normally distributed with a mean of zero, the histogram is bell-shaped.

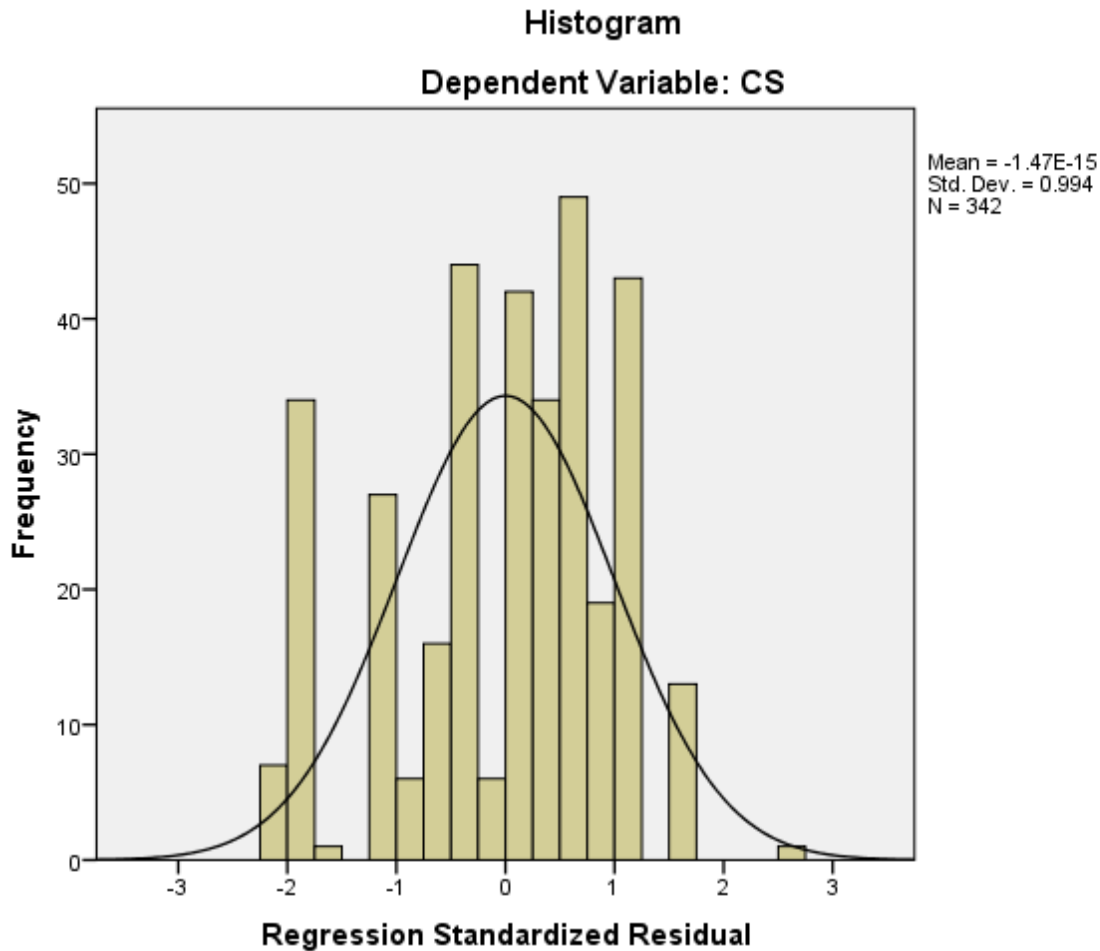


Figure 2 Normality test for residuals

Thus, the study was test for assumption of Normality and as it can be seen from the above figure 2, the Histogram and k-density are bell-shaped; this implies that the residuals are normally distributed. Hence, the normality assumption is fulfilled and the data were consistent with a normal distribution assumption.

4.7 Linearity Assumptions Test

In linear regression analysis it is assumed that there is a linear relation between the predictors and the dependent variable. This implies that if this assumption is violated, then the data will not fit the linear regression model. We thus assessed linearity by testing the goodness of fit of the model by conducting an ANOVA test.

Table 11 ANOVA Regression Analysis

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	36.321	4	9.080	49.633	.000 ^b
	Residual	61.653	337	.183		
	Total	97.975	341			

a. Dependent Variable: Customer Satisfaction

b. Predictors: (Constant), Quality of Advertisement, Advertising Message, Communication Process, Promises from the advertisement

(Source: Researcher's survey, 2018)

From the above table 4.7, researcher concluded that the model is a good and fit. since, the p-value, 0.000 is less than $\alpha = 0.05$. This result indicates a linear relation between the dependent variable Customer bank satisfaction (CS) and the independent variables, Advertising Message (AM), Communication Process(CP), Promises from the Advertisement (PA), Quality of Advertisement (QA).

4.8. The Multi co linearity Test

Multicollinearity refers to the situation in which independent variables are highly correlated; resulting in a paradoxical effect, whereby the regression model fits the data well, but none of the

Table 12 Multicollinearity

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Advertising Message	.291	3.431
	Communication Process	.398	2.512
	Promises from the advertisement	.297	3.368
	Quality of Advertisement	.901	1.110

(Source: Researcher's survey, 2018)

independent variables has a significant impact in predicting the dependent variable The existence of Multicollinearity is tested by calculating the Variance Inflation Factor (VIF) where a VIF coefficient greater than 10 indicates the presence of Multicollinearity(Wonnacott and Wonnacott 1990).

Table 12 shows that the tolerance values of all the independent variables were greater than 0.1 and the VIF values of all the independent variables were less than 10. This indicates that model 1 was free from multicollinearity.

The strength of each predictor (independent variable) influencing the criterion (dependent variable) can be investigated via standardized Beta coefficient. The regression coefficient explains the average amount of change in the dependent variable that is caused by a unit change in the independent variable. The larger value of Beta coefficient an independent variable has, brings the more support to the independent variable as the more important determinant in predicting the dependent variable.

Table 13 Coefficients of multiple regression equation

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	2.246	.310		7.242	.000		
Advertising Message	.627	.074	.675	8.438	.000	.291	3.431
Communication Process	.050	.045	.075	1.091	.276	.398	2.512
Promises from the advertisement	-.120	.054	-.177	-2.229	.026	.297	3.368
Quality of Advertisement	-.190	.071	-.122	-2.676	.008	.901	1.110

a. Dependent Variable: Customer Satisfaction

(Source: Researcher's survey, 2017)

According to (Julie 2005) to confirm independent variable as unique contributor or explain to dependent variables, we have to check the sig must be less than .05. This may tell us whether this variable is making a statistically significant *unique* contribution to the equation. Based on this, the above table 4.8.2 shows that all three independent variable have significant value that is less than 0.05. Therefore, almost all independent variables that are Advertising Message (AM), Promises from the Advertisement (PA), Communication Process (CP) and Quality of

Advertisement(QA)/ have significant value to explain Customers Satisfaction. According to (Julie 2005, Brown and Saunders 2007)we need to look in the column labeled B under Unstandardized Coefficients interpret the regression result that depicted on the above table 13;

$$(CS)=2.246+ 0. 627(AM) +0 .50 (CP) - 0.120(PA) - 0.190(QA) + \epsilon$$

The interpretation the above regression, as increases by one unit the advertisement activity of Awash bank on Advertising Message, as percentage of Customers satisfaction increasing by 0.627 units. Advertising Message has a positive and statistically significant at the conventional levels of significant. Hence this result is consistent with the hypothesis of the study which is a positive and statically significant relationship between Advertising Message of Awash bank and Customers satisfaction. The finding of this study indicates that Advertising Message, has a positive impact on the Customers Satisfaction.

The interpretation of the activity of Awash Bankon Communication Process as increases by one-unitcommunication process, as percentage of Customers Satisfaction increasing by 0.50 units. Communicationprocess has a positive and statistically significant at 0.05 levels of significant. Hence this result is consistent with the hypothesis of the study which is a positive and statically insignificant relationship between communication processof Awash bank of and Customer satisfaction. The finding of this study implies that communication process has a positive impact on the Customers satisfaction.

However, the finding of the study implies that Communication Process has significant relationship with the Customers satisfaction at 0.05 levels of significant. Hence this result is statically significant and positive relationship between communication process of Awash bank and Customers satisfaction.

And also, as increases by one unit the promises from the advertisement of Awash bank, as percentage of Customers Satisfaction decreasing by 0.120 units. Promises from the advertisement has a negative and statistically significant at 0.05 levels of significant. The regression coefficient of Quality of Advertisement implies that, holding other factors constant, as one units increases in quality of advertisement will lead to decrease customer satisfaction by 0.190 units.

4.9 Discussion

It believes that there may be some potentially universal facets of advertising and that perhaps we may not need to develop specific measures from scratch for each context. This would suggest that basing advertising measurement efforts on customer satisfaction is appropriate for the effects of advertising.

The article related with this study is Advertising message and Customer satisfaction in a case of Lidl Sweden deals with to measure the effectiveness of advertising message and customer satisfaction level of consumers and the researcher analyzed the data to check the satisfaction level of Lidl's customers through the theoretical framework and also the gaps model is used to analyzed the different perceptions between the consumers and the marketer to find a solution for the harmony. In this Lidl case, we pick up Gap 1, Gap 2, Gap 4 and Gap 5 for the analysis.

The other article related with this study of media advertising on customers' bank preference in the case of commercial bank of Ethiopian city branch to study was to identify the effects of advertisement media on customer bank preference in Commercial Bank of Ethiopia. The formulated objective of this study was to investigate the effect of Print media advertisement (PMA), Radio adverting (RA), Television advertising (TVA), online advertising (OA) on Customers bank preference.

However, this study measured the effectiveness of advertising on customer satisfaction in case of Awash Bank S.Cbank and the study was able to analyze the satisfaction level of the customers of Awash bank customer had toward the advertising message of awash bank i.e. Advertising message, communication process, promises from the advertisement and quality of the advertisement and tried to address the level of customer satisfaction. The study has also attempted to identify the most important advertising dimensions that determine customer satisfaction in case of awash bank. Descriptive statistics Mean The overall the effects of advertising on customer satisfaction as measured by the customers, is well above average. This clearly indicates that the advertising mechanisms of Awash Bank was not satisfactory service.

CHAPTER FIVE

5. SUMMARY, CONCLUSION AND RECOMMANDATION

This chapter winds up the study undertaken so far by giving insights about summary, conclusions, recommendations and highlighting future research areas for study.

5.1 Summary of Major Findings

The general objective of the study was to measure the effect of Advertising Message on customer satisfaction. By surveying 342 of customers of West Addis Ababa region with selected branches of Awash bank the study was able to analyze the satisfaction level of the customers of Awash bank customer had toward the advertising message of awash bank i.e. Advertising message, communication process, promises from the advertisement and quality of the advertisement and tried to address the level of customer satisfaction. Based on the conceptual frame work and objectives of the study 26 items were provided in a 5 point Likert scale to the respondents.

The collected data was analyzed through descriptive and inferential statistic methods. Descriptive statistical analysis was conducted on the demography of respondents as well as the stated variables. The respondents' demographic composition showed dominancy by male gender wise, age group of 25-40 and educational achievements of diploma(level). When having a look into what the respondents replied on the questionnaires, although they gave positive and neutral feedback for all the variables, questions relating to quality of advertisement, communication process, advertising message and customer satisfaction the highest mean scores while the lowest went to perceived promises from the advertisement. These results imply that Awash Bank customers believe the quality of advertisement, communication process, advertising message of awash banks have a good status in advertising activities.

The result from correlation shows that all the independent variables except quality of the advertisement used in the study, advertising message, communication process, and promises of the advertisement, have statistical significant relationship with the dependent variable customer satisfaction.

The regression analysis, normality, linearity and Multicollinearity of the sample data was checked which confirmed that the data was normally distributed and linear with the histogram showing a bell shaped figure. By taking the definition of (Hair, Sarstedt et al. 2012) as reference Multicollinearity test was also run and it was found that all the independent variables have tolerance and VIF values of less than 1 and 10 respectively showing there is no Multicollinearity problem among the variables.

5.2 Conclusion

The main objective of this study was to identify the effects of advertising message on customer satisfaction in case of Awash Bank. Subsequent to proper data analysis, the study successfully ascertained that there is a significant positive relationship between Advertising message and their customers' level of satisfaction. The formulated of this study was to investigate the effect of Advertising Message (AM), Communication Process (CP), Promises from the advertisement (PA) and Quality of Advertisement (QA) on Customers Satisfaction.

This study specifically analyzed four independent variables the one is that the effect of advertising message of Awash bank on Customers satisfaction. Based on the finding of this study it can be concluded Advertising message of awash bank has significant and a positive effect on Customers Satisfaction. The second variable is Communication process to identify the effect of communication process of awash bank based on the above analysis the researcher can be concluded that it has a positive and significant effect on customer satisfaction. Based on the analysis Promises from the advertisement of Awash Bank have significant on customer satisfaction. the last specific objectives of this study is quality of the advertisement of the awash bank this one is also based on the finding quality of advertisement of awash bank have significant effect on customer satisfaction.

5.3 Recommendations

Based on the above findings the following recommendations can be forwarded: -

- ❖ This study has shown the relationship among the Advertising message, communication process, promises from the advertisement, quality of advertising and customer satisfaction in awash bank. Since the study confirmed that all the three independent variables are positively correlated with customer satisfaction except quality of advertisement, the banks should give strong emphasis to all the variables in modifying and qualifying the advertisement they provide.
- ❖ Based on the findings customers got all information about the bank through the advertising message with different media than any other sources of information. Therefore, the customers are curious on the advertising message in light of this reason to reach large number of target audience, attract, and to retain the existing ones, Awash Bank needs to design its advertising message mechanisms by improving and sharing other experiences on the area of such as by selecting attractive and unique advertising message, the communication process, how to address the promises of advertisement to the customer and the quality of the advertisement the comprehensively. In addition, Awash bank is expected to build strong brand loyalty rather than simply broadcasting a common message.
- ❖ Awash Bank should improve its advertising mechanisms by taking other international bank industries experience of their advertising message mechanisms to modernize and attractive in a new way.
- ❖ Nowadays, in Ethiopia there is a high competitive market with private banks in light of this modifying and qualifying in the best way of the advertising message and the communication process is the best way to address the customers' expectation.
- ❖ Banks should bear in mind the Advertising message, communication process, promises from the advertisement and quality of the advertisement in order to meet the customer expectations and satisfaction.
- ❖ Finally,thereis lack of empirical research in the area of the impacts of advertising message on customer satisfaction especially in our country's scenario. With this regard the findings of this research will have a significant insight for future researches

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Appendix

Table 14 Response rate

<i>Items</i>	Response Rate	
	<i>No.</i>	<i>Percent</i>
Sample Size	384	100%
Collected	342	89%
Remain Uncollected	42	11%

Source: Own Survey,2018

Table 15 Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	No of Items
.769	.706	5

Table 16 Profile of Respondents

<i>No</i>	<i>Measure</i>	<i>Category</i>	Frequency	Percentage
1	Gender	Male	231	67.5
		Female	111	32.5
		Total	342	100
2	Age	below 18	4	1.2
		18-24	33	9.6
		25-40	216	63.2
		41-60	70	20.5
		above 60	19	5.6
		Total	342	100

3	<i>Educational level</i>	Primary	13	3.8
		Secondary	16	4.7
		Diploma(level)	190	55.6
		first degree	102	29.8
		Masters and above	21	6.1
		Total	342	100
4	<i>Marital Status</i>	Single	163	47.7
		Married	171	50.0
		Divorced	8	2.3
		Total	342	100.0
5	<i>Occupation status</i>	Government employee	82	24.0
		Private institution employee	145	42.4
		Businessman	108	31.6
		Other	7	2.0
		Total	342	100.0
6	<i>Type of account</i>	Ordinary saving account	224	65.5
		woman saving account	11	3.2
		current saving account	100	29.2
		Other	7	2.0
		Total	342	100.0
7	<i>Customers of Awash Bank</i>	below 1 years	38	11.1
		2-3 years	115	33.6
		4-5 years	109	31.9
		6-7 years	45	13.2
		above 8 years	35	10.2
		Total	342	100.0

(Source: Own design,2018)

Table 17 Descriptive Analysis :Advertising Message

Variables	Mean	Std.Deviation
Awash Bank uses modern banking system	3.99	.718
Awash bank has a high-quality brand than other competitors/banks	3.89	.991
Awash bank advertising messages are more attractive than other banks	3.61	.941
Advertising mechanisms of awash bank very attractive	3.39	.925
Awash bank advertising message and its services in actual are very relevant	3.29	.863
Awash bank keeps its promises that told on the advertisement	3.58	1.133
Awash bank gives a quality services for their customers as promises in their advertising message	3.30	1.056
Awash bank should provide the present quality of advertising message to attract new customers	3.40	.758
Advertising Message	3.5559	.57758

(Source: Researcher’s survey, 2018)

Table 18 Descriptive Analysis :Communication Process

Variables	Mean	Std.Deviation
Awash bank advertise its product in a suitable media channel for its customer	3.75	.936
Awash bank advertisements have strong and effective communication message	3.78	1.131
Awash bank have a strong attention for feedbacks from its customer	3.21	.956
Communication Process	3.5799	.80804

(Source: Researcher’s survey, 2018)

Table 19 Descriptive Analysis :Promises from the advertisement

Variables	Mean	Std.Deviation
Awash bank keeps its promises that told on the advertisement	3.51	.983
Awash bank advertisement promises are attract more and morecustomers	3.24	.941
Awash bank advertisement promises and actual performance are very reliable	3.38	.910
Promises from the advertisement	3.3762	.78855

(Source: Researcher’s survey, 2018)

Table 20 Descriptive Analysis :Quality of Advertisement

Variables	Mean	Std.Deviation
Awash bank should improve the quality of service	3.58	.817
Awash bank should improve the quality of products with the present level of technologies	4.02	.792
Quality of services provided by the Awash bank is better than other banks	3.91	.737
Awash bank should fulfill the customer desire and requirement	3.58	.772
Awash bank should improve the quality of advertising message to attract customers	3.87	.761
Quality of Advertisement	3.7924	.34429

(Source: Researcher's survey, 2018)

Table 21 Descriptive Analysis :Customer Satisfaction

Variables	Mean	Std.Deviation
The location of Awash bank branches are convenient for its customers	3.77	.732
Awash bank attracts more and more customers by using holiday and non-holiday incentives	3.24	.672
You are satisfied by the advertising message of Awash bank	3.25	1.009

Awash bank staff willingness for help to their customers	3.51	.784
Awash bank have a convenient operating hour	3.77	.732
Awash bank have a knowledgeable staff to answer questions to their customers	3.24	.672
Awash bank gives a good value for the customers	3.92	.831
The location of Awash bank branches are convenient for its customers	3.66	.827
Customer Satisfaction	3.5276	.53602

(Source: Researcher's survey, 2018)

Table 22 Correlations

		Advertising Message	Communication Process	Promises from the advertisement	Quality of Advertisement	Customer Satisfaction
Advertising Message	Pearson Correlation Sig. (2-tailed) N	1 342				
Communication Process	Pearson Correlation Sig. (2-tailed) N	.714** .000 342	1 342			
Promises from the advertisement	Pearson Correlation Sig. (2-tailed) N	.816** .000 342	.718** .000 342	1 342		
Quality of Advertisement	Pearson Correlation Sig. (2-tailed) N	-.025 .648 342	-.237** .000 342	-.085 .116 342	1 342	
Customer Satisfaction	Pearson Correlation Sig. (2-tailed) N	.587** .000 342	.459** .000 342	.438** .000 342	-.141** .009 342	1 342

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

Table 23 Model summary of multiple regression analysis

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.609 ^a	.371	.363	.42772

- c. Predictors: (Constant), Quality of Advertisement, Advertising Message, Communication Process, Promises from the advertisement
- d. Dependent Variable; customer satisfaction

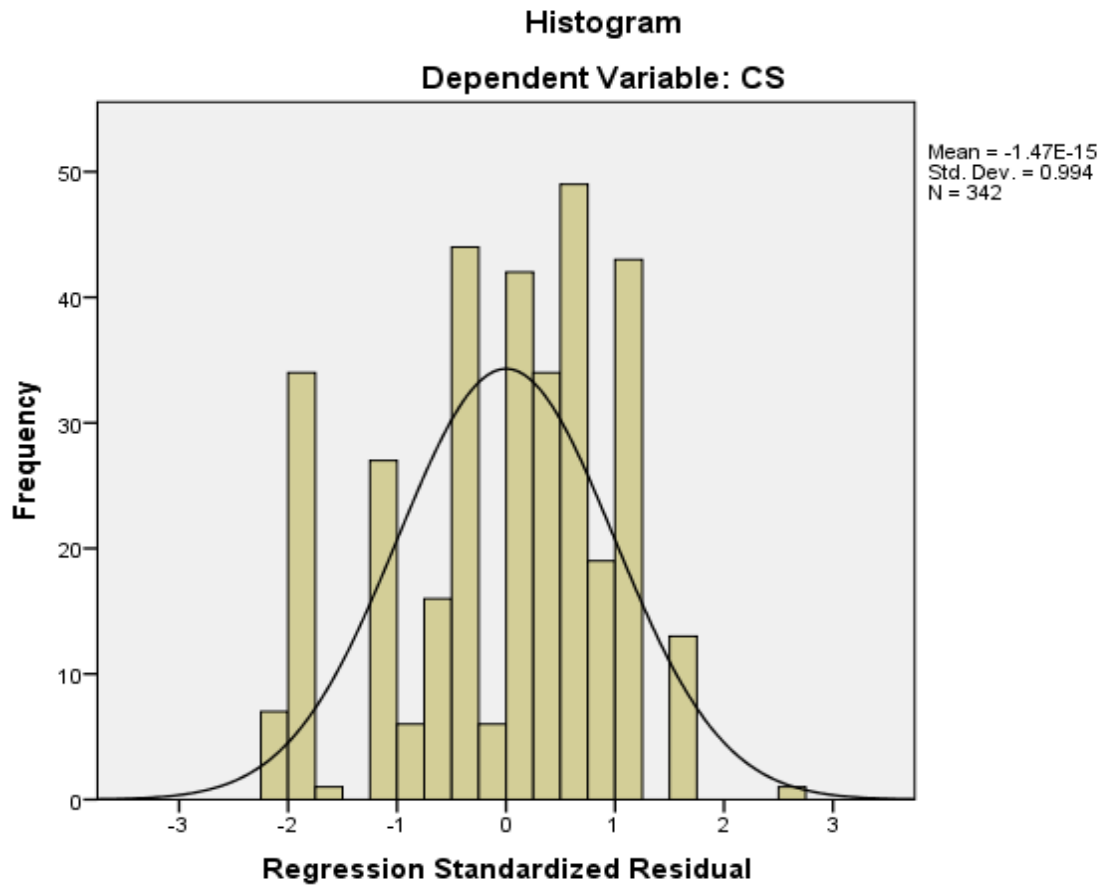


Table 24 ANOVA Regression Analysis

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	36.321	4	9.080	49.633	.000 ^b
	Residual	61.653	337	.183		
	Total	97.975	341			

a. Dependent Variable: Customer Satisfaction

b. Predictors: (Constant), Quality of Advertisement, Advertising Message, Communication Process, Promises from the advertisement

Table 25 Multicollinearity

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Advertising Message	.291	3.431
	Communication Process	.398	2.512
	Promises from the advertisement	.297	3.368
	Quality of Advertisement	.901	1.110

(Source: Researcher's survey, 2018)

Table 26 Coefficients of multiple regression equation

(Source: Researcher's survey, 2017)

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2.246	.310		7.242	.000		
	Advertising Message	.627	.074	.675	8.438	.000	.291	3.431
	Communication Process	.050	.045	.075	1.091	.276	.398	2.512
	Promises from the advertisement	-.120	.054	-.177	-2.229	.026	.297	3.368
	Quality of Advertisement	-.190	.071	-.122	-2.676	.008	.901	1.110

a. Dependent Variable: Customer Satisfaction

St. Mary's University
School of Graduate Studies
Marketing Management Program
Questionnaire

A questionnaire on
*“The role of the impacts of advertising Message
on Customer Satisfaction in The Case of Awash Bank.”*

Dear respondents,

This questionnaire is prepared for research purpose entitled “*The role of the impacts of advertising Message on Customer Satisfaction in The Case of Awash Bank.*” This study is conducted for the partial fulfilment of Master of Arts in Marketing Management in St. Mary's University.

This questionnaire consists of three sections: **Section I** deals with the general profile of the respondent, **Section II** covers dimensions of Advertising Message; **Section III** deals with Customer satisfaction.

The information you provide in this study will be used for the academic purpose and it will be held strictly confidential. I appreciate your voluntary and valuable participation in this study. I thank you in advance for sharing your valuable experience and time by completing the questionnaire. Thank you for taking the time to assist me in my educational endeavors. Please do not write your name on the questionnaire.

If you have any enquiry you can reach me via the following address: Mob.No.0910-10-15-12

tigiye themk2010@gmail.com

Tigist Tetemke

(The student researcher)

Part II: Advertising Message Contents

Direction: Please indicate your degree of agreement/disagreement with the following statements related to your perception about non-verbal communication by encircling the appropriate number. (1=Strongly disagree (SDA); 2=Disagree (DA); 3=Neutral (N); 4=Agree (A); and 5=Strongly agree (SA).

S.No	Items /Statements/	SDA	DA	N	A	SA
1.	Awash bank uses modern banking system አዋሽ ባንክ ዘመናዊ የባንክ ሲስተም ይጠቀማል	1	2	3	4	5
2	Awash Bank has a high-quality brand than other competitors/banks የአዋሽ ባንክ ብራንድ ከሌሎች ባንኮች የበለጠ ነው	1	2	3	4	5
3	Awash Bank Advertising messages are more attractive than other banks	1	2	3	4	5
4	Advertising mechanisms of awash bank very attractive የአዋሽ ባንክ የማስታወቂያ ዘዴ ከሌላው ባንክ በተለየ የማራክ./ሳቢ ነው	1	2	3	4	5
5	Awash Bank advertising messages and its services in actual are very relevant የአዋሽ ባንክ የማስታወቂያ መልዕክት እና አገልግሎቱ ተመጣጣኝ ነው	1	2	3	4	5
6	Awash Bank keeps its promises that told on the advertisement አዋሽ ባንክ በማስታወቂያ የገባውን ቃል ያከብራል	1	2	3	4	5
7	Awash Bank gives a quality services for their customers as promises in their advertising message አዋሽ ባንክ በማስታወቂያ እንደሚያስተላልፈው መልዕክት ጥራት ያለው አገልግሎት ይሰጣል	1	2	3	4	5
8	Awash Bank should provide the present quality of advertising message to attract new customers አዋሽ ባንክ አዳዲስ ደንበኞችን ለመሳብ አሁን ላይ ያሉትን ጥራት ያላቸውን የማስታወቂያ መልዕክቶች መጠቀም አለበት	1	2	3	4	5

S.No	Items /Statements/	SDA	DA	N	A	SA
1.	Awash bank advertises its product a suitable media channel for its customer አዋሽባንክአገልግሎቶቹንሲያስተዋውቅለደንበኞችምቸየሆነሚደያይጠቀማል።	1	2	3	4	5
2	Awash Bank advertisements have strong and effective communication message የአዋሽባንክማስታወቂያዎችጠንካራእናውጤታማየሆነመልዕክትያስተላልፋሉ	1	2	3	4	5
3	Awash Bank have a strong attention for feedbacks from its customer አዋሽባንክለደንበኞችአስተያየትከፍተኛየሆነትኩረትይሰጣል።	1	2	3	4	5

Part III Communication process

Part IV Promises from the advertisement

S.No	Items /Statements/	SDA	DA	N	A	SA
1	Awash Bank keeps its promises that told on the advertisement አዋሽ ባንክ በማስታወቂያ የገባውን ቃል ያከብራል	1	2	3	4	5
2	Awash Bank advertisement promises are attract more and more customers አዋሽ ባንክ በማስታወቂያ በሚገቡቸው ቃላቶች የተለያዩ ደንበኞችን መሳብ ይችላል	1	2	3	4	5
3	Awash bank advertisement promises and actual performance are very reliable አዋሽ ባንክ በማስታወቂያ የገባው ቃል እናትክክለኛው አገልግሎት በጣም ተቀራራቢ ነው።	1	2	3	4	5

Part vQuality of Advertisement

S.No	Items /Statements/	SDA	DA	N	A	SA
1	Awash Bank should improve the quality of service አዋሽ ባንክ አገልግሎቱን ማሻሻል አለበት	1	2	3	4	5
2	Awash Bank should improve the quality of products with the present level of technologies አዋሽ ባንክ አሁን ላይ ያሉትን ቴክኖሎጂዎች በመጠቀም ፕሮዳክቶቹን ማሻሻል አለበት	1	2	3	4	5
3	Quality of services provided by the Awash Bank is better than other banks የአዋሽ ባንክ የአገልግሎት ጥራት ከሌሎች ባንኮች የላቀ ነው	1	2	3	4	5
4	Awash bank should fulfill the customer desire and requirement አዋሽ ባንክ የደንበኞቹን ፍላጎት እና ጥያቄ ማሙላት አለበት	1	2	3	4	5
5	Awash Bank should improve the quality of Advertising Message to attract customers አዋሽ ባንክ ደንበኞችን ለመሳብ የማስታወቂያ መልዕክቶቹን ማሻሻል አለበት	1	2	3	4	5

Part VI: Customer Satisfaction

Direction: Please indicate your degree of satisfaction /dissatisfaction with the following statements related to your perception about advertising message by **encircling** the appropriate number. (1=Strongly dissatisfied; 2=Dissatisfied; 3=Neutral (N); 4= Satisfied; and 5=Strongly Satisfied)

1.	The location of Awash Bank branches is convenient for its customers የአዋሽ ባንክ ቅርንጫፎች ለደንበኞች ምቹ ናቸው	1	2	3	4	5
2.	Awash Bank attracts more and more customers by using holiday and non-holiday Incentives አዋሽ ባንክ ለበዓል እንዲሁም ከበዓል ውጪ የሚያበረክታቸው ሽልማቶች ብዙ ደንበኞች ወደ ባንኩ እንዲመጡ ያደርጋል	1	2	3	4	5
3.	You are satisfied by the advertising message of Awash Bank በአዋሽ ባንክ የማስታወቂያ መልዕክት ደስተኝነዎት	1	2	3	4	5
4.	Awash Bank Staff willingness for help to their customers የአዋሽ ባንክ ሰራተኞች ደንበኞቻቸውን ለመርዳት ሁሌም ዝግጁ ናቸው	1	2	3	4	5
5.	Awash Bank have a Convenient operating hour አዋሽ ባንክ የተመቻቸ የሥራ ሰዓት አለው	1	2	3	4	5
6.	Awash Bank have a Knowledgeable staff to answer questions to their customers (Fisher 2007)የአዋሽ ባንክ ሰራተኞች ማንኛውንም መልስ ለደንበኛ ለመመለስ በዕውቀት የተሞሉ ናቸው	1	2	3	4	5
7.	Awash Bank gives a good value for the customers አዋሽ ባንክ ለደንበኞቹ ጥሩ ትኩረት ይሰጣል	1	2	3	4	5