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Committed to Excellence

THE EFFECT OF MEDIA ADVERTISING ON CUSTOMERS BUYING
BEHAVIOR IN THE BANKING SERVICE: THE CASE OF DASHEN BANK S.C

A Thesis submitted for the partial fulfillment of MA in Marketing Management

Submitted By: Endale Biza

Advisor: Getie Andualem (PhD)

ST. MARY'S UNIVERSITY

SCHOOL OF GRADUATE STUDIES

DEPARTMENT OF MARKETING MANAGEMENT

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Statement of certification

This is to certify that Endale Biza Kerware has carried out his thesis on the topic entitled “**The effect of media advertising on customers buying behavior in the banking service: the case of Dashen Bank Share company**”. The work is original in nature and is suitable for submission for the award of Master’s Degree in Marketing Management.

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Statement of Declaration

I hereby declare that this research work entitled “**The effect of media advertising on customers buying behavior in the banking service: the case of Dashen Bank Share company**” is wholly the work of Endale Biza Kerware. I have carried out the present study independently with the guidance and support of the research advisor, Getie Andualem (PHD). All sources of materials used for the study have been duly acknowledged. This study has not been submitted for any degree in this University or any other University. It is offered for partial fulfillment of MA degree in Marketing Management.

Endale Biza Kerware

Signature: _____

Date: _____

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Addis Ababa,

June 2019

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Acronyms

DB – Dashen Bank S.C.

A.A – Addis Ababa

NBE – National Bank of Ethiopia

Abstract

In today's stiff banking competition epoch Advertising is a prominent feature of modern business operations. Advertising provides a platform for companies to create awareness about their products or services and how consumers could make the best choice out of such products. Measuring the effect of advertisement on customers buying behavior is very crucial for every marketer. If Advertisement does not bring any positive change in consumers' purchase intention; all resources such as money, time, and effort spent on advertisement will be wasted. The general objective of the study was to analyze the effect of media advertising on Dashen Bank's customers buying behavior. It followed a deductive form of research approach and the research design was explanatory. A questionnaire was administered to a sample of 423 respondents out of which 360 valid questionnaires were collected and analyzed. These respondents were selected by using a non-probability sampling technique, which is Judgmental Sampling method. The data were analyzed using descriptive statistics (frequency, percentage) and inferential statistics like correlation and multiple regressions. The finding revealed that there are positive and significant relationships between advertising media, endorser, advertising message and buying behavior of Dashen Bank's customers. Thus, DB should pay due attention to these dimensions in order to increase their sales volume and market share.

Keywords: Buying behavior, Advertising media, Endorser, Advertising Message.

CHAPTER ONE

1. Introduction

This chapter embodies the background of the study, background of the organization, problem statement, research questions, objective of the study, significance of the study, scope of the study, Operational definition of terms and organization of the paper.

1.1 Background of the study

Consumer is a person who buys and uses products. Therefore, consumers keep the production cycle moving as well as play an important role in the economic system of any nation, as a result, any nation will face crisis if consumers don't have the effective demand for goods produced. Consumers demand different commodities based on their taste and preference for them. Consciousness of good influences consumers purchase of that good. Other factors that influence one's taste and preference for a good are psychological and environmental. Taste and preference for a good change overtime. Thus, advertisements play a role in influencing taste and preference of consumers' choice (Sharma, 2009).

Advertising is a business activity that employs creative techniques to design persuasive communication in mass media that promote ideas, goods, and services in a manner consistent with the achievement of the advertiser's objective, the delivery of consumer satisfaction and the development of social and economic welfare (Cohen, 1988).

Of all the marketing weapons, advertising has leading impacts on the viewers mind, as its exposure is much more effective (Katke, 2007). Marketing mix has four elements which are product, price, place and promotion. Advertising is a component of promotional mix, which is used to create awareness about products and services for influencing purchase decisions. Marketers use these types of tools for communication purposes. Advertisement evolved in the ancient times. Different societies used different types of symbols for the promotion of the products and services for attracting consumers. However, these pictures were used for promotion in a limited area. In modern times, advertisement has become an important way to promote

products and services and is used for communication purposes. The major aim of advertising is to impact on buying behavior (Hussany and Herani, 2008).

Advertisement plays a significant role in terms of product or service characteristics clarification to the customer. It is the paid form of communication to influence the behavior of the people in an efficient manner. It has become one of the most important commercial activities in the modern competitive environment (Mehta et al., 2010).

Advertisements are considered as the nervous system of the business world. Just as our nervous system is built to give us all possible facilities sensitivities, so the advertising, which is comparable to our nervous system must awaken to the reader different types of images as the object itself can raise. Effectiveness advertising means different perceptions of its different effects on the groups responsible. Effective advertising must achieve several goals, such as giving the right message to the audience, thus creating profitable sales (Violetaand Ervin, 2016).

Advertising is all about mass publicity of products. Advertising involves creating awareness of product's uses and their benefits to consumers. By doing this, it makes a product to be available to those who want it and this satisfies the needs of the advertiser; increasing sales (Cohen, 1988).

According to (Saleem et al, 2011), the principle aim of consumer buying behavior analysis is to explain why consumers act in a particular way under certain circumstances. Other author argues that, it's important to marketers to recognize why and how individuals make their purchase decision. With this information, marketers are able to determine better strategic marketing decisions.

They will be able to predict how consumers are likely to react to various informational and environment cues and to shape their marketing strategies accordingly once they have understood consumers behavior on purchasing. With no doubt, marketers who understand consumer behavior have great competitive advantages in the market place (Schiff man et al 2001).

1.2 Statement of the problem

Advertising is essential to fulfill the traditional desire of firms to reach the ever increasing population so that their products may receive optimum exposure. The role of advertisement; to increase sales revenue and profits of the local firms and increase the demand for goods, has been falling apart. (Sundarsan, 2007).

As time goes by, advertisers have to change their methods of advertisement to retain their customers and attract new customers. In the other hand, they do also have to take note of how consumer behavior is changing over the time. Consumers are the end user for the products where they keep the production cycle moving which holds important role in the economic system of any nation (Ampofo, 2014).

Advertising nowadays has a significant role on the sale of goods and services as it is all about influencing and inducing an urge to purchase the products and avail the services advertised. Business houses these days spend a big portion of their budget for advertising activities (Anu &Aswathy, 2014).

Marketers can convey their message to customers through different types of channels such as newspaper, radio, television, billboard, mail, magazines, websites etc. the aim of each kind of advertisement is to increase the consumption of the product by pursuing customers to purchase. Regardless of the advertisement's types, a customer by the exposure of ads will go through specific steps of awareness. Knowledge, liking, preference, conviction and purchase in the time of making decision for acquiring the product.

Companies spend a large part of their budget to produce and run advertisements for promotions in order to communicate the information regarding their products. There have been different forms of definition for advertisement but most of them were describing this term as a form of communication for producers and marketers to attract the attention of audiences and make them to take action with respect to the product (Fennis and Das, 2011).

Therefore, it is essential for a marketer to find out the extent to which the media advertisement influences in their buying behaviour in the Banking Services (Mylonakis, 2008).

Correspondingly these theories will also apply to Dashen Bank's media advertising that the Bank has spent around thirty six million and fifty million birr in 2017 and 2018 fiscal year respectively for advertisement and promotion (Dashen Bank's annual financial report 2017/18). But, it is difficult to assess and know the effect of media advertising on the financial outcome that is gained whether due to advertising or due to other activities.

Despite the fact that analyzing the impact of company's advertisement effort on consumer behaviour is very important, there are very few studies illustrated the impact of advertisements on behaviour of consumers (Hafi, 2014).

On top of this in the process of the researcher's effort to find related researches as far as the researcher knowledge there is no research work which shows the combined effect of Advertising media, Endorser and Message on customer buying behaviour specifically in the case of Dashen Bank S.C. Therefore this study as a result seeks to find out the role advertising plays in the customer buying behaviour of the Bank's products and services with emphasis to its users in Addis Ababa.

1.3 Research Questions

1.3.1 Main research question

- How does advertising influence customer buying behavior?

1.3.2 Sub questions

1. How does the advertising media used by the Bank influence customers buying behavior?
2. How does endorser influence customer buying behavior?
3. How does the advertising message influence customer buying behavior?

1.4 Objective of the study

1.4.1 General objective

The general objective of the study was to analyze the effect of media advertising on Dashen Bank's customers' buying behaviour.

1.4.2 Specific objectives are

- To analyze the effect of advertising media on Dashen Bank's customers' buying behaviour.
- To investigate the effect of endorser on customers' buying behaviour in Dashen Bank S.C.
- To examine the effect of advertising message on customers' buying behaviour in Dashen Bank S.C.

1.5 Research Hypothesis

H1: Advertising Media has a positive and significant effect on customer buying behavior.

H2: Endorser has a positive and significant effect on customer buying behavior.

H3: Advertising message has a positive and significant effect on customer buying behavior.

1.6 Definition of Terms

Advertisements:-are messages paid for by those who send them with the intention of influencing and informing people who receive them (Khan, 2006).

Advertising: - is a marketing communication that employs an openly sponsored, non-personal message to promote or sell a product, service or idea (Khan, 2006).

Customer buying behavior:-is the result of the attitudes, preferences, intentions and decisions made by the consumers in a market place before buying a product (Neti, 2011).

1.7 Significance of the study

- The importance of this study can be viewed from two perspectives: theoretical contributions and practical implications. Theoretically, the study fills an important gap in the literature and can serve as an input on which it can be used as a reference by others for further study in this area.
- On the practical side, this study can help Dashen Bank to execute their advertisings in the way that can build positive attitude towards their company, product and services they are promoting. Moreover, it will also help the bank gaining a better understanding of its customers' attitude towards advertising. By understanding consumers' attitude towards advertising, management of the bank can better strategize their advertising.

1.8 Scope of the study

This study focused on conducting an investigation on the effect of media advertisement on customer buying behavior in Dashen Bank s.c. Due to cost and time constraints, the study was geographically limited to branches found in Addis Ababa. Currently, the total number of branches is 405 and of which 173 branches are found in Addis Ababa. Specifically in the survey, eighteen branches was taken out of all districts in Addis Ababa.

Only effect of media advertising taking only (advertising media, endorser and advertising message) on customers' buying behavior was covered in the study since all other components of advertising, consumers' attitude; like information search, evaluation of alternatives, purchase decisions and post purchase evaluations was not researched not to be broader or not to be narrower in contents scope.

1.9 Organization of the study

Presentation of the research results has five chapters. There is an executive summary, list of tables and figures, and definition for acronyms. The first chapter introduces the research topic and the purpose of the study, the research gap identified, significance of the study, general information about the scope of the study and organization of the study.

The second chapter presents a related literature reviews concepts and theoretical framework as well as the conceptual framework of the study.

In the third chapter the methodology used in undertaking of the study is presented. In the fourth chapter, results of the study will be presented. The fifth chapter is all about summarizing the findings, presenting conclusions and recommendations based on the results of the survey.

CHAPTER TWO

Review of Related Literature

2.1 Introduction

This chapter will present literatures of the study area and provide a theoretical framework of the study. The chapter begins by presenting literatures about theoretical review, empirical review and ends by presenting conceptual frame work of the study.

2.2 Theoretical Review

2.2.1 Advertising

Marketing communications are the means by which firms attempt to inform, persuade, and remind consumers directly or indirectly about the products and brands they sell. In a sense, marketing communications represent the voice of the company and its brands; they are a means by which the firm can establish a dialogue and build relationships with consumers. (Kotler and Keller, 2012).

Advertising is a form of communication intended to convince an audience (viewers, readers or Olisteners) to purchase or take some action up on products, information or services(Arens, 2005).

Advertising is defined as any paid form of non-personal presentation and promotion of ideas, goods or service through mass media such as newspapers, magazine, television or radio by an identified sponsor (Kotler& Keller, 2012).

Advertising is the 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, 1985)

Advertising forms one component of the promotion mix. It has become very popular and useful and has reached the status of an independent discipline. It has grown at a very fast pace and has become a special field of study. It has been derived from the Latin word '*Adverto*' which means to turn around, to draw attention to any subject or purpose. It is a paid and non-personal form of presentation and promotion of ideas, goods or services by an identified sponsor. There is also an

identified Media and message behind every advertisement. The advertiser tries to spread his message and ideas to the prospective customers and diffuse information into them. By this method, he tries to popularize the products/services which is the basic aim of the activity (Khan, 2006).

According to Khan (2006) no product can be sold without some form of advertising. Hence, advertisements provide the following functions.

- Advertising creates demand.
- Promotes marketing system.
- Helps middleman.
- Builds image for the organization.
- Makes customer aware of the price and attributes of the product leading to greater sales.
- Brings awareness in the masses.
- Consumer demand can be assessed by marketing researchers and advertising research.
- It helps in expanding the market.
- It helps the middleman to easily sell the product.
- It brings customers and sellers together.
- Advertisement is economical when targeted at the masses.

According to Wijaya (2012) a modern definition of advertising includes other important factors, such as media, audience, and goals. Advertising was defined in the journal as a paid form of persuasive communication that uses mass and interactive media to reach broad audiences in order to connect an identified sponsor with buyers (a target audience) and provide information about product (goods, service, and ideas). This definition has five basic factors: is usually paid by the advertiser, the sponsor is identified, generally reaches a broad audience of potential consumers, seeks to inform and also persuade or influence consumers, and the message is conveyed through many different kinds of mass media and also now interactive types of media.

The concept of advertising can be explained in five steps these are sender, encoding, message, decoding and receiver. This process explains the different stages through which Message is formed and traveled to the audience. Advertising message is not just a message; it is a bundle of representation of the product and the company. The advertising process starts from sender and end up to receiver (Schramm, 1995).

Figure 2.1: Elements in Advertising Process Model



Sender is an individual or firm who feels the need to deliver the message and selects the combination of symbols, pictures, music or words as a message to be transmitted. All the responsibility of the whole process is on the shoulders of the sender. It is up to the sender how he designs the message and which information he is using for audience (Czinkota and Ronkainen ,2008).

Encoding is the design of the symbolic arrangements which should be understandable by the receiver. It is in fact a crucial stage to develop the basis of the message. Encoding is the functional stage where sender of advertising message sees the functionality of the codes towards the receiver of that particular advertising message (Czinkota and Ronkainen, 2008).

Message is an idea which is capable of being transmitted. When the complete message is encoded, it is now ready to transmit to the audience. From here the message is diffused to the audience through the prescribed media or combination of media by the source (Bovee and Thill, 2002).

Decoding is the understanding of the delivered message. It is the process to translate the message into an idea. It is also the crucial stage of Advertising that indicates how the receiver of the message perceives the delivered message. If it was designed rightly according to the knowledge and understanding level of the receiver then the feedback can be positive (Bovee and Thill, 2002).

(Kotler and Keller, 2006) describes that the sender should know the audience very well before designing the message. The audience can be varied preferences or homogeneous which should carefully be studied. The suitability of all of the elements is important. The intensity of the noise can be increased if the message will not be suitable which can lead to the failure of advertising.

2.2.2 Types of Media Advertising

According to Kotler and Armstrong (2008), advertising media is the vehicle through which advertising messages are delivered to their intended audiences. As advertising becomes more important for businesses, larger companies are able to spend more and more on sophisticated ways to make us buy their products. Advertisers also exert direct and indirect influence on the media companies and their content in order to foster moods and cultures where consumers are more likely to buy their products. As a consequence, dumping down of content is not uncommon.

In advertising the term media refers to communication vehicles such as newspapers, magazines, radio, television, billboards, direct mail, and the Internet. Advertisers' use media to convey commercial messages to their target audiences, and the media depend to different degrees on advertising revenues to cover the cost of their operations. While the media are valued for their informational and entertainment functions, they also provide an important business function as a vehicle for advertising (Merugu, 2009).

The media are usually classified into either mass or niche media. Newspapers, magazines, television and radio are considered mass media because they deliver messages to a widespread, anonymous audience. The wide coverage of the mass media makes them ideal vehicles for advertisers who need to reach a large audience. Advertising media such as cable television and direct mail are often viewed as "niche" media because they reach a narrowly defined audience with unique demographic characteristics or special interests (Omcreddy, 2010).

Broadcast Advertising – Television, radio and the internet. Broadcast advertising is a very popular advertising medium that constitutes of several branches like television, radio or the Internet. TV has the most effective impact as it appeals to both eye and the ear. Products can be shown, their uses can be demonstrated and their utilities can be told over television (Jasperson and Yun, 2007). The cost of television advertising often depends on the duration of the advertisement, the time of broadcast (prime time/peak time), and of course the popularity of the television channel on which the advertisement is going to be broadcasted. The radio might have lost its charm owing to the new age media; however the radio remains the choice of small-scale advertisers. The radio jingles have been very popular advertising media and have a large impact

on the audience, which is evident in the fact that many people still remember and enjoy the popular radio jingles (Merugu, 2009).

Print Media Advertising –Print media is a very commonly used medium of advertising by businessman. It includes advertising through newspaper, magazines, journals, etc. and is also called press advertising. The print media allow almost unlimited message length and processing time (Abernethy & Franke, 1996). Compared to TV-commercials that deliver sound-, motion-, and text messages simultaneously, print media deliver messages one topic at a time and one thought at a time. People tend to trust print media more than broadcast and absorb it more carefully because of its structured nature (Wells, et al., 2000).

Outdoor advertising - is also a very popular form of advertising, which makes use of several tools and techniques to attract the customers outdoors. The most common examples of outdoor advertising are billboards, kiosks, and also several events and tradeshow organized by the company. The billboard advertising is very popular; it however has to be really terse and catchy in order to grab the attention of the passersby. The kiosks not only provide an easy outlet for the company products but also make for an effective advertising tool to promote the company's products. Organizing several events or sponsoring those makes for an excellent advertising opportunity. The company can organize trade fairs, or even exhibitions for advertising their products. If not this, the company can organize several events that are closely associated with their field (Omcreddy, 2010).

Social Media Advertising - is a term that is widely used nowadays in connecting people from all over the world. Social Media is the democratization of information, transforming people from content readers into content publishers. It is the shift from a broadcast mechanism to a many-to-many model, rooted in conversations between authors, people, and peers (Neti, 2011). The Internet is used by online and offline companies to promote products or services. Paid search placements, also known as cost-per-click advertising, is where you bid a certain amount to present your link and text message to users of search engines like Google and Yahoo. Benefits of internet advertising are; relatively cost effective; advertising can target specific types of viewers by positioning an ad banner on related web sites. Messages can be timely because editing the content is often easy and instantaneous (Bergh et al., 1999).

2.2.3 Advertising source

McCracken (1989) indicated that, an advertising spokesperson is an endorser who, through his/her own popularity, presents the benefits consumers can obtain if using a product or service. Such benefits can also be delivered through advertising activities. He revealed that consumers identify with the image of a product due to their identification with the image of the spokesperson at the same time they are dealing with the messages received from an advertisement. Advertising with a spokesperson comes from the idea that consumers' purchase behaviors arise when they identify with an opinion leader.

The source component is a multifaceted concept. Consumers get information from friends, relatives, and neighbors. The term source to mean the person involved in communicating a marketing message directly or indirectly. A direct source is a spokesperson that delivers message and/or demonstrates a product or service. An indirect source is, say, a model doesn't actually deliver a message but draw attention to and/or enhances the appearance of the advertisement (Belch and Belch, 2003 p.168).

The Federal Trade Commission (FTC) defined spokes person as advertising with an endorser, taking the advantage of the endorser's identification with a product or service or endorser's cultural representation in an advertisement to establish the consumers' attitudes towards that product or service (Brown and Mowen, 1980).

Freiden (2006) proposed four types of advertising spokespersons: celebrities, top corporate managers, experts and typical consumers. Wang et al. (2002) also indicated that top managers, celebrities, experts, and consumers are often seen in advertisements.

Celebrities refer to public or famous figures. Is a person, who has a prominent profile and commands some degree of public fascination and influence in day-to-day news media. The term is often denoted as a person with fame and fortune implied with great popular appeal, prominence in a particular field, and is easily recognized by the general public. The term celebrity is associated with individuals who are frequently in the public eye and typically have a high profile in sports, entertainment industries among others. They are used to endorse services, products, ideas or organizations (Black Jay et al 2001). Companies usually expect consumers to become empathic through the high popularity or attraction of a celebrity and then feel good

about the products being recommended (Ling, 2010). Although the audience is getting smarter and smarter and the modern-day consumer is getting immune to the exaggerated claims made in a majority of advertisements, there exists a section of advertisers that still bank upon celebrities and their popularity for advertising their products. Using celebrities for advertising involves signing up celebrities for advertising campaigns, which consist of all sorts of advertising including, television ads or even print advertisements. How effective these ads are, is something that each consumer himself can determine (Manohar, 2011). Advertisers recognize the value of using spokespeople who are admired TV and movie stars, athletes, musicians, and other popular public figures. It is estimated that nearly 20 percent of all TV commercials feature celebrities. Celebrities have stopping power, that is, they draw attention to advertising messages in a much cluttered media environment. Marketers think a popular celebrity will favorably influence consumers' feelings, attitudes, and purchase behavior. And they believe celebrities can enhance the target audience's perceptions of the product in terms of image and/or performance. For example, a well-known athlete may convince potential buyers that the product will enhance their own performance (singh, 2012).

An expert is a person with a unique social status due to his/her profession, special training, or extraordinary experience that allows him/her to provide consumer opinions. An expert spokesperson has the advantage of his/her own professional field and authority. He/She may have the professional knowledge related to the products being recommended (Ling, 2010).

As Hoyer and MacInnis (2010) stated in their book of consumer behavior, we are more likely to accept a message from someone perceived as knowledgeable or as an expert about the topic than from someone who has no experience with it. A salesperson who demonstrates extensive product knowledge will be more credible than an untrained one. Because attitudes and opinions developed through an internalization process become part of the individual's belief system, marketers want to use communicators with high credibility. Companies use a variety of techniques to convey source expertise. Sales personnel are trained in the product line, which increase customers' perceptions of their expertise. Marketers of highly technical product recruit salesperson with specialized technical backgrounds in engineering, computer science, and other areas to ensure their expertise.

2.2.3.1 Source credibility model

The source credibility model stated that the efficacy of the message as communicated by an endorser would depend on the endorser's expertise, trustworthiness, and attractiveness as perceived by the consumers (Hovland and Wiess, 2001; McGuire, 1999; Ohanian, 1991) The source credibility model is proposed by Hovland, Janis and Kelley (2003), contend that expertise and trustworthiness are the essential factors leading to the perceived credibility of a message. Expertise is defined as the extent to which a communicator is perceived to be a source of valid assertions about the object or issue, and trustworthiness is referred to as the degree of consumer's confidence in the communicator's intent to communicate the assertions she or he considers most valid. as cited by (Roy et al.,2013).

Applying expertise: Spokespeople are often chosen because of their knowledge, experience, and expertise in a particular product or service area. Endorsements from individuals or groups recognized as expertise, such as doctors or dentists, are also common in advertising (Belch and Belch 2003, p. 169). The importance of using expert sources was shown in a study by (Ohanian, 1990), who found that the perceived expertise of celebrity endorser was more important in explaining purchase intentions than their attractiveness or trustworthiness. She suggests that celebrity spokespeople are most effective when they are knowledgeable, experienced, and qualified to talk about the product they are endorsing.

Applying trustworthiness: The trust paradigm in communication is the listener's degree of confidence in, and level of acceptance of, the speaker and the message (Ohanian, 1990). While expertise is important, the target audience must also find the source believable. Someone perceived as trustworthy is more likely to be believed than someone who is not (Hoyer and Macinnis, 2010 p. 131). Finding celebrities or other figures with a trustworthy image is often difficult. Many trustworthy public figures hesitate to endorse products because of the potential impact on their reputation and image. Advertisers use varies techniques to increase the perception that their sources are trustworthy. Marketer can also deal with the source-trustworthiness issue by using other IMC tools such as publicity. Information received from sources such as newscasters is often very influential because these individuals are perceived as unbiased and thus more credible, even though they are often presenting stories that stem from press releases. In some situations celebrities may appear on news programs or talk shows and

promote an upcoming cause or event such as the release of a new movie or music CD. With the increase in stealth marketing techniques, many consumers are becoming wary of endorsements made by celebrities on news programs and talk shows (Belch and Belch, 2003 p. 169-171)

2.2.3.2 Source Attractiveness Model

This part of the source effect models means that the acceptance of an advertising message by the audience is based on familiarity, likeability and similarity. provides more insight about the meaning of the three major concepts that uphold the source attractiveness model by saying —familiarity is defined as knowledge of the celebrity through exposure in the media; likeability as affection for the celebrity as a result of the celebrity’s physical appearance and/or behaviour; and similarity as a supposed resemblance between the celebrity and the targeted audience. - In fact, the physical attractiveness of a celebrity can be said to be the most emphasized in an advert, as it elicits greater social acceptance and produces a positive impression at the initial social contact. This explains why such attributes of physical attractiveness like Beauty, physique and sex appeal are common in any advert featuring a celebrity endorsement (Adeyanju A.,2013).

2.2.4 Customer buying behavior

Consumer is one who consumes the product or goods and services. The aim of marketing is to meet and satisfy target customers’ needs and wants. The modern marketing concept makes customers the center stage of organization efforts. The focus, within the marketing concepts is to reach target and largest customers, sets the ball rolling for analyzing each of the conditions of the target market (Sonkusare, 2013).

According to Saleem et al, (2011), the principle aim of consumer buying behavior analysis is to explain why consumers act in a particular way under certain circumstances. Other author argues that, it’s important to marketers to recognize why and how individuals make their purchase decision. With this information, marketers are able to determine better strategic marketing decisions.

They will be able to predict how consumers are likely to react to various informational and environment cues and to shape their marketing strategies accordingly once they have understood consumers behavior on purchasing. With no doubt, marketers who understand consumer behavior have great competitive advantages in the market place (Schiff man et al 2001).

2.2.4.1 The Consumer Purchase Decision Process

While it is useful to examine the various concepts and how they influence buyer behavior, promotional planners must also understand the process that underlies the actual act of making a purchase. The consumers purchase decisions process is generally viewed as consisting of sequential steps or stages that the buyer passes through in making a purchase decision (Belch & Belch, 1990). This process consists of the five stages shown in the figure below.

Problem Recognition:- advertisements may create problem recognition by instilling a belief that the existing state is not satisfactory. In some cases advertising is designed to help customers recognize when they have a problem (Belch & Belch, 1990).

Information Search:- Once a consumer has recognized that a problem exists, he or she will begin to search for the information necessary to solve this problem. The initial search will consist of an attempt to scan memory to recall past experiences and knowledge regarding the product or brands that may serve as potential solutions. This information retrieval is referred as **internal search**. Should the result of the internal search not be sufficient to solve the problem, the consumer will engage in **external search**. External sources of information include personal sources such as friends and commercial sources such as advertising (Belch & Belch, 1990).

Alternative Evaluation:-One of the possible outcomes of the search stage is the derivation of a number of options for consideration. The brands/products considered as potential alternatives for solving the problem are referred as the **evoked set**. One of the keys to developing effective promotional strategies is to determine which attributes are most relevant to the consumer and will be used as evaluative criteria in the selection process. Marketers will also attempt to make a particular attribute salient or important in the consumers' alternative evaluation process through advertising (Belch & Belch, 1990).

Purchase Decision:-Having evaluated the various brands in the evoked set, the consumer may develop a predisposition or intention to buy. This decision will match purchase motives and evaluative criteria with attributes of brands in the evoked set and involves the process of learning and attitude formation (Belch & Belch, 1990).

Post Purchase Evaluation:-The consumers' decision process doesn't end once the product has been purchased. Information acquired from use of the product or brand will serve as feedback for future purchase. Hence, advertisers must continue to be concerned with this stage of

the decision process, and must develop strategies beyond those of merely providing a good product or service (Belch & Belch, 1990).

The figure below provides a description of the five stages of the buying process that each buyer has to go through. For clarity, each level is depicted as mutually exclusive. However, there is some overlap between each level, as no need is ever completely satisfied. For this reason, although all levels of need below the level that is currently dominant continue to motivate behavior to some extent, the prime motivator, the major driving force within the individual is the lower level of need that remains largely unsatisfied (Schiffman et al 2001).

2.2.4.2 Factors affecting Consumer's Behavior

There are three categories of factors which affect consumer behavior namely; cultural factors, social factors and personal factors.

Cultural Factors Cultural factors exert a broad and deep influence on consumer behavior which including the roles of buyers' culture, subculture and social class. Each culture contains smaller subcultures, or groups of people with shared value systems based on common life experiences and situations. Subcultures include nationalities, religions, racial groups, and geographic regions (Kotler and Armstrong 2008).

Social Factors A consumer's behavior also is influenced by social factors, such as the consumer's small groups, family, and social roles and status. Social class is an invisible stratification of the inhabitants of the society into different groups based on some traits of the people. Inhabitants in a society can be divided into different social classes according to their income level, occupation, education and so forth (Kotler and Armstrong 2008).

A person's social class can be defined by what he or she does with money. The consumption choice of a person also determines the person's position in society. Every social class varies from each other because of having its own traits that set it apart from other class. Social classes vary in costumes, language patterns and many other activities and preferences (Kotler and Armstrong, 2008).

Personal factors a buyer's decisions also are influenced by personal characteristics such as the buyers' age and life-cycle stage, occupation, economic situation, lifestyle, and personality and self-concept. People change the goods and services they buy over their lifetimes. A person's

occupation affects the goods and services bought. Similarly, a person's economic situation affects product choice (Kotler and Armstrong, 2008).

Psychological factors a person's buying choices are further influenced by four major psychological factors: motivation, perception and attitudes. Motivation is the driving force within individuals that impels them to action. Perception is the process by which people select, organize, and interpret information to form a meaningful picture of the world (Kotler and Armstrong, 2008).

2.3 Empirical Review

According to a research conducted in Ghana on the banking sector so as to determine the extent of influence advertising has on the extent of patronage banking services, based on customer respondents view there is a minimal correlation between advertisements and patronage of the products and services of the banks. The customers are inspired to do business with the banks based on the advertisement. Both the customers and the employees agree that sources of information; word of mouth recommendation and the presence of banks in the community serve as strong incentives to do business with a bank (Shani & Alhassan, 2013).

Adeole et al. (2005) examined that the impact of advertisement on consumers brand preference in different areas, the results showed that from five different media used in advertising Bournivita and how consumers viewed them in order of preference, for most consumers their preference is television advertising while newspaper and magazine shared 4.44% each and similarly Gezachew (2012) conducted with same topic with reference to electronics product and found that from advertising media perspective television advertising is the most preferred by consumers to have awareness. To convey advertising message experts, celebrities, and common man were preferred by consumers to get reliable information of the brand. Chandrima (2009) had conducted the research on "The impact of electronic and print media on consumers buying behavior." Customers prefer social media in comparison to other media since they get both the audio and visual effects. This also proved that customer's rely on advertisements shown in media.

Sharma (2009) conducted a study to examine the effects of advertising on consumer buying behavior. The researcher used the Fixed Effect Model of Panel Data Analysis for 134 companies;

found in their study that, besides advertising, factors like company's brand, quality of the product and company's reputation affect the sales of a company.

Raheem et al (2014) conducted a study on the impact of consumer perception and advertisement on consumer buying behavior. The study was conducted in Pakistan. 150 questionnaires were distributed to randomly sampled respondents. The study found out that advertisement had strong positive impact on consumer buying behaviour. It was also found that quality advertisement and positive perception can really play virtual role in improving consumer buying behavior.

Ahmed and Ashfaq, 2013 conducted a study to explain the impact of advertising on consumers' buying behaviour on purchasing cosmetics products. The findings of the study showed that 41% of respondents were influenced by product quality, 39% were influenced by to persuasiveness of the advertisement while 20% were influenced by the information provided by the advertisement.

Rehman et al, 2014 in his research on how advertising affects the buying behavior of consumers in Pakistan analyzed impact of advertisement on consumer buying behavior, and the results of correlation indicated that advertising is positively correlated with buying behavior at highest correlation of 0.414 or in other words consumer buying behavior is impacted by advertisement .

Lalitha and Shalini, 2011 study also found that a consumer make the decision to purchase a particular product after being exposed to advertisements which raise their level of awareness on the product, product price, product benefits and product quality. The study also found that some consumers use advertisements to compare various advertised products before making the decision to purchase.

According to (Akwasi, 2014) on average, advertising does have influence on the purchase of cosmetic products and it is a must for cosmetic firms to continue advertising on their products if they require maximum sales.

Rajkumar, 2010 in his study revealed that advertisement of a product has a significant impact on consumer buying behavior and it is very helpful to create awareness among the people. A good and informative advertisement can create a position in consumer's mind and increase the sales of the company.

Another study conducted by (Bin Junaid A. et al, 2013) found in their study of female buying behaviour of cosmetic products in New Delhi and NCR that, as income of females increase, their purchase of cosmetic products also increase. They also, added that, this increase in expenses on cosmetic product is made possible by the advertisement made on them.

Niazi et al (2011) studied on the effective advertising and its influence on consumer buying behavior. The study was conducted in Pakistan. The methodology used was quantitative technique. 200 questionnaires were distributed and probability sampling was used in a sample for data collection. The findings of the study revealed that there is huge relationship between advertisement and consumer buying behavior. It also established the relationship between environmental response and consumer buying behaviours. According to the study, consumers are buying products which they see in advertisement more than emotionally.

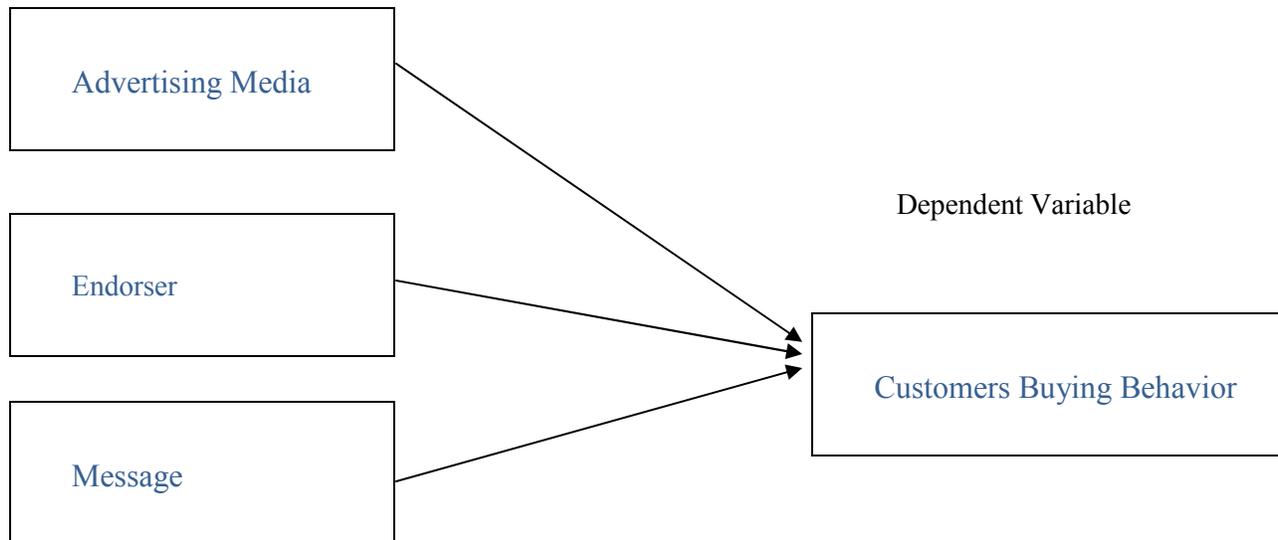
2.4 conceptual framework

The conceptual framework provides a description of the relationships between the concepts being used (Fisher and Krutilla, 2009). Defining the concepts and creating a conceptual framework are means to simplify the research task and to clear away issues that are not related to the topic and research question.

There are a number of different theories forwarded by different scholars about the effect of media advertising. Hence in the present study Media used for advertising is adopted from Gossa (2016) and Arshad et al (2014). Endorser is adopted from Long y. L, (2011) and Haghirian & Madlberger (2005). Finally, advertising messages is adopted from Salem (2016) and Ling (2010).

The frame work shows that the independent variables and the dependent variable. The independent variables are advertising media, endorser, and messages. And the dependent variable is customer buying behavior.

Figure 2.2: Conceptual Framework of Media Advertising and Consumer's Buying Behavior
Independent Variables



Source Arshad et al (2014), Gossa (2016), Haghirian & Madlberger (2005), Ling (2010), Long y. L, (2011) and Salem (2016).

CHAPTER THREE

3. Research Methodology

3.1 Introduction

The purpose of this chapter is to describe about the methodology of the research. In the chapter research design, target population, sample size and sampling method, source of data, method of data collection, method of data analysis, reliability and validity, and the ethical issue will be discussed in depth.

3.2 Research Approach

Research designs are plans and procedures that span the decision from broad assumptions to specific methods of data collection and analysis the overall road map of the research is defined by its design (Creswell, 2009).

Three types of research designs are popular in social science and behavioral studies. These are Qualitative, Quantitative and mixed research designs (Creswell, 2009).

Qualitative research design applies an exploration to understand a situation or an issue by questioning participants in their current setting. Data analysis involves making inductions from the observed setting. Here, data is collected by an open ended question that is analyzed by the interpretation of the researcher.

Quantitative research involves testing objective theories by examining the relationship among variables. These variables can be measured by instruments and statistical analyses will be applied to obtain findings. Here, testing theories deductively, building in protection against bias, controlling for alternative explanations and being able to generalize and replicate findings is given due attention.

The Mixed design applies both quantitative and qualitative methods in a study.

Therefore in this study Quantitative survey method was employed to meet the purpose of this study. Customer buying behavior is a dependent variable which is influenced by various

independent variable, these are: Media Advertisement, endorser and Advertising Message. These variables are numerically tested for their relation by applying statistical methods. In addition a test for reliability and validity is applied to avoid bias and increase the generalizability of the findings.

3.3 Research Design

The research purpose is a broad statement of what the research hopes to achieve. According to purpose, research could be broadly divided into descriptive, exploratory and explanatory (Saunders et al., 2000, & Schindler 2004).

Descriptive research includes surveys and fact-finding enquiries of different kinds. The major purpose of descriptive research is description of the state of affairs as it exists at present. (Kothari, 2004) It involves formalizing the study with definite structures in order to better describe or present facts about a phenomenon as it is perceived or as it is in reality (Kothari, 2004).

An explanatory research tries to establish relationship that exists between variables. It aims at identifying how one variable affects the other; it seeks to provide an empirical explanation to the causality and causes and effects relationship between one or more variables (Saunders et al., 2000, & Malhotra 2006). They are also used when the purpose of the study is to answer ‘why’ in a given context. Lastly, research may be exploratory where a study is conducted to explore and find out what is happening or to seek new insights about a phenomenon in a new light” (Robson, 2002). According to Saunders et al. (2003), explanatory studies are studies with the emphasis to study a situation or problem in order to explain the cause and effect relationship between given variables. Accordingly the appropriate research approach for this study is both descriptive and explanatory approach as the main objective of the paper is to describe and explain the effect of media advertising on customer buying behavior.

3.4 Sampling design

3.4.1 Target population

According to Zikmund (2013), a population is any complete group that shares some set of characteristic. Dashen bank has one hundred seventy three branches operating in A.A. However

to make the study manageable the researcher focused on 10% of these branches; which is nearly eighteen branches. As a result the target population of the study was eighteen DB branches' customers found in Addis Ababa. Currently there are approximately 196,000 customers in these eighteen branches.

The reasons behind choosing Addis Ababa for the study were that Addis Ababa consists of nearly half of the total branches of the bank. Another reason for selecting Addis Ababa is that it is relatively easier for the researcher to conduct the study with a given limited time and financial resources.

3.4.2 Sampling Frame

A sample is a subset or some part from a larger population. By using sample, researchers save lot of time and money, get more detailed information, and they are able to get information which may not be available otherwise (Bluman 2009).

On the other hand, sampling frame is the list consisting of the units of the population (Orodho and Kombo, 2002). The sample frame in this study involved customers of Dashen Bank under Addis Ababa District offices. However, only representative number of customers will be included in this study.

3.3.3 Sampling technique

In this study Systematic sampling method is applied in selecting branches where research had been conducted. In this technique, the sampling frame is ordered according to year of establishment and branch is selected at regular intervals through that ordered list.

Systematic sampling is useful when sampling frame is available in the form of a list. In such a design the selection process starts by picking some random point in the list and then every *n*th element is selected until the desired number is secured (*Kothari2004*).

The required number of samples from each branches' were selected by using a non-probability sampling approach or a convenience sampling method was applied because of the banks' policy of keeping its customers' list confidential; they were asked to fill the questionnaire as they appear to the branches.

3.3.4 Sample size

Sample size refers to the number of items to be selected from the universe to constitute a sample. The size of sample should neither be excessively large, nor too small. It should be optimum. An optimum sample is one which fulfills the requirements of efficiency, representativeness, reliability and flexibility.

To get a representative sample for the population under this study the following sampling technique was used which is developed by (Kothari,2004).

$$n = \frac{z^2 \cdot p \cdot q \cdot N}{e^2 (N - 1) + z^2 \cdot p \cdot q}$$

Where,

P = sample proportion,

q = 1-p;

z = 1.96 as per the table of area under normal curve for the given confidence level of 95%

e = acceptable error (the precision) in which the researcher takes 0.05

N = number of total population;

n = sample size required;

Source: Kothari (2004)

The resulting sample size in this study will be determined as follows:

A 95% confidence level is used to select the appropriate sample size and the value of Z is 1.96.

e = 0.05 which is acceptable sample error;

p = 0.5, where q is 1-p;

N = 196,000

$$n = \frac{z^2 \cdot p \cdot q \cdot N}{e^2 (N - 1) + z^2 \cdot p \cdot q}$$

$$n = \frac{1.96^2 (0.5) (0.5) (196,000)}{0.05^2(196,000-1) + 1.96^2 (0.5) (0.5)}$$

$$n = 383.41$$

Based on the above information, the sample size (n) is calculated for the target population of 196,000 and it is 383.41. Nevertheless the researcher added (39) \approx 10% of the sample size to compensate unreturned or non-usable questionnaires. Therefore, the study's sample size of 423 is considered to represent the population. By using the sample size obtained from the above formula, the proportion was determined for each branch. However, after data collection the sample size was reduced to 360, due to non-response and missing values. The sample proportion is presented in the following table

Table 3.1 Sample size determination

Area banks	Target population		Sample size
	Number	Percentage	
Kality	27,000	14%	59
Mesalemia	21,000	11%	47
Gulele	26,304	13%	55
Gurd shola	20,147	10%	42
Meskel flower	11,658	6%	25
Bisrategebreal	9,129	5%	21
Mehalgebeya	8,780	4%	17

Alem bank	10,205	5%	21
Adewaadebabay	6,910	4%	17
Kotebe	8,088	4%	17
Sarbet	7,375	4%	17
Lebuertu	2,165	1%	6
Edna mall	4,692	2%	10
Moenco	8,471	4%	17
Lamberet	3200	2%	9
Tele medhanialem	3902	2%	9
Sholla gebeya	10120	5%	21
Sheger	6264	3%	13
Total	195,410	100%	423

3.5 Source of data collection

Both primary and secondary sources of data were used in the study.

3.5.1 Primary source

The primary data are those which are collected afresh and for the first time, and thus happen to be original in character. We collect primary data during the course of doing experiments in an experimental research but in case we do research of the descriptive type and perform surveys, whether sample survey or census survey, then we can obtain primary data either through observation or through direct communication with respondents in one form or another or through personal interviews (*Kothari2004*). Hence Primary data was obtained from selected respondents using questionnaire.

3.5.2 Secondary source

Secondary data means data that are already available i.e., they refer to the data which have already been collected and analyzed by someone else. When the researcher utilizes secondary data, then he has to look into various sources from where he can obtain them (*Kothari2004*).

3.6 Data collection method

To fulfill the purpose of the study, the researcher used structured questionnaire. The questionnaire has two parts the first part was intended to understand the personal information of respondents using nominal scale. The second part consist the perception of respondents regarding the constructs of the model. In the questionnaire a 5 points Likert scale rating technique was employed. Which starts with 1= strongly disagree to 5= strongly agree.

Summated scales (or Likert-type scales) are developed by utilizing the item analysis approach wherein a particular item is evaluated on the basis of how well it discriminates between those persons whose total score is high and those whose score is low. Thus, summated scales consist of a number of statements which express either a favorable or unfavorable attitude towards the given object to which the respondent is asked to react. The respondent indicates his agreement or disagreement with each statement in the instrument (*Kothari2004*).

3.7 Data analysis methods

Before analyzing, the data that was collected using structured survey/quantitative approach was edited, coded, cleaned and entered into the computer. This process is essential and saved a lot of headache later (*Pallant 2005*).

Therefore the collected data was first coded with SPSS software for the sake of easiness and data collected had been fed to the SPSS. Also the data were classified in terms of different criteria and error was omitted, explained and corrected by using descriptive, correlation and regression analysis so as to facilitate the interpretation of the raw data. Finally, the data was effectively processed, analyzed and interpreted by using different tables and chart, in order to show the result of the study easily. As a result, descriptive and inferential analyses were conducted by employing different methods. In descriptive statistical analysis such as frequency and percentage was used to analyze the data that was collected from sample respondents in the survey in relation

to their attitudes, knowledge, and opinions toward advertising. In inferential Cronbach's Alpha test took place to assure reliability of the items. Regressions and correlation analysis were also used to analyze the impact and the relationship between the dependent and independent variables.

3.8 Validity and Reliability

Reliability is the degree to which an assessment tool produces stable and consistent results while validity refers to how well a test measures what it is purported to measure (Stern, 1992).

3.8.1 Validity

Validity involves the degree to which you are measuring what you are supposed to, more simply, the accuracy of your measurement (John et al 2010). In order to ensure the quality of this research design; content validity of the study were checked. The content validity was verified by the advisor of this research, who was looking into the appropriateness of questions and the scales of measurement. Peer discussion was also another way of checking the appropriateness of the questions. Moreover, the pilot test that was conducted prior to the actual data collection has helped to get valuable comments.

3.8.2 Reliability

Reliability estimates the consistency of the measurement or more simply, the degree to which an instrument measures the same way each time it is used under the same conditions with the same subjects. Reliability is essentially about consistency. That is, if we measure something many times and the result is always then we can say that our measurement instrument is reliable (John et al 2010).

In order to test the internal consistency of variables in the research instrument Cronbach's alpha coefficient was calculated. Cronbach-alpha is widely used in educational research when instrument for gathering data have items that are scored on a range of values, i.e. different items have different scoring points or attitude scales in which the item responses are in continuum (Oluwatayo, 2012). This coefficient varies from 0 to 1, and a value of 0.6 or less generally indicates unsatisfactory level of internal consistency (Malhotra & Birks, 2007). Table 3.2 below shows the reliability of the variables tested using Cronbach's alpha.

Table 3.2 Reliability Test

Variables	Cronbach's Alpha	Number of items
Advertising Media	.707	4
Endorser	.819	4
Message	.842	5
Buying Behaviour	.774	3
Collective all variables	.927	16

Source: Own survey result (2019)

The Cronbach's Alpha result for all variables show higher internal consistency since their value is closer to 1.0.

3.9 Research Ethics

In doing any research there is an ethical responsibility to do the work honestly and with integrity. Fraud must be avoided in research and this can come in several forms: being selective in sampling, not reporting survey response/participation rates, deliberately biasing the data collection instruments, making up data, falsifying results, trimming and biased or inappropriate analysis (John et al 2010).

Therefore taking the nature of the study under consideration, participants were told about the nature of the study to be conducted and they were given the choice of either participating or not participating because any participation should be voluntary.

Information collected from the customers was kept confidential and will not be used for any other purpose than this study.

Anonymity of individuals who had participated in filling the questionnaires was remained anonymous throughout the study.

Literatures cited for the purpose of the research are properly acknowledged.

Ethical issues relating to the researcher: the researcher avoided being selective in sampling, deliberately biasing the data collection instruments, making up data and other unethical deeds.

In general the study were conducted taking all the above mentioned and other ethical considerations into account and the researcher also tried to avoid all actions that might have an effect on the company, the respondents and all other concerned parties.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND INTERPRETATION

4.1 Introduction

In this chapter, the collected data from the customers of the eighteen branches of Dashen Bank S.C are summarized and analyzed. The data analysis was made with the help of Statistical Package for Social Science (IBM SPSS version 20).

The purpose of this study was to investigate the effect of Media Advertising on Customer Buying Behavior in the case of Dashen

Bank S.C. This chapter is organized in a format to present the characteristics of the sample population, the most important findings of the study and summary of findings.

To test the hypotheses and achieve objectives of the study, a multiple linear regression analysis were employed. Pearson's Correlation Coefficients were also calculated to observe the relationships between the various variables influencing customer buying behavior and to see the internal consistency of the measures.

A total of 423 questionnaires were distributed to customers of DB in eighteen branches (10% of the total branches) that are situated in Addis Ababa. Out of the 423 questionnaires 368(87%) were returned. In order to make the collected data suitable for the analysis, all questionnaires were screened for completeness. During the data editing the collected questionnaires were checked for errors and completeness. As a result 8 incomplete questionnaires were identified and discarded. Therefore 360 questionnaires were found to be valid and used for the final analysis.

4.2 Normality Test with skeweness and Kurtosis

The first thing you usually notice about a distribution's shape is whether it has one mode (peak) or more than one. If it's unimodal (has just one peak), like most data sets, the next thing you notice is whether it's symmetric or skewed to one side. If the bulk of the data is at the left and the right tail is longer, we say that the distribution is skewed right or positively skewed; if the peak is

toward the right and the left tail is longer, we say that the distribution is skewed left or negatively skewed. The common one mostly suggested mentioned in literature for Skewness to be between -2 and +2 (George & Mallery, 2010).

If a distribution is symmetric, the next question is about the central peak: is it high and sharp, or short and broad? You can get some idea of this from the histogram, but a numerical measure is more precise. The height and sharpness of the peak relative to the rest of the data are measured by a number called kurtosis. Higher values indicate a higher, sharper peak; lower values indicate a lower, less distinct peak. A normal distribution has kurtosis -2 and 2 (George & Mallery, 2010).

Table 4.2.1 Skewness and Kurtosis

Descriptive Statistics					
	N	Skewness		Kurtosis	
	Statistic	Statistic	Std. Error	Statistic	Std. Error
Advertising Media	360	-0.806	0.129	-0.433	0.256
Endorser	360	-1.206	0.129	0.763	0.256
Message	360	-0.924	0.129	-0.197	0.256
Buying Behaviour	360	-0.657	0.129	-0.719	0.256
Valid N (listwise)	360				

Source: Own survey result (2019)

As depicted on the above table, skewness and kurtosis measures for this study are within the range of -2&2 and -3&3 respectively. Hence the data for this study is normally distributed.

4.3 Back ground of respondent

Before starting the analysis of the data some demographic information is useful in order to make the analysis more meaningful for the readers. The purpose of the demographic analysis in this

research is to describe the characteristics of the sample such as the number of respondents, proportion of females to males in the sample, range of age, educational background, occupation, monthly income, and types of service respondent use from Dashen Bank S.C.

Table 4.3.1 Demographic Background of Respondent

	Demographic characteristics	Frequency	Percentage
Gender	Female	157	43.6
	Male	203	56.4
	Total	360	100
Age in years	18-25	111	30.8
	26-35	186	51.7
	36-45	49	13.6
	Above 45	14	3.9
	Total	360	100
Educational background	High school	28	7.8
	Diploma	54	15.0
	Degree	202	56.1
	Master's degree and above	76	21.1
	Total	360	100
Occupation	Student	1	.3
	Employee	334	92.8
	Self employed	25	6.9
	Total	360	100
Monthly Income in birrs	Below 1,000	8	2.2
	1,001-3,000	21	5.8
	3,001-5,000	36	10.0
	5,001-10,000	149	41.4
	Above 10,001	146	40.6
	Total	360	100
Service used	Saving account	82	22.8
	Current account	4	1.1
	Amole	3	0.8
	Foreign currency exchange	1	0.3
	More than one service	270	75
	Total	360	100
Relay on advertisement	Yes	233	64.7
	No	44	12.2
	Sometimes	83	23.1
	Total	360	100

Reason on buying DB services	Accessibility of Branches	56	15.6
	Advertisement	182	50.5
	Quality of service	107	29.7
	Interest rate	15	4.2
	Total	360	100

Source: Own survey result (2019)

Based on the demographic characteristics of respondents, out of the total 360 valid respondents male participants constitute the highest percentage 56.4% (203) while the rest 157 (43.6%) were female.

From the 360 respondent, the majority 186 (51.7%) of respondents lies in the age group of 26-35 years and followed by age group 18-25 of respondents with a percentage of 30.8% (111). The age group 36-45 and age group above 45 contributed 49(13.6%) and 14(3.9%) respectively.

Concerning the educational background of the respondents, the majority 202(56.1%) of the respondents are Degree holders. Followed by 76(21.1%) Master's degree and above holders, and 54(15%) of the respondents have Diploma the rest 28(7.8%) accomplished high school.

Regarding to occupation from the total 360 respondent 92.8% (334) were employee, 25 (6.9%) was self-employed, and .3% (1) was student. Hence this study implies that majority of Dashen Bank consumers are employees.

Out of the total 360 respondents 149 (41.4%) were participants who earn monthly income between birr 5,001-10,000 followed by above 10,001 then 3,001-5,000 then 1,001-3,000 and then below 1,000 birr consists of 146 (40.6%), 36 (10%), 21(5.8%) and 8(2.2%) of the respondents respectively.

When it comes to service usage majority of the respondents were more than one service users of the bank offerings which were 270 (75%), followed by 82 (22.8%) saving account holders, 4 (1.1%) current account holders, 3 (0.8%) Amole users and 1 (0.3%) foreign currency exchange.

Out of the total 360 participant 233 (64.7%) relays on the Bank's advertisement to make their purchase decision. In the meantime 83 (23.1%) sometimes relay on advertisement while 44 (12.2%) are not relaying on advertisement on making purchase decision.

Concerning to participants reason on buying DB services 182 (50.5%) of respondents are purchasing the service on the basis of the Bank's advertisement. Furthermore 107 (29.7%) of the respondents buy the service because of the quality of the service provided. Finally 56 (15.6%) and 15 (4.2%) of the respondents buy the service due to accessibility of branches and interest rate respectively.

4.4 Descriptive Analysis

The first part deals with DB customers' response of media advertising dimensions which include: Advertising media, Endorser and Advertising message. The second part is Customer buying behavior. In order to compare the Media advertising effect on buying behavior descriptive statistics, mean and standard deviation is used. Mean value shows the average of all customers' responses on each dimension, 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. While standard deviation shows how diverse the responses of customers are for a given construct.

According to Dawes, (2009) to determine the minimum and the maximum length of the 5-point Likert type scale, the range is calculated by $(5 - 1 = 4)$ then divided by five as it is the greatest value of the scale $(4 \div 5 = 0.80)$. Afterwards, number one which is the least value in the scale was added in order to identify the maximum of this cell. The length of the cells is determined below:

- From 1 to 1.80 represents (strongly disagree).
- From 1.81 until 2.60 represents (do not agree).
- From 2.61 until 3.40 represents (true to some extent).
- From 3.41 until 4.20 represents (agree).
- From 4.21 until 5.00 represents (strongly agree).

Source Dawes (2009)

Table 4.4.1 Advertising Media Analysis

Descriptive Statistics		
Measurement items and Variables	Mean	Std. Deviation
Broadcast Media advertisement significantly contributes to customer buying behavior	3.64	1.140
Print Media advertisement significantly contributes to customer buying behavior	3.64	1.077
Outdoor Media advertisement significantly contributes to customer buying behavior	3.54	1.055
Social Media advertisement significantly contributes to customer buying behavior	3.68	0.986
Advertising Media	3.63	0.777

Source: Own survey result (2019)

All Advertising Media measurement items counted a mean between 3.41 and 4.20 point hence it implies that the Bank's customers are influenced by media used for advertisement. Social Media Ads had the highest mean value of 3.68 meaning DB customers are highly influenced by Social Media advertisement for making purchase of the Bank's service. Broadcast Media advertisement and Print Media advertisement scored mean values of 3.64. Though Outdoor Media Ads scored lowest mean value of 3.54, it is also above the cutting point 3.41.

Table 4.4.2 Endorser Analysis

Descriptive Statistics		
Measurement items and Variables	Mean	Std. Deviation
Advertising undertaken by expertise has effect on my buying behavior	3.80	1.107
Advertisement undertaken by celebrities affects my buying behavior	3.73	1.049
Credibility of the advertiser and the company has effect on my buying behavior	3.79	1.101
Peer groups and family influence have effect on my buying behavior	3.60	1.118
Endorser	3.73	0.881

Source: Own survey result (2019)

The Endorser analysis result depicted mean of 3.73 which is between 3.41 and 4.20 point hence it implies that the Bank’s customers are influenced by Endorser. As it can be seen from the table above under the endorser variable, the output of the sample statistics shows that Advertising undertaken by expertise and credibility of the advertiser score highest mean of 3.8 meaning customers of DB are highly influenced by advertisement undertaken by well-trained experts and credible advertiser than celebrities and Peer groups & family influence with the lowest mean score of 3.43 and 3.6 respectively. The score of the above presented measurement item implies that endorser influences DB customer buying behavior.

Table 4.4.3 Message Analysis

Descriptive Statistics		
Measurement items and Variables	Mean	Std. Deviation
Using background music while advertising contributes to my buying behavior	3.82	1.211
Developing stories and documentaries in advertising have effect on my buying behavior	3.66	1.14
The frequency of advertisement has effect on my buying behavior	3.67	0.986
Advertising about quality of the service influence my buying behavior	3.96	0.985
Advertising tells me which bank has the service I am looking for	3.87	1.168
Message	3.80	0.882

Source: Own survey result (2019)

As observed from the above table on the message analysis result has the highest mean of 3.80. And under this variable advertising about quality of the service scored the highest mean value of 3.96 followed by Advertising tells me which bank has the service I am looking for with a mean score of 3.87. Similarly the rest measurement items of message scored with the mean range of 3.41 to 4.20 which means customers agreed that message is also vital and it influence their buying behavior.

Table 4.4.4 Buying Behavior Analysis

Descriptive Statistics		
Measurement items and Variables	Mean	Std. Deviation
Dashen Bank's advertisement helps me to develop awareness of its services	3.72	1.086
Dashen Bank's advertisement has helped me to develop interest on the Bank	3.68	1.152
The Bank's advertisement made me buy or use their service	3.79	1.101
Buying Behavior	3.69	0.901

Source: Own survey result (2019)

The measurement items in the above table indicates that Dashen Bank Advertisement has made customers buy or use the bank's services with the highest mean score of 3.79 and the bank's advertisement also helped customers to get awareness on their services with mean value of 3.72. And lastly the DB advertisement helped customers to develop interest on the Bank with mean score of 3.68. The mean score of buying behavior as presented above falls between 3.41 and 4.20, hence customers buying behavior is influenced by the Bank's advertisement.

4.5 Multi-Collinearity

Before running regression, one should check for the problem of multi collinearity which is present if there are high correlations between some of the independent variables. The study checks this with the Variance Inflation Factor (VIF) which calculates the influence of correlations among independent variables on the precision of regression estimates. The VIF factor should not exceed 10. Tolerance is an indicator of how much of the variability of the specified independent variable is not explained by the other independent variable in the model and is calculated using the formula $1-R^2$ for each variable. Tolerance should be higher than 0.1 (Greene, 2000).

Table 4.5.1 Multi-collinearity

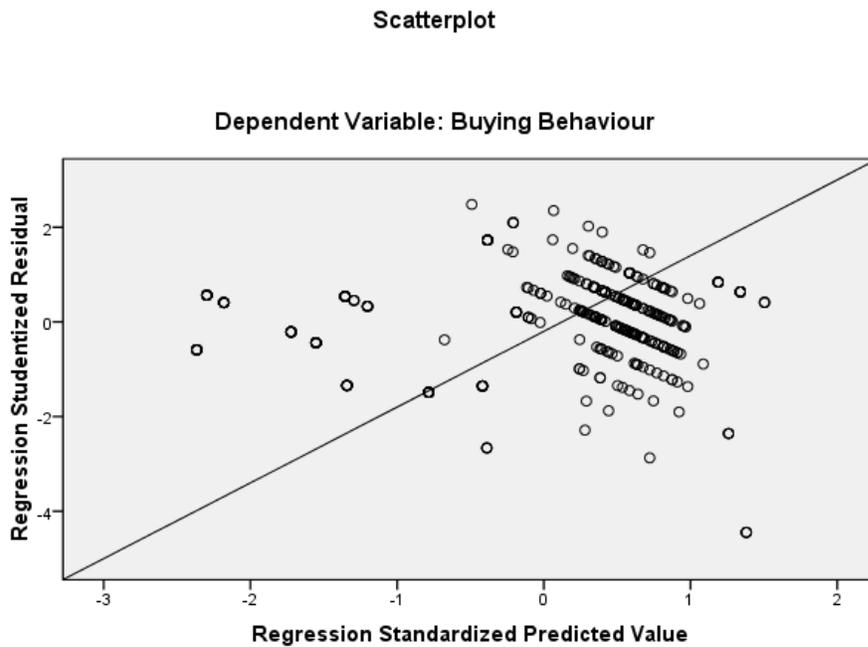
	Collinearity Statistics	
	Tolerance	VIF
(Constant)		
Advertising Media	0.336	2.975
Endorser	0.325	3.078
Message	0.513	1.95

a. Dependent Variable: Buying Behaviour
 Source: Own survey result (2019)

As it can be seen from the table above the lowest tolerance is .325 which is $>.1$ and the highest VIF is 3.078 which is <10 . Hence it can be noted that there is no multi-collinearity problem with in the model.

4.6 Linearity

As cited by Helen 2014, the relationship between the variables should be linear and it is a problem if the dispersion of points indicates otherwise (Burns & Burns 2008). The study checks for patterns in scatter plots of independent variables against customer buying behavior weather they have linear relation.

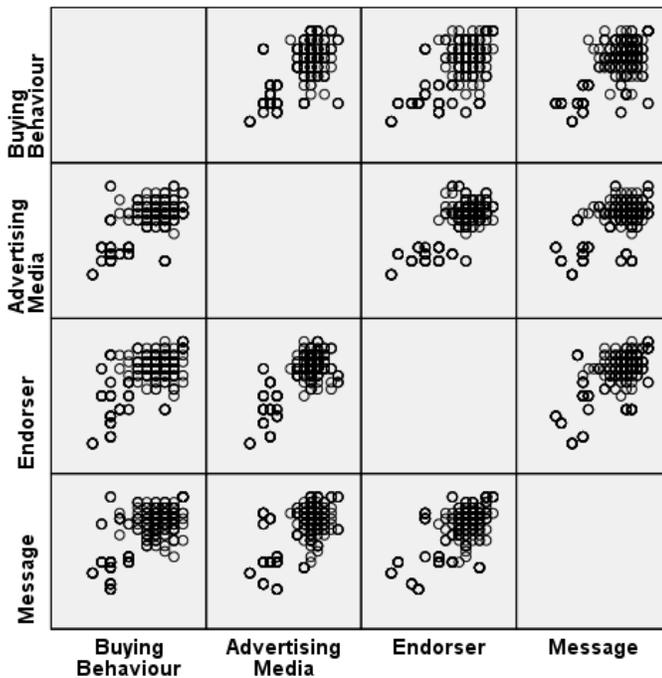


As a result the graph above shows that customer buying behavior and the underlying variables have linear relation.

4.7 Homoscedasticity

As cited by Helen 2014, there should be homoscedasticity before running multiple regression analysis, this means that the residuals (the differences between the values of the observed and predicted dependent variable) are normally distributed, and that the residuals have constant variance (Burns & Burns 2008). The graph has demonstrated homoscedasticity of the study.

Figure 4.7.1 Homoscedasticity



Source: Own survey result (2019)

4.8 The relationship between the study variables

This study employs the correlation analysis, which investigates the strength of relationships between the studied variables. Pearson correlation analysis was used to provide evidence of convergent validity. Pearson correlation coefficients reveal magnitude and direction of relationships (either positive or negative) and the intensity of the relationship (-1.0 to +1.0). Correlations are perhaps the most basic and most useful measure of association between two or more variables (Marczyk et.al, 2005).

As per Zikmund et.al, (2003) the value of “r” ranges from +1.0 to -1.0, where a positive “r” value indicates a direct relationship and a negative ‘r” value represents an inverse relationship between two variables. When “r=0” it implies that there is no relationship between the two variables. When “r=+1” it implies that there is a perfect direct relationship between the variables. When “r=-1” it implies that there is a perfect negative/inverse relationship between the variables. When “r” is in between 0.10-0.29, it implies that variables have weak relationships and when “r” value is in between 0.3-0.49, it implies that the variables have moderate relationship. When “r” value becomes greater or equals to 0.5 it indicates the relationship is strong. Depending on this assumption, all basic constructs were included into the correlation analysis and a bivariate two tailed correlation analysis was done.

Table 4.8.1 correlation

		Correlations			
		Buying Behaviour	Advertising Media	Endorser	Message
Buying Behaviour	Pearson Correlation	1			
	Sig. (2-tailed)				
	N	360			
Advertising Media	Pearson Correlation	.691**	1		
	Sig. (2-tailed)	.000			
	N	360	360		
Endorser	Pearson Correlation	.672**	.799**	1	
	Sig. (2-tailed)	.000	.000		
	N	360	360	360	
Message	Pearson Correlation	.755**	.654**	.669**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	360	360	360	360

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

Source: Own survey result (2019)

Table 4.8.1 shows that all the independent variables are significantly and positively correlated with buying behavior. The most correlated dimensions were message (r=.755) followed by advertising media (r=.691), and finally endorser (r=.672) where p=0.000 in all the three dimensions which means the correlation was significant at 0.05 significant level.

4.9 Multiple Regression Analysis (hypothesis testing)

Multiple regression analysis is defined as “a statistical technique which analyzes the linear relationships between a dependent variable and multiple independent variables by estimating coefficients for the equation for a straight line” (Hair et al., 2004). The three hypotheses were tested using multiple regression analysis, since the correlation table shows only the relationship between the variables, but it does not show the exact percentage changes of the dependent and independent variables and the strength and degree of the relationship between variables.

Table 4.9.1 R Square analysis

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.802 ^a	.644	.641	.540

a. Predictors: (Constant), Message, Advertising Media, Endorser

Source: Own survey result (2019)

The result of regression analysis on independent variables indicates existence of positive and statistically significant effect on customer buying behavior. The model summary table R-Square value is 0.644 which means that 64.4% of the customer buying behavior was explained by the variation of the independent variables.

Table 4.9.2 ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	187.437	3	62.479	214.318	.000 ^a
Residual	103.783	356	.292		
Total	291.219	359			

Dependent Variable: Buying Behavior

Predictors: (Constant), Message, Advertising Media, Endorser

Source: Own survey result (2019)

The ANOVA tells us whether the model, overall, results in a significantly good degree of prediction of the outcome variable (Field, 2005). The above table depicts that the independent variables significantly predict the dependent variable with F=214.318 and sig=0.000. F-test is used to find out overall probability of the relationship between the dependent variable and all the

independent variables occurring by chance (Field, 2005). The F-test result of the study is 214.318 with a significance of 0.000 meaning that the probability of these results occurring by chance is less than 0.05 i.e. the variation that is explained by the model is not simply by chance. While the ANOVA table is a useful test of the model's ability to explain any variation in the dependent variable, it does not directly address the strength of that relationship (Greene, 2000).. The table below shows the coefficients of the regression line. The sign of the coefficient indicates whether the predicted response increases or decreases when the predictor increases, all other predictors being constant (Greene, 2000).

Table 4.9.3 Multiple Regression of advertising on customer buying behavior

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
Advertising Media	0.305	0.063	0.263	4.822	0.000
Endorser	0.133	0.057	0.130	2.339	0.020
Message	0.506	0.045	0.496	11.228	0.000

a. Dependent Variable: Buying Behavior

From the above multiple regression equation it can be noted that all the independent variables positively affects customer buying behavior revealing significant level below 0.05 ($p < 0.05$). Also Standardized coefficient (Beta value) indicates the degree of importance of each variable towards customer buying behavior.

The result indicated that message has the strongest influence on buying behavior with the highest beta value 0.496. The beta value on the coefficient table indicates level of effect each variable has on the dependent variable. This means that for every additional point or value in the message one could predict a gain of 0.496 points on the customer buying behavior provided that other variables being constant or in other word 50% variation in Consumer buying behavior is caused by message, which is significant at 0.000. Therefore, the study concluded that message factor positively and significantly affected consumers' buying behavior of Dashen Bank S.C. Different studies also suggests that they positively influence consumers buying behavior (Ohanian, 1990, Friedman et al., 2006; Arora and Stoner 2009; Ghafoor, et al., 2013). Similarly advertising media and endorser have positive and significant influence on buying behavior of Dashen Bank's customers, with beta value 0.263 and 0.130 respectively, with a significant level at 0.000 and

0.020 respectively. Therefore it can be noted that all the three variables positively and significantly affects Dashen Bank customer buying behavior.

Regression Equation customer buying behavior = .496 (MSG) + .263(ADM) + .130(ED)

Where; MSG= Message, ADM= Advertising Media, ED=Endorser

Table 4.9.4 Summary of Hypothesis Testing

Hypothesis	Beta	T	P<0.05	Result
H1: Advertising Media has a positive and significant effect on customer buying behavior.	0.263	4.822	0.000	supported
H2: Celebrity endorsement has a positive and significant effect on customer buying behavior.	0.130	2.339	0.020	supported
H3: Advertising message has a positive and significant effect on customer buying behavior.	0.496	11.228	0.000	supported

As presented in the above hypothesis testing table for all independent variables, coefficients of the predictor variables are statistically positive and significant at less than five percent indicating that there is a significant positive relationship of these variables to the dependent variable. Therefore, all the alternative hypotheses are accepted.

CHAPTER FIVE

Summary, Conclusion and Recommendation

5.1 Introduction

In this chapter, the researcher presented summary of major findings, concluding remarks and also highlights recommendations that might be useful for the bank and other researchers.

5.2 Summary of findings

On this study among the advertising media identified to transmit advertisement message social media advertisement is found to be the most influential media followed by broadcast media advertisement and outdoor media advertisement the least influential. The Internet is used by online and offline companies to promote products or services. Paid search placements, also known as cost-per-click advertising, is where you bid a certain amount to present your link and text message to users of search engines like Google and Yahoo. Benefits of internet advertising are; relatively cost effective; advertising can target specific types of viewers by positioning an ad banner on related web sites. Messages can be timely because editing the content is often easy and instantaneous (Bergh et al., 1999). This finding is supported by the finding of Kyriakopoulou, and Kitsios, (2017), which states that as social media are able to effect on customers' decision making and purchase intension, managers have the opportunity to make conversations in order to promote their products. Through the virtual interaction with customers, companies have the chance to improve their products, their brand and total appearance on social media aiming to satisfy consumers' needs. If company succeeds in having satisfied customers, in turn, the company's reputation will be widely spread, creating a positive aura around company's brand. Thus, through positive referrals related to the company, customers are drifted into purchasing company products.

Based on the data analysis on variable endorser; advertising under taken by expertise has more effect on customer buying behavior followed by celebrity endorser. An expert is a person with a unique social status due to his/her profession, special training, or extraordinary experience that allows him/her to provide consumer opinions (Lin, 2008). An expert spokesperson has the

advantage of his/her own professional field and authority. He/She may have the professional knowledge related to the products being recommended. Knowledge comes from experience, learning and training. The invitation of an expert spokesperson aims at making consumers believe that the expert's identification with a product comes from professional and correct judgment. On top of this a research conducted by Peng., (2000), found out that on service providing companies advertisement spokesperson that are more attractive and professional influence purchasing behavior. Another study by Speck et al., (1998) found that expert celebrities produced a higher recall of product information than non-expert celebrities. (Till, Busler, 1998) Found that expertise is more important than physical attractiveness for matching a brand with an appropriate endorser.

Among the listed message appeals in this study respondents prefer and influenced by a message that advertise about quality of the service. This finding is also support by the finding of Coulson (1998) which concluded that rational appeal works better in arousing consumers interests, stimulating and enhancing their purchase intention than emotional appeal. Kotler (2003) defined rational appeal as rationally oriented purchase stimulated by directly giving explanations of a product's advantages. Rational appeal focuses on the benefits consumers may enjoy in an advertisement, it emphasizes that a product or service could achieve the function and benefits consumers desires. He further defined emotional appeal as the stimulation of consumers purchase intension by arousing positive or negative emotion.

The three hypotheses analyzed through multiple regressions have a positive and a significant effect on the bank's customer buying behavior. According to the analysis made so as to see the relative importance of the three variables identified to predict the effect of media advertising on customer buying behavior; advertising message is discovered to be the most important predictor of purchase intention with standardized coefficient ($\beta = .496$), followed by advertising media the second predictor with standardized coefficient ($\beta = .263$) and lastly endorser is the third predictor with standardized coefficient ($\beta = .130$). Consequently it can be concluded that advertising message has the strongest positive and significant effect on Dashen Bank's customer buying behavior.

5.3 Conclusion

To succeed in the Market, Companies will need to focus and concentrate on the presentation of their Products and services. The Current Scenario says that the buying behavior of consumers is changing rapidly like never before, so the companies should take care of the interest and taste of the buyers. One of the main things in media advertising is, that all the advertisements are displaying for all viewers. Advertisements are always a mean to attract the attention of a consumer. The aim of every advertising organization is to boost sales of their offerings. Currently Banks' spend a lot of money aiming to reach potential customers and create awareness about their company, change the customers' attitudes and influence customers' buying behavior. To get the highest ROI for their huge investment on advertising; they need to understand the effect of advertising media, message and endorser on customer buying behavior. In general the collected data from the sample respondents were analyzed using SPSS software version 20. Based on the discussions and analysis made the following conclusions were drawn.

The result indicates that among the customers' reasons of buying Dashen Bank services advertisement and quality of the service provided by the bank has high degree of influence; followed by accessibility of branches. In contrary, interest rate are mentioned to be the least reasons consumers pointed out in their buying decisions, this might be due to the standardized interest rate set by NBE and relatively similar commissions in the industry. The finding of the study also showed that consumers are interested to be informed about the quality and availability of the service through advertising messages.

Of the advertising media analysis result it revealed that social media advertisement has high degree of influence on customer buying behavior than other listed Medias, because social media is one of the most cost-efficient digital marketing methods used to syndicate content and increase your business visibility. In addition it allows customers to connect and interact with the advertisers on a more personal level. All elements of endorser such as experts, celebrity, peer group & family and credibility have significant impact on DB consumers' buying behavior. Moreover, under this independent variable experts have greater positive effect on the perception of the respondents. All elements of advertising messages also have significant impact on consumers buying behavior moreover information about quality of the service has the greatest impact on customer buying behavior.

5.4 Recommendation

In general from the various tests and frequencies carried out it has been proved that when a firm advertises it is bound to realize positive returns from that effort and investment it made. Modern day communications permit an advertisement to be displayed to millions of individuals; if the smallest fraction of that audience can be moved to buy the product or service then the ad has been successful. Based on the findings and conclusions of the study the following recommendations were forwarded:

- ✓ The advertising company should always ensure that their adverts carry a strong convincing message specifically on the quality of the service they are providing.
- ✓ Advertisement made by expertise and celebrity has high effect on Dashen Banks' customers buying behavior. The Bank has to better use experts and celebrities with higher credibility in the society hence it can get the desired maximum attention of the targeted customers.
- ✓ In this stiff banking industry Dashen Bank S.C. should deliver their advertising message through all the identified advertising medias which are Social media, Broadcast media, Print media and Outdoor media not only with the aim of informing a target audience about the service offered by the bank but also to advert persuasive messages that emphasize on the quality of the service to be delivered. And finally that can enforce customers to make a buying decision.

5.5 limitations and directions for future research

5.5.1 Limitation of the study

This study has some limitations that offer opportunities for future researchers.

Since the study focused on eighteen DB Addis Ababa branches' customers buying behavior, it is difficult to generalize the findings to other banks in the industry.

The other limitation of this research was regarding the variables considered that affects customers buying behavior, in this study three variables were considered these were advertising media, endorser and message. In addition time and financial resource constraints were also other limitations of the study.

5.5.2 Directions for future research

This study was conducted only on one private commercial bank in situated A.A and other researchers might rather consider either all private commercial banks or all governmental commercial banks or instead they may study at the industry level across the board. It is also recommendable to consider industries other than bank.

This research considered three variables that affect customer buying behavior. Future researchers can investigate other variables that might influence customer buying behavior.

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APPENDIX

Appendix I
Research questionnaires

ST. MARY'S UNIVERSITY

SCHOOL OF GRADUATE STUDIES

DEPARTMENT OF MARKETING MANAGEMENT

Dear respondents,

I am currently attending a postgraduate program at St. Mary's University, department of Marketing Management. As a partial fulfillment of the requirement for the award of Master's Degree in Marketing Management, I am conducting a research study on The effect of media advertising on customer buying behavior in the banking service: the case of Dashen Bank S.C.

The objective of this questionnaire is to gather information on the above mentioned issue. I would like to assure you that the information you are providing: will be kept strictly confidential, will not be transferred to any third party and will be used for the stated purpose only. The researcher sincerely requests you to answer each and every question carefully so that your responses will be valuable input for the findings to meet the purpose of the study being undertaken.

If you have any question or concerns about the research, please contact me with the following address:

Endale Biza

Tel: +251 911 11 31 50

Email endalebiza@gmail.com

General instruction:

- There is no need of writing your name
- On part I please circle letter that indicate your choice
- On part II Please put (✓) Mark to indicate your preference

Thank you very much for your cooperation and timely response in advance!!!

Part I General information

1. Gender

A. Female

B. Male

2. Age

A. 18 – 25 years

C. 36 – 45 years

B. 26 – 35 years

D. above 45

3. Educational background

A. Secondary school	C. Degree
B. Diploma	D. Master's Degree and above

4. Occupation

A. Student	D. Unemployed
B. Employee	E. Retired
C. Self employed	

5. Monthly Income (in birr)

A. Up to 1,000	D. 5,001 – 10,000
B. 1,001 – 3,000	E. Above 10,001
C. 3,001 – 5,000	

6. Which type of account or service do you use (you can select more than one choice)

A. Saving	F. Amole
B. Current account	G. foreign currency exchange
C. Hybrid account	H. fund transfer (local)
D. Modified youth	I. fund transfer (foreign)
E. Saving plus	Other _____

7. I rely on advertisement to make purchase decision.

A. Yes	C. Sometimes
B. No	

8. What is your reason on buying Dashen Bank's services?

A. Accessibility of Branches	C. Quality of service
B. Advertisement	D. Interest rate

Part II Determinant factors

This part of the questionnaire collects information to assess the effect of media advertising on customer buying behavior the case of Dashen Bank S.C in Addis Ababa.

1= strongly disagree, 2= disagree, 3= neutral, 4= agree, and 5= strongly agree

• Advertising Media	1	2	3	4	5
1.1 Broadcast Media advertisement significantly contributes to customer buying behavior					
1.2 Print Media advertisement significantly contributes to customer buying behavior					
1.3 Outdoor Media advertisement significantly contributes to customer buying behavior					
1.4 Social Media advertisement significantly contributes to customer buying behavior					
• Endorser	1	2	3	4	5
2.1 Advertising undertaken by expertise has effect on my buying behavior.					
2.2 Advertisement undertaken by celebrities affects my buying behavior.					
2.3 Credibility of the advertiser and the company has effect on my buying behavior.					
2.4 Peer groups and family influence have effect on my buying behavior.					
• Message	1	2	3	4	5
3.1 Using background music while advertising contributes to my buying behavior.					
3.2 Developing stories and documentaries in advertising have effect on my buying behavior.					
3.3 The frequency of advertisement has effect					

on my buying behavior.					
3.4 Advertising about quality of the service influence my buying behavior.					
3.5 Advertising tells me which bank has the service I am looking for.					
• Buying Behaviour	1	2	3	4	5
4.1 Dashen Bank’s advertisement helps me to develop awareness of its services.					
4.2 Dashen Bank’s advertisement has helped me to develop interest on the Bank.					
4.3 The Bank’s advertisement made me buy or use their service.					

በቅድስተ ማሪያም ዩኒቨርሲቲ

የድህረ ምረቃ ትምህርት ክፍል

የገበያ ጥናት አመራር ትምህርት ክፍል

የተከበራችሁ የጥናቱ ተሳታፊዎች

በአሁኑ ወቅት በቅድስተ ማሪያም ዩኒቨርሲቲ የገበያ ጥናት አመራር ትምህርት ክፍል የድህረ ምረቃ ትምህርት እየተከታተልኩ እገኛለሁ። የገበያ ጥናት አመራር ትምህርት ማስትሬት ዲግሪ ማሟያ ይሆን ዘንድ በዳሽን ባንክ አ.ማ ደንበኞች ላይ ጥናት እያደረኩ እገኛለሁ።

የዚህ መጠይቅ አላማ ከደንበኞች መረጃ ማሰባሰብ ነው። የምትሰጡት መረጃ ሚስጥራዊነት እጅግ የሚጠበቅ ሲሆን ለማንኛውም ሰስተኛ ወገን የማይተላለፍ እና ለታለመለት ጥናት ብቻ እንደሚውል አረጋግጥላችኋለሁ። ለታለመለት የጥናት አላማ ምላሻችሁ ጠቃሚ ግብአት ይሆን ዘንድ ሁሉንም ጥያቄዎች በጥንቃቄ ትመልሱ ዘንድ አጥኝው በአክብሮት ይጠይቃል። ጥናቱን በተመለከተ ማንኛውም አይነት ጥያቄ እና ሀሳብ ካለዎት በሚከተለው አድራሻ ሊያገኙኝ ይችላሉ።

እንዳለ ብዛ

ስልክ ቁጥር +251 911 11 31 50

ኢ.ሜል endalebiza@gmail.com

አጠቃላይ መረጃ

- ስምዎትን መጻፍ አያስፈልግም።
- ለክፍል 1 ጥያቄዎች ምርጫዎትን በማክበብ ያሳዩ።
- ለክፍል 2 ጥያቄዎች ምርጫዎትን ለማሳያት ይህን ምልክት (✓) ይጠቀሙ።

ለትብብርዎ እና ወቅታዊ ምላሽዎ በቅድሚያ አመሰግናለሁ!!

ክፍል 1 አጠቃላይ መረጃ

1. ጾታ

ሀ. ሴት

ለ. ወንድ

2. እድሜ

ሀ. 18 – 25 አመት

ሐ. 36 – 45 አመት

ለ. 26 – 35 አመት

መ. ከ45 አመት በላይ

3. የትምህርት ደረጃ

ሀ. ሁለተኛ ደረጃ

ሐ. ዲግሪ

ለ. ዲፕሎማ

መ. ማስትሬት እና ከዚያ በላይ

4. የስራ ሁኔታ

ሀ. ተማሪ

መ. ስራ ፈለገ

ለ. ተቀጣሪ

ሠ. ጡረተኛ

ሐ. የግል ስራተኛ

5. ወርሀዊ ገቢ (ቡብር)

ሀ. እስከ 1,000

መ. 5,001 – 10,000

ለ. 1,001 – 3,000

ሠ. 10,001 በላይ

ሐ. 3,001 – 5,000

6. የትኛውን የባንኩን አገልግሎት ይጠቀማሉ (ከአንድ በላይ አማራጭ ሊመርጡ ይችላሉ)

ሀ. መደበኛ የቁጠባ ሒሳብ

ረ. አሞሌ

ለ. ተንቀሳቃሽ ሂሳብ

ሰ. የውጭ ሀገር ገንዘብ ምንዛሪ

ሐ. በፍክ የሚንቀሳቀስ የቁጠባ ሒሳብ

ሸ. የተሻሻለ የወጣቶች የቁጠባ ሒሳብ

መ. የሀገር ውስጥ ሀዋላ

ቀ. ተጨማሪ ጥቅም የሚያስገኝ የቁጠባ ሒሳብ

ሠ. የውጭ ሀገር ሀዋላ

ሌሎች _____

7. የግዢ ውሳኔ ሳደርግ ማስታወቂያ ላይ ተመርገዬ ነው

ሀ. አዎ

ሐ. አንዳንዴ

ለ. አይደለም

8. ዳሽን ባንክን የመረጥኩት

ሀ. በቅርንጫፍ ተደራሽነት

ሐ. በአገልግሎቱ ጥራት

ለ. በማስታወቂያው

መ. በወለድ ምጣኔው

ክፍል 2 ተፅዕኖ ፈጣሪ ዋና ዋና ምክንያቶች

በዚህ የመጠይቅ ክፍል የሚሰበሰበው መረጃ የሚያተኩረው የዳሽን ባንክ አ.ማ ማስታወቂያዎች የባንኩ ደንቦች አገልግሎት የማግኘት ፍላጎቶች ላይ ተፅእኖ የሚፈጥሩ ምክንያቶችን ለመለየት ነው

1= በጣም አልሰማምም 2= አልሰማምም 3= ገለልተኛ 4= እሰማለሁ 5= በጣም እሰማለሁ

• ለማስታወቂያ የሚጠቀሙት ሚዲያ	1	2	3	4	5
1.1 የብርድካስት ሚዲያ ማስታወቂያዎች የባንኩን አገልግሎት እንድንዛ ጉልህ አስተዋጽኦ አድርጎልኛል።					
1.2 የህትመት ሚዲያ ማስታወቂያዎች የባንኩን አገልግሎት እንድንዛ ጉልህ አስተዋጽኦ አድርጎልኛል።					
1.3 የቤት ውጪ ማስታወቂያዎች የባንኩን አገልግሎት እንድንዛ ጉልህ አስተዋጽኦ አድርጎልኛል።					
1.4 የማህበራዊ ትስስር ገጽ ማስታወቂያዎች የባንኩን አገልግሎት እንድንዛ ጉልህ አስተዋጽኦ አድርጎልኛል።					
• አስተዋዋቂዎቹ	1	2	3	4	5
2.1 ማስታወቂያ በዘርፉ በሰለጠኑ ባለሙያዎች ሲሰራ አገልግሎቱን እንድጠቀም አስተዋጽኦ አለው።					
2.2 በታዋቂ ሰዎች የሚሰራ ማስታወቂያ ማስታወቂያ አገልግሎቱን እንድጠቀም አስተዋጽኦ አለው።					
2.3 የአስተዋዋቂው እና የአምራቹ ድርጅት ተአማኒነት አገልግሎቱን እንድጠቀም ጉልህ ድርሻ አላቸው።					
2.4 የቤተሰቦቹ እና የአቻዎቹ ግፊት ለመረጣኩት ባንክ አስተዋጽኦ አድርጎልኛል።					
• የማስታወቂያው ጭብጥ	1	2	3	4	5
3.1 ከማስታወቂያው ጀርባ የሚሰማው ሙዚቃ አገልግሎቱን እንድጠቀም እገዛ አድርጓል።					
3.2 በማስታወቂያ ውስጥ የሚፈጠሩ ታሪኮች አገልግሎቱን እንድጠቀም እገዛ አድርጓል።					
3.3 የማስታወቂያው ድግግሞሽ አገልግሎቱን እንድጠቀም አስተዋፅኦ ያደርጋል።					
3.4 ስለ አገልግሎት ጥራት ማስተዋወቅ አገልግሎቱን እጠቀም ዘንድ ሚና አለው።					

3.5 ማስታወቂያ የምፈልገውን አገልግሎት ከየትኛው ባንክ እንደሚገኝ ይነግረኛል።					
• የግዢ ውሳኔ	1	2	3	4	5
4.1 የዳሸን ባንክ ማስታወቂያ ስለ ባንኩ አገልግሎት ግንዛቤ እንዲኖረኝ አድርጓል።					
4.2 የዳሸን ባንክ ማስታወቂያ የባንኩን አገልግሎት የመጠቀም ፍላጎት እንዲያድርብኝ አድርጓል።					
4.3 የዳሸን ባንክ ማስታወቂያ የባንኩን አገልግሎት እንድጠቀም አድርጎኛል					

Appendix II

SPSS Output

Appendix II – A. Reliability

Reliability Statistics

Cronbach's Alpha	N of Items
.707	4

Reliability Statistics

Cronbach's Alpha	N of Items
.819	4

Reliability Statistics

Cronbach's Alpha	N of Items
.842	5

Reliability Statistics

Cronbach's Alpha	N of Items
.747	3

Reliability Statistics

Cronbach's Alpha	N of Items
.927	16

Appendix II – B. Frequency Tables

Gender of respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	157	43.6	43.6	43.6
	Male	203	56.4	56.4	100.0
	Total	360	100.0	100.0	

Age of respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-25	111	30.8	30.8	30.8
	26-35	186	51.7	51.7	82.5
	36-45	49	13.6	13.6	96.1
	above 45	14	3.9	3.9	100.0
	Total	360	100.0	100.0	

Educational background

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Secondary school	28	7.8	7.8	7.8
	Diploma	54	15.0	15.0	22.8
	Degree	202	56.1	56.1	78.9
	Master's Degree and above	76	21.1	21.1	100.0
	Total	360	100.0	100.0	

Occupation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Student	1	.3	.3	.3
	Employee	334	92.8	92.8	93.1
	Self employed	25	6.9	6.9	100.0
	Total	360	100.0	100.0	

Monthly Income

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	up to 1,000.00	8	2.2	2.2	2.2
	1,001.00-3,000.00	21	5.8	5.8	8.1
	3,001.00-5,000.00	36	10.0	10.0	18.1
	5,001.00-10,000.00	149	41.4	41.4	59.4
	Above 10,001	146	40.6	40.6	100.0
	Total	360	100.0	100.0	

Types of Service obtained

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Saving	82	22.8	22.8	22.8
	Current account	4	1.1	1.1	23.9
	Amole	3	.8	.8	24.7
	Foreign currency exchange	1	.3	.3	25.0
	More than one service	270	75.0	75.0	100.0
	Total	360	100.0	100.0	

Relay on Advertisement

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	233	64.7	64.7	64.7
	No	44	12.2	12.2	76.9
	Sometimes	83	23.1	23.1	100.0
	Total	360	100.0	100.0	

Reason on buying DB services

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Accessibility of Branches	56	15.6	15.6	15.6
	Advertisement	182	50.6	50.6	66.1
	Quality of service	107	29.7	29.7	95.8
	Interest rate	15	4.2	4.2	100.0
	Total	360	100.0	100.0	

Broadcast Media advertisement significantly contributes to customer buying behavior

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	19	5.3	5.3	5.3
	Disagree	50	13.9	13.9	19.2
	Neutral	57	15.8	15.8	35.0
	Agree	149	41.4	41.4	76.4
	Strongly agree	85	23.6	23.6	100.0
	Total	360	100.0	100.0	

Print Media advertisement significantly contributes to customer buying behavior

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	18	5.0	5.0	5.0
	Disagree	43	11.9	11.9	16.9
	Neutral	59	16.4	16.4	33.3
	Agree	170	47.2	47.2	80.6
	Strongly agree	70	19.4	19.4	100.0
	Total	360	100.0	100.0	

Outdoor Media advertisement significantly contributes to customer buying behavior

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	12	3.3	3.3	3.3
	Disagree	56	15.6	15.6	18.9
	Neutral	79	21.9	21.9	40.8
	Agree	150	41.7	41.7	82.5
	Strongly agree	63	17.5	17.5	100.0
	Total	360	100.0	100.0	

Social Media advertisement significantly contributes to customer buying behavior

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	9	2.5	2.5	2.5
	Disagree	40	11.1	11.1	13.6
	Neutral	78	21.7	21.7	35.3
	Agree	165	45.8	45.8	81.1
	Strongly agree	68	18.9	18.9	100.0
	Total	360	100.0	100.0	

Advertising undertaken by expertise has effect on my buying behavior

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly disagree	10	2.8	2.8	2.8
Disagree	58	16.1	16.1	18.9
Neutral	30	8.3	8.3	27.2
Agree	159	44.2	44.2	71.4
Strongly agree	103	28.6	28.6	100.0
Total	360	100.0	100.0	

Advertisement undertaken by celebrities affects my buying behavior

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly disagree	9	2.5	2.5	2.5
Disagree	53	14.7	14.7	17.2
Neutral	46	12.8	12.8	30.0
Agree	170	47.2	47.2	77.2
Strongly Agree	82	22.8	22.8	100.0
Total	360	100.0	100.0	

Credibility of the advertiser and the company has effect on my buying behavior

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly disagree	18	5.0	5.0	5.0
Disagree	38	10.6	10.6	15.6
Neutral	41	11.4	11.4	26.9
Agree	167	46.4	46.4	73.3
Strongly agree	96	26.7	26.7	100.0
Total	360	100.0	100.0	

Peer groups and family influence have effect on my buying behavior

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly disagree	18	5.0	5.0	5.0
Disagree	53	14.7	14.7	19.7
Neutral	58	16.1	16.1	35.8
Agree	157	43.6	43.6	79.4
Strongly agree	74	20.6	20.6	100.0
Total	360	100.0	100.0	

Using background music while advertising contributes to my buying behavior

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly disagree	10	2.8	2.8	2.8
Disagree	67	18.6	18.6	21.4
Neutral	40	11.1	11.1	32.5
Agree	103	28.6	28.6	61.1
Strongly agree	140	38.9	38.9	100.0
Total	360	100.0	100.0	

Developing stories and documentaries in advertising have effect on my buying behavior

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly disagree	9	2.5	2.5	2.5
Disagree	71	19.7	19.7	22.2
Neutral	47	13.1	13.1	35.3
Agree	138	38.3	38.3	73.6
Strongly agree	95	26.4	26.4	100.0
Total	360	100.0	100.0	

The frequency of advertisement has effect on my buying behavior

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	9	2.5	2.5	2.5
	Disagree	68	18.9	18.9	21.4
	Neutral	45	12.5	12.5	33.9
	Agree	147	40.8	40.8	74.7
	Strongly agree	91	25.3	25.3	100.0
	Total	360	100.0	100.0	

Advertising about quality of the service influence my buying behavior

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	43	11.9	11.9	11.9
	Neutral	53	14.7	14.7	26.7
	Agree	140	38.9	38.9	65.6
	Strongly agree	124	34.4	34.4	100.0
	Total	360	100.0	100.0	

Advertising tells me which bank has the service I am looking for

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	11	3.1	3.1	3.1
	Disagree	65	18.1	18.1	21.1
	Neutral	11	3.1	3.1	24.2
	Agree	147	40.8	40.8	65.0
	Strongly agree	126	35.0	35.0	100.0
	Total	360	100.0	100.0	

Dashen Bank's advertisement helps me to develop awareness of its services

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly disagree	6	1.7	1.7	1.7
Disagree	61	16.9	16.9	18.6
Neutral	58	16.1	16.1	34.7
Agree	139	38.6	38.6	73.3
Strongly agree	96	26.7	26.7	100.0
Total	360	100.0	100.0	

Dashen Bank's advertisement has helped me to develop interest on the Bank

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly disagree	12	3.3	3.3	3.3
Disagree	60	16.7	16.7	20.0
Neutral	62	17.2	17.2	37.2
Agree	123	34.2	34.2	71.4
Strongly agree	103	28.6	28.6	100.0
Total	360	100.0	100.0	

The Bank's advertisement made me buy or use their service

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly disagree	9	2.5	2.5	2.5
Disagree	62	17.2	17.2	19.7
Neutral	45	12.5	12.5	32.2
Agree	164	45.6	45.6	77.8
Strongly agree	80	22.2	22.2	100.0
Total	360	100.0	100.0	

Appendix II – C. Descriptive

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Broadcast Media advertisement significantly contributes to customer buying behavior	360	1	5	3.64	1.140
Print Media advertisement significantly contributes to customer buying behavior	360	1	5	3.64	1.077
Outdoor Media advertisement significantly contributes to customer buying behavior	360	1	5	3.54	1.055
Social Media advertisement significantly contributes to customer buying behavior	360	1	5	3.68	.986
Advertising undertaken by expertise has effect on my buying behavior	360	1	5	3.80	1.107
Advertisement undertaken by celebrities affects my buying behavior	360	1	5	3.73	1.049
Credibility of the advertiser and the company has effect on my buying behavior	360	1	5	3.79	1.101
Peer groups and family influence have effect on my buying behavior	360	1	5	3.60	1.118
Using background music while advertising contributes to my buying behavior	360	1	5	3.82	1.211
Developing stories and documentaries in advertising have effect on my buying behavior	360	1	5	3.66	1.140

The frequency of advertisement has effect on my buying behavior	360	1	5	3.67	1.121
Advertising about quality of the service influence my buying behavior	360	2	5	3.96	.985
Advertising tells me which bank has the service I am looking for	360	1	5	3.87	1.168
Dashen Bank's advertisement helps me to develop awareness of its services	360	1	5	3.72	1.086
Dashen Bank's advertisement has helped me to develop interest on the Bank	360	1	5	3.68	1.152
The Bank's advertisement made me buy or use their service	360	1	5	3.68	1.077
Valid N (listwise)	360				