



**ST.MARY'S UNIVERSITY SCHOOL OF GRADUATE  
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**COLLEGE OF BUSINESS AND ECONOMICS DEPARTMENT  
OF MARKETING MANAGEMENT**

**THE EFFECT OF MEDIA ADVERTISING ON CONSUMERS  
BEHAVIOR: IN CASE OF BANK OF ABYSSINIA S.C**

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**DECLARATION**

I declare that this research paper is my original work and prepared under the guidance of AsfawYilma (PhD). All the source of material used for this thesis proposal has been duly acknowledged. I further confirm that this thesis proposal has not been submitted either in part or in full to any other higher learning institutions for the purpose of awarding any degree.

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**ENDORSEMENT**

This Is To Certify That **Getnet Dereje** Carried Out His Thesis On “**The Effect Of Media Advertising On Consumers Behavior: In Case Of Bank Of Abyssinia S.C**” In Addis Ababa and Submitted In Partial Fulfillment Of The Requirements For The Award Of The Degree Of Masters Of Art In Marketing Management At St. Mary University With My Approval As University Advisor.

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## **ACRONYMS/ABBREVIATIONS**

**BOA- Bank of Abyssinia**

**A.A- Addis Ababa**

**AD- Advertisement**

**TV- Television**

**SPSS- statistical package for social science**

**CB- Consumer behavior**

### **Abstract**

*This research paper was attempted to examine “The Effect of Media Advertisements on Consumers Behavior- in case of Bank of Abyssinia S.C”. 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 would be wasted. The objectives of the research are to examine the Effect of media advertisement on consumers’ behavior in the case of bank of Abyssinia S.C. A questionnaire was administered to a sample of 423 respondents out of which 290 valid questionnaires were collected and analyzed. The finding revealed that there are positive and significant relationships between media advertising and Consumer behavior of Bank of Abyssinia’s customers. Thus, BOA should pay due attention to these dimensions in order to increase their sales volume and market share. Based on this, the study intended to suggest possible solution to the problem identified.*

***Key words: Advertisement Character’s, media advertising, Consumers behavior.***

## CHAPTER ONE

### INTRODUCTION

#### 1.1 BACK GROUND OF THE STUDY

There is no single generally accepted definition of Advertising. Instead there is several ways to define it. From general manner,

Advertising is mass media content intended to persuade audiences of readers, viewers or listeners to take action on products, services and ideas (Raju, 2012) today Advertising is unavoidable for marketing policy successes. Advertising is attempted to influence the buying behavior of customers or to attract new customers by defining the target market and reaching out of them with an effective ad campaign (Encyclopedia). Communication and information on a product or a service were the only focus of Advertisement previously, but nowadays Advertising has to build brand image, shape brand loyalty and above all convince people to buy the product (Raju, 2012). Advertising is a business activity that employs creative techniques to design persuasive communication in mass media that promote ideas, goods, and services in a consistent manner with the achievement of the advertiser's objective, the delivery of consumer satisfaction and the development of social and economic welfare (Cohen, 1988). It makes a difference between middle age Advertising and modern Advertising and their research indicates that ancient commercials were about posters, brochures and less expensive though nowadays, commercial communication is about marketing mix, promotion mix, Advertising budgets as well, with consumer as the center of all interest, also this indicates how strategic and expensive is Advertising today for a company. Thus, change consumer idea about a product and guide their choice is one of the huge challenges in competition between companies this decade and coming decades (Tyagi and Arun, 2004).

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.

The existence of Advertising is one of the major challenges and present difficulties in traditional economic models because it means to change the decisions of consumers. Various research studies have been conducted on this topic in order to well understand what really is advertising. Advertising itself is a huge communication means, now when an image and message are added, it becomes more persuasive than it was, For Aaker (2013), it is a powerful commercial tool that may shape people's mind and behavior that's why it's used for a number of purposes by industrial giants, non-profit organization and financial institutions.

Organizations obtained their advertising in different ways. If the desired result are to be achieved, the product must be good and acceptable to the consumer; Advertising must be carefully planned in advanced; right appeals/claims must be adopted; the right type of media that must to be used; the cost must not bet expensive; reasonable frequency to be provided; the right distribution channel to be selected; the price of commodity perfectly match with the product; i.e. acceptable by consumer (Aaker&Beil 2013).

Many authors have reached about the relationship between advertising and consumer choice, similarly it's a question for the researcher in this study to know how advertising influence consumers decision making. There is different definition about advertising; different point of view about its relationship with consumer and with the point of view of different scholars about consumer choice, consequently this study analyzes the effect of media advertising on consumers' behavior in the case of Bank of Abyssinia S.C services. The paper was also examining factors that motivate customers to respond to advertising in relation to financial services. In the meantime, the factors which influence their decision are investigated as well.

## **1.2 Background of the Organization**

Bank of Abyssinia S.C. is one of among the dominant private financial institution in Ethiopia. The Bank was established in February 15, 1996 (90 years to the day after the first but defunct private bank was established in 1906 during emperor Menelik 2nd). In accordance with 1960 Ethiopian commercial code of conduct and the licensing and supervision of banking business proclamation number 84/1994.

With a view to become more accessible to the public at large, Bank of Abyssinia, which started banking services with only one branch in 1996, and currently are around 473

Branches and more than 6,500 employees throughout the country. Bank of Abyssinia is governed by a CEO board of directors who are elected by the general assembly and the bank's management comprises of highly skilled and experienced staff. The bank has been continuing with aggressive capacity building through staff training and development programs. The bank's critical success factor is about an organization culture that values Star Service for the people, enhances performance and supports the business (Company profile).

### **1.3 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).

In today's competitive and volatile environment all marketers' including banks communicate with their target markets through Advertising (Mittal, S. Pachauri, K.K. 2013). According Mittal, S and Pachauri, K.K. (2013), the way of their communication and the information contained in the advertising is not strong enough and pertinent enough to attract the attention of consumers. Since the information too weak or too irrelevant, the advertising has no chance of having an effect on consumers' buying behavior of their product and services.

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

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). One of the perspectives tools to increasing economic effectiveness of financial institutions is advertising. Popularities of advertising bank products and services are determined by their uniqueness, namely by their "intangible" character and inseparable connection between the clients' trust and stability of banking institution. The banks advertising effectiveness is the quality of information reporting to the potential and existent consumers during advertising campaign aiming at forming the bank's image and awareness of the bank products and services as well as at gaining certain economic result

determined before and after the transmission of advertising message (Shakho, D.A.V and Panasenko, A.A. 2012) But, it is difficult to assess and to know the effect of media advertising on the financial outcome that is gained whether due to advertising or due to other promotional activities.

Marketers can convey their advertising message to customers through different types of channels such as broadcast media ads (i.e. T.V, Radio and Internet) print media ads (i.e. Newspaper, Magazine, brochure, flier/booklets), outdoor media ads (i.e. Billboards, kiosks and events/sponsorship) 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 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. But any media advertisement is not create any positive change in consumers' behavior, so the resources such as money, time and efforts spent on media advertisement will go in vain. Most business institutions do not assess the effect of their advertisement and can't empathize with the persons to whom the advertising is being directed: they do not know how the consumers feel about their products or services and how is important their products or services to their target market. Communications on advertisement for producers and marketers to attract the attention of the audiences make them to take action with respect to the product or service (Fennis and Das, 2011).

Therefore, it's essential for a marketer to find out of the extent to which the media advertisement influences in consumer behavior in the banking services. (Mylonakis, J. 2008).

Conditionally this theory was applied on Bank of Abyssinia S.C media advertising that the bank has spent million of birr in a fiscal year for advertisement and promotion. The bank's advertising effectiveness is the quality of information reporting to the potential and existent consumers during advertising campaign aiming at forming the bank's image and awareness of the bank products and services as well as at gaining certain economic result determined before and after the transmission of advertising message (Shakho, D.A.V and Panasenko, A.A. 2012). But, it is difficult to assess and know the effect of media advertising on the financial outcome that is gained whether due to advertising or due to other promotional activities. Accordingly the bank doesn't know that the effect of media advertising on its



consumer's choice or behaviors' So, this study will analyze the effect of Bank of Abyssinia media advertisement on its consumer behaviors.

analyzing the impact of company's advertisement effort on consumer behavior is very important, there are very few studies illustrating the impact of advertisements on behavior of consumers (Hafi, 2014).

To the best process of the researcher's effort to find related researches as far as the researcher knowledge, there is no research was done that shows the effect of media advertising factors, and its Character on consumer behavior especially in case of bank of Abyssinia S.C. Therefore filling of this gap is believed to be the main contribution of this research.

On the way of this research was examined which media advertising influence customers' behavior towards choosing financial services. In doing this, the existing media practices will be evaluated from various aspects such as Honest, Creative, Memorable, Attention grabbing, simple to understand and impressive. So, this study will analyze the impact of media the bank of Abyssinia S.C media advertisement on its customer behavior.

## **1.4 Research Questions**

### **Main Question of the Research**

- ❖ How media advertising does affect consumer behavior?

In the light of the research objective stated in the above sections, the research makes an attempt to find out answers to the following basic question:

- ❖ How do advertisement characteristics (Impressive, Simple to Understand, Attention Grabbing, Memorable, Creative and Honest) affect consumers behavior?
- ❖ Which advertisement media has more influence on bank of Abyssinia S.C consumer behavior?
- ❖ What are the major Factors (personal, psychological, cultural and social) that affect Bank of Abyssinia S.C consumers' behavior?

## **1.5 Objectives of the Study**

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

### **1.5.1 General Objective**

The general objective of the study was to analyze the effect of media advertising on consumers' behavior in case of Bank of Abyssinia S.C.

### **1.5.2 Specific Objective**

Specifically, the study has the following specific objectives;

- ❖ To describe how advertisement characteristics (Impressive, Simple to Understand, Attention Grabbing, Memorable, Creative and Honest) affect consumer behavior.
- ❖ To find out advertisement media has influence on bank of Abyssinia S.C consumer behavior?
- ❖ To identify the major Factor (personal, psychological, cultural and social) factors that affect Bank of Abyssinia S.C consumer behavior?

### **1.6 Research Hypothesis**

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

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

There is a significant relationship between trust advertisement and consumer's behavior.

There is a significant relationship between creative advertisement and consumer's behavior.

There is a significant relationship between memorable advertisement and consumer's behavior.

There is a significant relationship between attention grabbing advertisement and consumer's behavior.

There is a significant relationship between understandable advertisement and consumer's behavior.

There is a significant relationship between impressive advertisement and consumer's behavior.

## 1.7 Definition of Terms

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

**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).

**Advertiser:** - The manufacturer, service company, retail or supplier who advertises their product or service Bovee et al. (1995).

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

**Customer 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).

## 1.8 The Scope of the Study

The study was delimited to investigate the effect of media advertising on consumers' behavior in Bank of Abyssinia S.C in the Capital city administration. Geographically, the study was carried out on the customers of Bank of Abyssinia located only in the city branches. Currently, the total number of branches is more than 471 and of which 201 branches are found in Addis Ababa. Specifically in the survey, twenty branches were taken out of all districts in Addis Ababa. This is done to keep the size of the research manageable within the available time and financial resources. Effect of media advertising taking whole General question with related's (advertising Character's, Environmental Factor and media advertising) 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 to be in the contents scope. In addition, the survey is considered customers of Bank of Abyssinia located at the City up to May 22, 2020. Because, it required more time and effort to take the physical evidence of customers in different areas and that have to collect the questionnaires appropriately.

## **1.9 Significance of the Study**

The study might initiate information seekers to know about the effect of media advertising on consumers' behavior related to business or financial services especially in the banking industry and the factors that make consumers respond to advertising. Generally, this study can be viewed from two perspectives: theoretical contributions and practical implications.

Theoretically, the study fills an important gap in the literature and paves a way for other researchers to conduct further survey on this area and serve as a reference material for students and marketing practitioners. And shareholders, management staff's employees, customers, government institutions, investors, and etc. will be benefited from the outcome of this study by having the correct information and awareness about the effect of media advertising on consumers behavior and the factor that influence consumers to respond to media advertising.

In practical side, the study can help Abyssinia Bank S.C to execute their advertising on the way that can build positive feeling towards the whole company profile. And as the result of the study has been positive effect on consumers' behavior, the stakeholders can be motivated to assist the business and build trust which can lead to increased consensus for the strengthening of the business; ensure to be engaged the process. Moreover, the investor relations will be enhanced and fueled; consequently, the business value will increase. They will support their business to boost to stock value, a reduction in capital costs and stability on financial projects. And this also help similar business firm to use proper types of media advertising knowing their effect on consumers' behavior. In the practical finding of the study may help the shareholders to know the implementation of the decisions passed regarding the media advertisement and promotions, and the effect will bring on the consumers purchasing behavior.

## **1.10 Limitation of the Study**

To conduct this study, there were limitation encountered the researcher. To mention some of these drawback, lack of cooperation from some customers in the case bank. Respondents were not dedicated enough to respond the questionnaires, rather they leave the question not answered. In addition, some respondent was reluctant and reserved to convey their idea freely, on what they really believe in, and unexpected situation of the pandemic (COVID-19)

in the whole world including our community that was the major challenge to get uncollected questionnaires.

### **1.11 Organization of the Study**

This research study entitled: “The effect of media advertising on consumers’ behavior in Bank of Abyssinia S.C” is organized in the following manner;

Presentation of the research results has five chapters. There is an executive summary, list of tables and figures, and definition for acronyms.

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

Chapter two provides theoretical framework and related literature reviews, concepts of the study through exploring the arguments of different theoretical perspective and empirical evidences.

The third chapter will show the research design and methodologies such as sampling, population, data sources and collection, used in an undertaking of the study is presented.

Chapter four focuses on the results, interpretation and discussion for the findings. Finally, chapter five all about finding conclusion and recommendations based on the result of the survey.

## **CHAPTER TWO**

### **REVIEW OF RELATED LITERATURE**

#### **2.1 Introduction**

This chapter was review both theoretical and empirical literatures of the study area and provide a theoretical framework of the study by various scholars on the effect of media advertising on consumer behavior.

In addition, it covers the concept of advertising, objective of advertising, type of media, concept of consumer behavior, stage of consumer behavior and factors that influence consumer behavior and ends by presenting conceptual frame work of the study.

#### **2.2 Theoretical Review**

##### **2.2.1 Definition and concept of media advertising**

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

Advertising is a form of communication intended to convince an audience means viewers, readers or listeners 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).

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

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

Advertising are one component forms of the promotion mix. It has become very popular and useful that 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 purpose. It is a paid and non-personal form of presentation and promotion of ideas, goods or services by an identified sponsor. There is an identified Media advertising 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 are the basic aim of the activity (Khan, 2006).

Advertising is the best-known and most widely discussed form of promotion. Probably because of pervasiveness, it is also important promotional tool, particularly for companies whose product and service are targeted as mass consumer markets (Belch, 2003).

### **2.2.2 Objective of Advertising**

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

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

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

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

Advertising is related and begins with a base of creating awareness and strengthening a company's position and image. It is advertising that makes the companies known. The second role is to create favorable climate for the salespeople. In some instance, customers will order directly from the adverting, so the final purpose of advertising is to generate sales (Dwyer and Tanner, 2002). In addition, they define mass media advertising as "non-personal, paid announcements by an identified sponsor to reach large audiences, create brand awareness, help position brands, build brand image." (Dwyer & Tanner, 2002).

In today's market the range of products and services especially large, they are all impossible to remember or purchase. The main goal of advertising a certain product or service is to attract the customer's attention and analyze the impact of advertising on consumer's behavior, which is determined by a number of cognitive, emotional and behavioral aspects. In the center of advertising is the customer, whose psychology is determined by numerous aspects and advertising itself, which aims at arousing the customers wish to acquire the product advertised and most importantly at achieving the act of purchasing the product (Jakstien, Susnien and Narbutas, 2008). All the efforts to make an advertisement are centered on the sole aim of making it so effective and persuasive in a natural way so as to serve the motto of meeting the consumer psyche in a positive manner (Rai, 2013).

### **2.2.3 Importance of Advertising**

For any business, advertising may perform a variety of functions when implemented correctly, and its effective may be dramatic. It helps to identify products and their sources and to differentiate them from others, and it communicates information about the products, its features and its location of sales; it helps to try induce new products and to suggest reuse. It can stimulate the distribution of products or services on local or global level (Arens, Schaefer & Weigol, 2009) advertising can help company's consumers' awareness to an unmet need or introduce a product that consumers may see as valuable. This influence is often present when new products enter into the market. Customer awareness is often low for these items until companies promote them and attempt to derive customer demand through advertising (Dinu, 2012).



According to ph. Kotler and others (2003), both the businesses and individual sellers should ask themselves what should the advertising of their products and services and what impact on the customer should it make. The role of advertisement changes into what the organization wants them to do. An organization uses the advertising to help them to survive from the impact of economic trends. Still the economist's views that the advertising plays a significant effect on the consumer behavior and in a long process, the advertising can lead the organization to competition. Based on the understanding regarding the advertising, the approach rooted in the organization's search for the right answer on the effect of the competition. Consequently, the accepted basic role of the advertising to provide the customers with the right amount of information regarding the product or services, which is related to the objective of the competition and that is to deliver the consumer satisfaction. In this view, the level of advertising affects the consumer who is the focus of the organization (Park, 1996) as cited by Vivekananthan, (2012).

According to Rahman (2012) advertising plays an important role in the process of moving goods or services from the producers to the consumers. With mass marketing to distribute the output of production, the GDP (Gross Domestic Product) may increase to a considerable extent. Advertising helps to increase mass marketing while aiding the consumers' choices and preferences from amongst the variety of products and services offered for this selection and option. It was only in the latter half of the 19<sup>th</sup> century, mass advertising, as we know it today, came into being. Mass production becomes a reality and channels of distribution had to be developed to cope with the physical movement of goods, creating a need for mass communication to inform consumers of choices available to them. We are all influenced with advertisements in our day to day life. Its forms and contents both are well liked amongst consumers. In other words advertising is simply an economic movement with only one objective behind to increase the consumer demand of the product as well as to enhance the sales volumes.

#### **2.2.4 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.

Advertisers develop and place advertisements for many reasons. Some of the most basic types of advertising are based on functional goals, that is, on what the advertiser is trying to accomplish. The functional goals for advertising include primary and selective demand stimulation, direct and delayed response advertising, and corporate advertising (O' Guinn, Allen and Semenik, 2000). 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:** - Broadcast advertising is a popular advertising medium that constitutes of several types like; Television, Radio and the Internet. Television advertisements have been very popular ever since they have been introduced. Television 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), of course the popularity of Television channel on which the advertisement is going to be broadcasted. The radio might have lost its charm owing to the age of 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 audience, which is evidence in the fact that many people still remember and enjoy the popular Radio jingles (Mergu, 2009).

The commercials aired on radio and televisions an essential part of broadcast advertising. The broadcast media like radio and televisions reaches a wider audience as opposed to the print media. The radio and television commercials fall under the category of mass marketing as the national as well as global audience can be reached through it. The role of broadcast advertising is to persuade consumers about the benefits of the product. It considered as a very effective medium of advertising. The

cost of advertising on this channel depends on the time the commercial and the specific time at which it is aired. For example, the cost of an ad in the premium slot will be greater than in any other slot (Management Study Guide, 2013).

- ❖ **Print media advertising:** Print media is a very commonly used medium of advertising by businessman. The print media allow almost unlimited message length and processing time (Abernethy & Franke, 1996). Newspaper, Magazine, Brochures, and Fliers. The print media has always been a popular advertising medium. The print media must be able to attract large numbers of readers or a very specialized audience to be of interest to advertisers. They were the only major media available to advertisers. With the growth of the broadcast media, particularly television, reading habit declined. 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). More consumers turned to Television viewing not only as their primary sources of entertainment but also for news and information. But despite the competition from the broadcast media, newspapers and magazines have remained important media vehicles to both consumers and advertisers (Omcreddy, 2010).
- ❖ **Outdoor advertising:** is a very popular form of advertising, which makes use of several tools and techniques to attract the customers outdoors. It has probably existed since the days of cave dwellers. Both the Egyptians and the Greeks used it as early as 5,000 years ago. Outdoor is certainly one of the more pervasive communication forms, particularly if you live in an urban or suburban area (Belch, 2003).  
The most common example of outdoor advertising are billboard, kiosks, and also several events tradeshows organized by the company. The billboard advertising is very popular; it has to be really terse and catchy in order to grab the attention of passerby. 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 product. 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).

### **2.2.5 Source Attractiveness Model**

The source attractiveness 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 behavior; 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).

### **2.2.6 Concepts of Consumers' 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 the organization efforts. The focus with in the marketing concepts is to reach target and largest customers, set the ball rolling for analyzing each of the conditions of the target market (Sonkusare, 2013).

Consumer is a person who buys or uses ideas or goods or services. Marketers are the persons who provide these services. The most challenging questions for marketers are why buyers do what they do (or don't do). Such knowledge is critical for marketers, since having a strong understanding of buyer's behavior well shed light on what is important for the consumer and also suggest the important influences on consumer-decision making. Factors affecting consumers' buying decisions are extremely complex. It's deeply rooted in psychology with dashes of sociology thrown in just to make things more interesting. It explains the influences on the consumer from groups such as family, friends and society in general. Consumers' behavior result from deeply held values and attitudes, their perception of the world, their place in it, from common sense, from impulse or just plain take, consumers mainly face two types of purchase decisions: "New Purchase" these purchase are very difficult to be made by consumer due to lack of confidence in decision making; and 'Repurchase' consumer feels confident in making these decisions since they have previous experience in purchasing the product (Patwardhan, Flora, Gubta, 2010).

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).

Consumer behavior can be defined as the decision-making process and physical activity involved in acquiring, evaluating, using and disposing of goods and services. This definition clearly brings out that it is not just the buying of goods and services that receives attention in consumer behavior but, the process starts much before the goods have been acquired or bought. A process of buying starts in the minds of consumer, which leads to the finding of alternatives between product that can be acquired with their relative advantages and disadvantages. This leads to internal and external research. Then process of decision making for purchase and using the goods, and then the post purchase behavior which is also very important, because it gives as clue to the marketer's weather the product has been successful or not (Baheti, Jain, 2012).

Consumer buying behavior is refers to the buying behavior of final consumer, individuals and household that buy goods and services for personal consumption. Marketers' success in influencing purchase behavior depends in large part on how well they understand consumer behavior. Marketers need to know the specific needs customers are attempting to satisfy and how they translate into purchase criteria. They need to understand how consumers gather information regarding various alternatives and use this information to select among competing brands. They need to understand how customers make purchase decision where do they prefer to buy the product? How are they influence by marketing stimuli at the point of purchase marketers also need to understand how the consumer decision process and reason for purchase vary among different types of customers? For example, Purchase decision may be influenced by the personality or lifestyle of the consumer (Blech, 2003).

### 2.2.6.1 Factors that Influence Consumers Behavior

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

- ❖ **Psychological:** a person's buying choices are further influenced by major psychological factors: motivation (motives; urge to act to fulfill a goal or satisfy a need or want). Learning (a relatively permanent change in behavior as a result of one's experience; relates to memory; learning could be experiential based on direct experience or conceptual based on indirect experience; consumers learning could be based on marketing communication/ seller provided information, personal word of mouth and/or experiential. Beliefs (thoughts that a person holds about something; these are subjective perceptions about how a person feels toward an object/person/situation) and attitudes (a favorable or unfavorable disposition/feeling towards an object, person or a situation). Perception (ability to sense to environment and give meaning to it through the mechanisms of selection, organization and interpretation). Perception is the process by which people select, organize, and interpret information to form a meaningful picture of the world (Kotler and Armstrong, 2008).
- ❖ **Social:** consumer behavior also is influenced by social factors such as family: most important influencer: (there occurs in a family what is referred to socialization; family of orientation: parents and siblings; family of procreation: spouse and children; father some decisions are husband dominated, some are wife dominated and some are joint; roles played by family members), family life cycle (stages through which a family evolves; people's consumption and priorities are change and they buy different goods and services over a life time). Friends and peers, colleagues. Groups: reference groups; these are people to whom an individual looks as basis for personal standards; they are formal and informal groups that influence buying behavior; reference groups could be direct (membership groups) or indirect (inspirational groups); reference groups serve as information resources, influence perceptions, affect individual's aspiration levels, they could simulate or constraint a person's behavior. Opinion leaders (they influence the opinion of others based on skills, expertise, status or

personality). Roles and status; the role refers to the expected activities and status is the esteem given role by society. 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:** This category includes, age and life cycle stage; (Family lifecycle, newly married couples and etc.). Occupation (occupation affects consumption patterns). Economic situation, lifestyle, (pattern of living as activities, interest and opinions). Personality (personality is defined in terms traits; these are psychological characteristics which leads to relatively consistent patterns of behavior towards the environments). Self-concept (self-concept is reflective of identity; how a person perceives himself including attitudes, perception, believe and etc.). Product and brands also have a personality; consumers are likely to choose such brands whose personalities match their own self. A person's occupation affects the goods and services bought. Similarly, a person's economic situation affects product choice (Kotler and Armstrong, 2008).
- ❖ **Cultural:** culture (a sum total of values, knowledge, beliefs, myths, languages, customs, rituals and traditions that govern the society). Culture exerts the broadest and the deepest influence on consumers; For instance, influences on our eating patterns, dressing and day to day living etc. cultural influences are handed down from one generation to the next and are learned and acquired through time). Sub culture (subset of culture: smaller group of people within culture with shared value systems within the group but different from other groups; identifiable through demographics and other variables). Social class: relatively permanent divisions/ stratification in the society in to upper, middle lower classes; members in a class share similar values, interests, lifestyle and behaviors; the division is based on combination, income, education, wealth and other variables. 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).

### 2.3 Empirical evidence

Based on the above literature review conducted the researcher can understand that as much as the subject of media advertising has been extensively researched and analyzed, the subject is still under investigation due to the pervasive nature of its pros which has an effects on customer behavior. The different test and preference of customer to date is the other motivation for varies parties involved to have the desire to get deeper insight on the effect of media advertising examined by different scholars in the area at large and some of the empirical studies conducted are:(Adnan and Ahmed 2016) their study has been designed to answer main question about the role of social media advertising on consumer behavior in very active field which is fashion retail industry, then determine the differences if existed in this relation regarding to the name of brands and demographics factors.

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 behavior. It was also found that quality advertisement and positive perception can really play virtual role in improving consumer buying behavior.

Genet (2014), point out in her studies in effectiveness of communication factors and behavioral change of audiences as a result of the advertising efforts taking commercial bank of Ethiopia as a case. According to the research findings, the quality of the messages and the source that carry the message is effective. Further the advertising efforts is effective to create awareness and preference of the services, but not effective to create knowledge, liking, conviction and action. Also the effective level of consumer towards the service is more; however, the cognitive level is less. The research finding also reveals that there is a positive and strong relationship between the two variables. However, the relationship between message qualities is stronger than the message source.

(Ikpefanet, al, and 2014) their study primarily was to examine the effect of media advertising on consumer behavior within the Nigerian context. The study focused on revealing the relationship either positively or negatively, between advertising and consumer behavior. It equally postulates what effect continuous advertisement of product has on consumer behavior. The finding indicate that advertisement are properly packaged will surely persuade



consumers to experiment the particular product, and that such advertisement should be executed long enough to generate such curiosity that will motivate consumers to buy.

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

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

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

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

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

Ahmed and Ashfaq, 2013 conducted a study to explain the impact of advertising on consumers’ buying behavior 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.

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

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.

According Adeolet, al. (2005) many consumers did not buy whatever is available or affordable. If a product is good value for its price, it will command brand loyalty. However, advertising helps in projecting product quality, affordability and value before the consumers. Moreover the authors recommend the following important points. First, research continuously

into quality improvement that will make consumers enjoy good value for money paid to purchase the brand. Second, develop more effective advertising campaign attract consumer's attention and capture their interest. At this stage the company's advertising message should be simple to understand and memorable. The message must be strong and creative enough to attract and build brand preferences, encourage switching to the company's brand by changing the perception of the consumers of rival brands of the product.

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

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

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

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

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

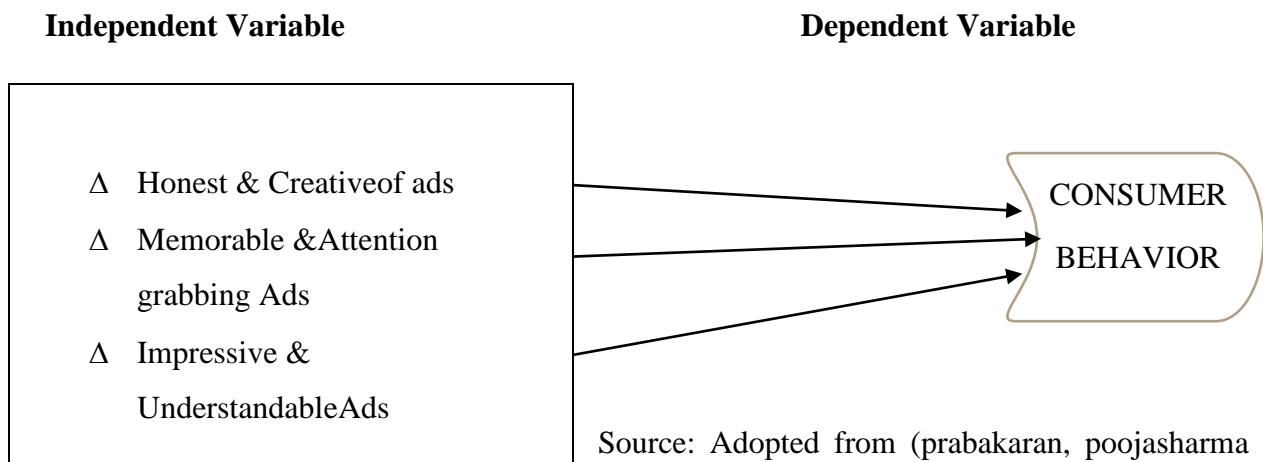
According to Pooja Sharma (2012), there should be an element of creativity in an advertisement. This creativity is to create something new, unique, extremely attractive and appealing to the consumers. In fact, advertising itself is a creative process. Creative advertisement leads to innovation. It encourages innovation and new product development and reduces the risk of the product becoming obsolete. With more innovation there are more sales which offset the cost of innovation. Innovation leads to more sales and business expands. More employment is generated and the people become more prosperous and their

standards of living improve. An effective ad will inform the consumer about the product or service you have to offer, but that advertisement also need to be creative so that it can capture attention. Capturing the attention of the consumer is essential for an effective ad, and the more creative you can make that ad the more effective it can be. For instance Coca-Cola advertisement is a good example, it gives over 200 hundred names for each bottle. So that people can drink by choosing their names.

## 2.4 conceptual Framework

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. The conceptual framework provides a description of the relationships between the concepts being used (Fisher and Krutilla, 2009). Based on the above detail literature reviews the conceptual framework has developed which media advertising and media ad messages are included, that influence consumer behavior.

Figure 2.4: Conceptual Frameworks of Variables



Source: Adopted from (prabakaran, poojasharma

2012, et. al), Haghirian & Madlberger (2005), Ling (2010), Long y. L, (2011) and Salem (2016).

## 2.5 Research gap

After observing such relevant studies, it can be concluded that many researchers examined and studied different aspects of advertising and its effect on consumer's behavior. However, there are some considerable contradiction among the previous works and theories of science. Many researchers have studied their work in their own contextual scenarios. This study

emphasizes on the consumer's behavior of growing cities like the capital city by considering in the bank of Abyssinia S.C.

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

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

## CHAPTER THREE

### 3. RESEARCH METHODOLOGY

#### 3.1 Introduction

The purpose of this chapter was to describe about the methodology of the research, in this section research design and research strategy, target population, sources of data, methods data collection & its instrument, sample size and sampling technique and also techniques of data analysis, reliability and validity, and the ethical issue were discussed.

#### 3.2 Research Approaches

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 was 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 were 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. So, in this research approach Quantitative survey method was used to meet the purpose of the study because these researches are quantitative in nature. The researcher planned to use quantitative methods to examine the effect of media advertising on customer behavior, because Creswell (2003) indicated that quantitative approach is the one in which the investigator primarily uses postpositive claims for developing knowledge that is the cause

and effect relationship between known variables, and collect data on predetermined instruments that yield statistical data.

### 3.3 Research Design

Research design is a blue-print or maps that details how the research collected information that is relevant to addressing the research questions. It is a general blue-print for the collection, measurement and analysis of data, with the central goal of solving the research problem. It includes the outline of what the research did, from writing the hypothesis and its operational application to final analysis of data. The research purpose is a broad statement of what the research hopes to achieve. According to its purpose, research could be broadly divided into descriptive, exploratory and explanatory (Saunders et al., 2000, & Schindler 2004), Kothari (1985).

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)

Therefore, this study adopted explanatory research design because it attempts to connect the media advertising with customer behavior. 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). Creswell (2005) asserted that explanatory research is useful for identifying the type of association, explaining complex relationships of multiple factors that explain an outcome, and predicting an outcome from one or more predictors. Accordingly the appropriate research approach for this study is both descriptive and explanatory approach as the main objective of the paper was to describe and explain the effect of media advertising on customer behavior.

### Linear Equation

$$Y = a_0 + a_1X_1 + a_2X_2 + \dots + a_6X_6 + E_i$$



### **3.4 Sampling Design**

#### **3.4.1 Target Population**

Population is any complete group that shares some set of characteristic, According to Zikmund (2013).

The target population of this study was Bank of Abyssinia S.C in Addis Ababa. Sampling units were the target population elements available for selection during the sampling process. BOA has two hundred full-fledged and interest free branches operating in the city. Despite the fact that the researcher could manageable for the study to use 10% of these branches; this is nearly twenty branches. As a result the target population of the study was twenty BOA branches' customers found in the whole Addis Ababa. Sampling units are all customers of Bank of Abyssinia S.C of the branches located at the capital city.

The reason was that the researcher believed to choosing of the capital city for the study was Addis Ababa consists of nearly half of the total branches of the bank. All the customers of the bank knew or experienced the service of the organization due to some reasons (i.e. the information they gained or due to the exposure they have got) that they have been served with this bank. In addition, these selecting Addis Ababa is that it is relatively easier for the researcher to conduct the study with a given limited time and financial resources. Lastly, customers were being served with different like depositing, withdrawing, transferring, etc. so that they have been exposed to the information familiar with the products or/and services or Service provision of the bank.

#### **3.4.2 Sampling Technique**

Simple random sampling (probability sampling design) was used to undertake the study and to complete the structured questionnaire on voluntary basis and they were asked to fill the questionnaire when customers appear to the branches. It is typically not practical to include every member of the population of interest in a research study. Time, money, and resources are limiting factors that make this unlikely. Therefore, most researchers are forced to study a representative subset-a sample-of the population of interest (Marczyk, DeMatteo, and Festinger, 2005). It is sometimes suggested that one should select 10-20 per cent of the accessible population for the sample (Kumar, 2006; Hill, 1996) cited by (Belay, 2012). Thus, 10% (20) of the total branches (200) in Addis Ababa were selected randomly in a systematic way by putting the list of the branches and selecting one at five intervals.

### 3.4.3 Sample Size

This refers to the number of items to be selected from the universe to constitute a sample. The size of sample should neither be excessively large, nor too small. It should be optimum. An optimum sample is one which fulfills the requirements of efficiency, representativeness, reliability and flexibility. According to Sekaran (2003) sample size 30-500 is already adequate for most of the research. There are several approaches to determining the sample size (Kothari, 2004; Ruane, 2005 and Marczyk, DeMatteo, and Festinger, 2005). Since the total population of this research was infinite it was difficult to estimate the exact number of the whole population and hence the formula to find out the sample size (n) of infinite population. To get a representative sample for the population under this study the following sampling technique was used.

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

Sources: (Kothari, 2004)

**Where:** n= sample size

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

p= sample proportion

q= 1-p

e = acceptable error

N=number of total population

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;

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

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

$$n = \frac{(1.96)^2 (.5) (.5)}{(0.05)^2} = \frac{(3.8416) (.5) (.5)}{.0025}$$

$$n = \frac{(3.8416)(.25)}{.0025} = \frac{.9604}{.0025}$$

$$n = 384.16 \approx \underline{\underline{384}}$$

As a result, based on the formula this study needs a sample of regular customers who are regular customers of bank of Abyssinia share company selected sample branch at Addis Ababa. Nevertheless the researcher added (39) ≈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. The researcher was distributed the whole four hundred twentythree (423) sampled respondents who are regular customers utilized the bank services. Even though there are some risks in adopting a convenience selection such as representativeness which question the credibility of the findings. In order to have a representative sample, the researcher was disseminated the administrated questionnaire to sampled respondents with different backgrounds in terms of age, gender, education background, marital status, and their level of income. By using the sample size obtained from the above formula, the proportion was determined for those branches. However, after data collection the sample size was reduced to 290, due to non-response and missing values.

### 3.5 Data Source Collection Techniques

The study was both primary and secondary sources of data were used in the study. And the research also conducted by cross-sectional data type.

#### 3.5.1 Primary source

Primary source of data which were gathered through structured questionnaire To 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).

### **3.5.2 Secondary source**

The secondary data was being obtained through document analysis to supplement the primary data. A number of BOA article, website and bank annual report on media advertising and consumer behavior are reviewed. 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 Collection method**

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 Techniques**

The data collected using structured survey on quantitative approach were edited, coded, cleaned and entered into the computer. Then, it would be analyzed using Statistical package for social science (SPSS 20 version). For the purpose of the study Descriptive Statistics are used to analyze the data that would be collected from sample respondents and inferential statistics are also used for further statistical analysis. 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. 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. All data gathered were analyzed through quantitative research approaches. This process is essential and saved a lot of headache later (Pallant 2005).

### **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).

Validity is the most critical criterion and indicates the degree to which an instrument measures what it is supposed to measure. It can also be thought of as utility. In other words, validity is the extent to which differences found with a measuring instrument reflect true differences among those being tested (Kothari, 2004). Numbers of different steps was taken to ensure the validity of the study. Data was collected from the reliable sources, from respondents who have experiences in using different products and services of the bank. And Survey questions were made based on literature reviews and frame of references to ensure result validity.

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. Cronbach's alpha is a reliability measure designed by Lee Cronbach in 1951

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

### 3.9 Reliability Test of Variable

Table 3.1 Reliability of Statistics

s/n		Cronbach's Alpha	Number of Items
1	Honest ads	0.720	4
2	Creative ads	0.860	4
3	Memorable ads	0.774	3
4	Attention grabbing ads	0.847	4
5	Understandable ads	0.848	4
6	Impressive ads	0.830	4
7	Consumer behavior	0.933	7
Overall		0.830	30

From the above table 3.1 evidenced that in this study reliability tested, the alpha value for seven variables were measured, tested and number of question in the instrument identified. The Alpha Cronbach's result for all variables show higher internal consistency since their value is closer to 1.0 and the Alpha that increase confidence that the instrument would yield acceptable results and it proved that scales with coefficient alpha acceptable for further analysis (Zikmund, et.al, 2010).

### 3.10 Ethical Issues

Participation of respondents was strictly on voluntary basis. Participants were fully informed as to the purpose of the study and consent verbally. Measures are taken to ensure the respect, dignity and freedom of each individual participating in the study. In addition, participants

were notified that the information they provided keeping confidential and not be disclosed to anyone else.

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)

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

## **CHAPTER FOUR**

### **DATA ANALYSIS AND PRESENTATION**

#### **4.1 Introduction**

In this chapter, the collected data from the customers of the eighteen branches of Bank of Abyssinia 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 Behavior in the case of Bank of Abyssinia S.C. In this chapter, the data obtained in the study are analyzed, presented, interpreted and discussed. The descriptive and inferential statistics are presented thereafter.

When the survey a total of four hundred twentythree (423) questionnaires were distributed to the respondents in bank of Abyssinia branches selected in Addis Ababa Out of these, 296 (69.97%) usable questionnaires were collected. 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 6 incomplete questionnaires were identified and discarded. Therefore 290 questionnaires were found to be valid and used for the final analysis.

## 4.2 Background of the Respondent

The first section of the questionnaire demanded personal information from respondents.

These questions include: gender, age, level of educational, income level and marital status.

Table 4.2.1:- Socio-Demographic information of Respondent

	<b>Demographic Character</b>	<b>Frequency</b>	<b>Percentage</b>
<b>Gender of Respondent</b>	Male	170	58.62%
	Female	120	41.38%
	<b>Total</b>	<b>290</b>	<b>100%</b>
<b>Age of Respondent (In year)</b>	18-25	90	31.03%
	26-35	102	35.17%
	36-45	58	20%
	46 and above	40	13.8%
	<b>Total</b>	<b>290</b>	<b>100%</b>
<b>Educational Status</b>	12 grade and less	22	7.6%
	College Diploma	44	15.17%
	BA/BSC	163	56.2%
	MA and above	61	21.03%
	<b>Total</b>	<b>290</b>	<b>100%</b>
<b>Occupation</b>	Student	4	1.4%
	Employee	265	91.4%
	Self Employed	21	7.2%
	<b>Total</b>	<b>290</b>	<b>100%</b>
<b>Monthly Income (in Birr)</b>	1,000 and below	7	2.41%
	1,001- 6,000	29	10.0%
	6,001-10,000	120	41.38%
	10,001-14,000	117	40.35%
	14,001 and above	17	5.86%
	<b>Total</b>	<b>290</b>	<b>100%</b>
<b>Marital Status</b>	Single	100	34.48%
	Married	145	50%
	Divorced	45	15.52%
	Windowed		
	<b>Total</b>	<b>290</b>	<b>100%</b>

Source: own survey Result (2020)

Based on the socio-demographic characteristics of respondents, out of 290 valid respondents' male participants constitute the highest percentage 58.62% (170) while the rest 41.38% (120) was female. It might be the gender of our society in which males and females are the approximately good to bank users.

From the Total 290 respondent, the majority 102 (35.17%) of respondents lies in the age group of 26-35 years and followed by age group 18-25 of respondents with a percentage of



90 (31.03%). The age group 36-45 and age group above 45 contributed 58 (20%) and 40 (13.8%) respectively. This implied that the majorities 35.17 % of the age group is found in the age group of 26-35 as a customer of the specified bank. Thus, one possible explanation for the dominance of adult respondents could be that they are more likely to be engaged in to open accounts in the bank. As the result, these age groups have been exposed to media advertising because their desire was aroused towards getting the right information about products and services that satisfy their unmet needs and wants.

In educational background of the respondents, the majority 163 (56.2%) of the respondents are **BA-Degree** holders. Followed by 61 (21.03%) **Master's degree** and above holders, and 44 (15.17%) of the respondents have **Diploma** the rest 22 (7.6%) accomplished between **Grade (1-12)**. From the result one might conclude that the effect of media advertising was appeared more on a higher educational background. This indicates that the country, Ethiopia, is producing educated people who are active in the economic development of the country. As the result, there is also higher money exchange in the economy.

Under occupation from the total 290 respondent 265 (91.4%) were employee, 21 (7.2%) was self-employed, and 4 (1.4) was student. Hence this study implies that majority of Bank of Abyssinia consumers are employees. This result implies that the most Bank of Abyssinia customers are under employer's Either Government, Private or NGO's hand.

Out of the total 290 respondents 120 (41.38%) were participants who earn monthly income between birr 6,001-10,000 followed by between birr 10,001-14,000 then 1,001-6,000 then above birr 14,000 and then below birr 1,000 consists of 117 (40.35%), 29 (10%), 17 (5.86%) and 7 (2.41%) of the respondents respectively. This indicated that the analysis comprising in different income section of the population.

Regarding the marital status the majority of the respondents lies on Married 145 (50 %) and 100 (34.48%) of the respondents were single and 45 (15.52%) are divorced. There is no Widowed Respondent. This proved that the analysis encompasses various societal classes and the bank of Abyssinia almost half customers are married or coupled.

Lastly, Participants reason on buying BOA services 147 (50.69%) of respondents are purchasing the service on the basis of the Bank's advertisement. Furthermore 86 (29.65%) of the respondents buy the service because of the quality of the service provided. And 45 (15.52%) and 12 (4.14%) of the respondents buy the service due to accessibility of branches and interest rate respectively.

### 4.3 Descriptive Analysis

The first part deals with BOA customers' response of media advertisement and its characters. The second part is Customer purchasing behavior. In order to compare the Media advertising effect on buying behavior descriptive statistics, mean and standard deviation is used.

#### 4.3.1 Mean Statistics

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), (1.81 to 2.60) represents (do not agree), (2.61 to 3.40) represents (true to some extent), (3.41 to 4.20) represents (agree), (4.21 to 5.00) represents (strongly agree). Source Dawes (2009)

Table 4.3.1: Mean Analysis of Media Advertisement

<b>Descriptive Statistics</b>			
Measurement item & Variables	N	Mean	
Memorable ads significantly contributes to consumer behavior	290	3.68	.986
Honest ads significantly contributes to consumer behavior	290	3.64	1.077
Creative ads significantly contributes to consumer behavior	290	3.63	0.777
Attention grabbing ads significantly contributes to consumer behavior	290	3.63	1.079
Impressive ads significantly contributes to consumer behavior	290	3.54	1.055
Understandable ads significantly contributes to consumer behavior	290	3.44	1.104

Source: own Survey Result (2020)

Accordingly the above table's 4.3.1 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 advertisement. As results of the mean scores are ranking from memorable ads being the highest mean score while the last one understandable ad being the least score. Customers have the highest buying behavior for the memorable ads dimension being the first highest mean score of (3.68). Secondly customers buying trend more in honest ads (3.64) of the service buying dimensions. The third and fourth dimensions with respect to buying behavior of customers are Creative ads (3.63) and Attention Grabbing ads (3.63) having equal mean value respectively. And followed by Impressive ads (3.54) and understandable ads (3.44) mean score respectively.

### 4.3.2 Motivational Factors

Table 4.3.2:- Motivational Factors of Consumers Behavior

	Factors	Frequency	Percentage	Valid Percentage	Cumulative Percentage
Valid	Family	61	21.03	21.03	21.1
	Friends	101	34.83	34.83	56.1
	Society	55	18.97	18.97	75
	Culture	42	14.48	14.48	89.4
	Life Style	31	10.69	10.69	100
	Total	<b>290</b>	100.0	100.0	

Source: own survey Result (2020)

From table 4.3.2 above it was stated that 34.83% of the respondents were motivated by friends to purchase the bank service. And 21.03%, 18.97%, 14.48% and 10.69% of the respondents were motivated by family, society, culture and life style respectively. Among the factors life style had least contribution. In fact, most of the respondents were influenced by friends of the consumers.

Table 4.3.3:- Media advertising, that influence Consumers Behavior

Variables		Frequency	Percentage	Valid Percentage	Cumulative Percentage
Broadcast Media Ads	TV Ads	20.3	7	7	7
	Radio Ads	35.38	12.2	12.2	17.2
Print Media Ads	Newspaper	107.88	37.2	37.2	54.4
	Magazine	41.76	14.4	14.4	68.8
Outdoor Media Ads	Banner, Brand (bazar, event)	30.74	10.6	10.6	79.4
		53.94	18.6	18.6	100
Other	Total	<b>290</b>	100.0	100.0	

Source: own Survey Result (2020)

It shown from table 4.3.3 above it was stated that 37.2% of the respondents got bank of Abyssinia service information from printing media ads especially in newspaper advertisement. The remaining, 18.9%, 14.4%, 12.2%, 10.6%, and 7% of the respondents got information from different Bazaar & event, magazine, Radio, wall branding & banners, and television advertisement ascending in respectively. From the data depicts above majority of the respondent highly convinced by printing media advertising as far as the case bank service is concerned.

Table 4.3.4:- Characteristics of Ads, that influence the bank Consumers Behavior

Variables		Frequency	Percentage	Valid Percentage	Cumulative Percentage
	Impressive Ad	64.38	22.2	22.2	22.2
	Simple to understand	16.24	5.6	5.6	27.8
	Attention Grabbing	90.19	31.1	31.1	58.9
	Memorable	40.31	13.9	13.9	72.8
	Creative	25.81	8.9	8.9	81.7
	Honest	53.07	18.3	18.3	100
	Total	<b>290</b>	100.0	100.0	

Source: own survey Result (2020)

Under the Table 4.3.4 it stated that majority of the respondents 90.19 (31.1%) believed advertisement being attention grabbing is very important to motivate consumers' decision. The remaining, 22.2%, 18.3%, 13.9%, 8.9% and 5.6% of the respondents answered the

advertisement should be impressive, honest, memorable, creative, and simple to understand respectively in order to motivate consumers behavior.

Table 4.3.5:-Reason Switch to other Bank service Provider Company

Variables		Frequency	Percentage	Valid Percentage	Cumulative Percentage
	Service Delivery	86	29.65	29.65	5.44
	Accessibility	45	15.52	15.52	38.97
	Interest Rate	12	4.14	4.14	46.21
	Advertising	147	50.69	50.69	100
	Total	<b>290</b>	100.0	100.0	

Source: own survey Result (2020)

On the table 4.3.5 it is stated that most of the participants could switch their preference to other Bank service provider companies because of inadequate source of information and in effectiveness through advertisement (50.69%) and poor service delivery (29.65%). The remaining, 15.52% and 4.14% of the respondents could switch their preference to other bank companies because of less accessibility of branches and initiation to get better interest rate option respectively. This indicates that bank of Abyssinia should design detail and effective advertisement strategy by taking in to consideration the aforementioned six effective advertisement characteristics.

Table 4.3.6: Level of Satisfaction regarding the Services and Products

Variables		Frequency	Percentage	Valid Percentage	Cumulative Percentage
	Very Satisfied	104.69	36.1	36.1	36.1
	Satisfied	104.69	36.1	36.1	72.2
	Neither Satisfied	48.72	16.8	16.8	89
	Unsatisfied	29	10	10	99
	Very unsatisfied	2.9	1	1	100
	Total	<b>290</b>	100.0	100.0	

Source: own survey Result (2020)

From Table 4.3.6 it is stated that 36.1% of the respondents were satisfied regarding the services of bank of Abyssinia sc.co. And 16.8 % neither satisfied nor unsatisfied the service provided

by the case bank. The remaining 10% and 1% of the respondents expressed their view regarding the services of the bank, in unsatisfied & very unsatisfied respectively.

#### 4.4 Correlation Analysis

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

Table 4.4.1: Correlation analysis (n=290)

	Honest ads	Creative ads	Memorable ads	Attention grabbing ads	Understandable ads	Impressive ads	Customer Behavior
Honest ads	1						
Create ads	.732**	1					
Memorable ads	.785**	.753**	1				
Attention grabbing ads	.753**	.678**	.780*	1**			
Understandable ads	.590**	.551**	.719**	.847**	1**		
Impressive ads	.667**	.592**	.784**	.744*	.611**	1**	
Customer Behavior	.705**	.710**	.893**	.730**	.647**	.844**	1**

Source: Survey SPSS output (2020).

Product-Moment Correlation Coefficient was used to assess the relationship among variables (independent and dependent variables). The result shows in the Table 4.4.1 indicating that independent variables are statically significant with the p-value of 0.000 at 0.01 significant levels and the table depicts the relationship formed the highest Pearson Correlation

analysis with  $r = 0.893$  indicating that relationship has positive and high correlation with memorable advertisement toward Customer Behavior. Besides, Impressive ads ( $r = 0.844$ ) also interpreted to have positive and high correlation with Customer Behavior. Other than that, the result also indicated that Attention Grabbing advertising has positive and high correlation with marked relationship with Customer Behavior with the value of  $r = 0.730$ .

Besides, Creative and Honest advertising have positive and high correlation with marked relationship with Customer Behavior with the value  $r = 0.710$  and  $r = 0.705$  respectively. However, Understandable advertising has the lowest correlation strength when compared to other five elements with the value of  $r = 0.647$ .

#### **4.5 Regression Analysis**

Regression analysis is a set of statistical process for estimating the relationships between a dependent variable (outcome variable) and one or more independent variables (feature) (Wikipedia).

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

##### **4.5.1 Multi-Collinearity**

Before running regression, one should check for the problem of multi co-linearity which was 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

Independent Variables		Collinearity Statistics	
		Tolerance	VIF
	(Constant)		
	Honesty Advertising	.291	3.432
	Creative Advertising	.368	2.715
	Memorable Advertising	.191	5.249
	Attention grabbing Advertising	.156	6.417
	Understandable Advertising	.246	4.058
	Impressive Advertising	.327	3.054

Source: Own survey result (2020) Dependent Variable: Consumer Behavior

As a result seen from this table above the lowest tolerance is .156 which is  $>.1$  and the highest VIF is 6.417 which is  $<10$ . Hence it could be stated that there is no multi-Collinearity problem with in the model.

#### 4.5.2 Linearity

Helen 2014 cited the relationship between the variables should be linear and it was 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 whether they have linear relation.



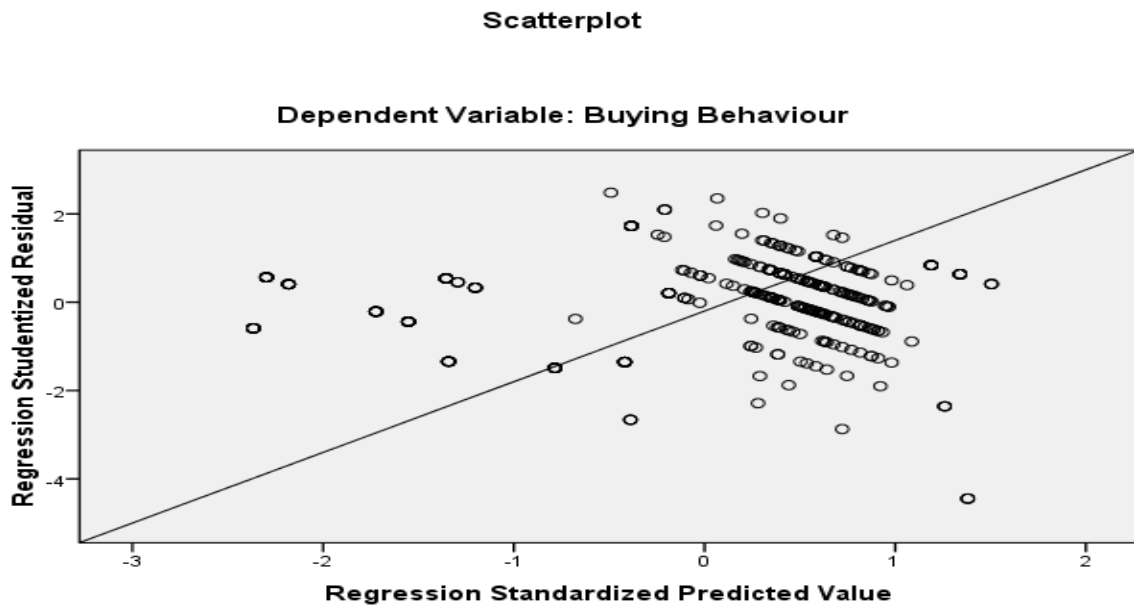


Figure 1: Linearity

As a result the above Figure 1 shows that customer buying behavior and the underlying variables have linear relation.

### 4.5.3 Normality Test

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

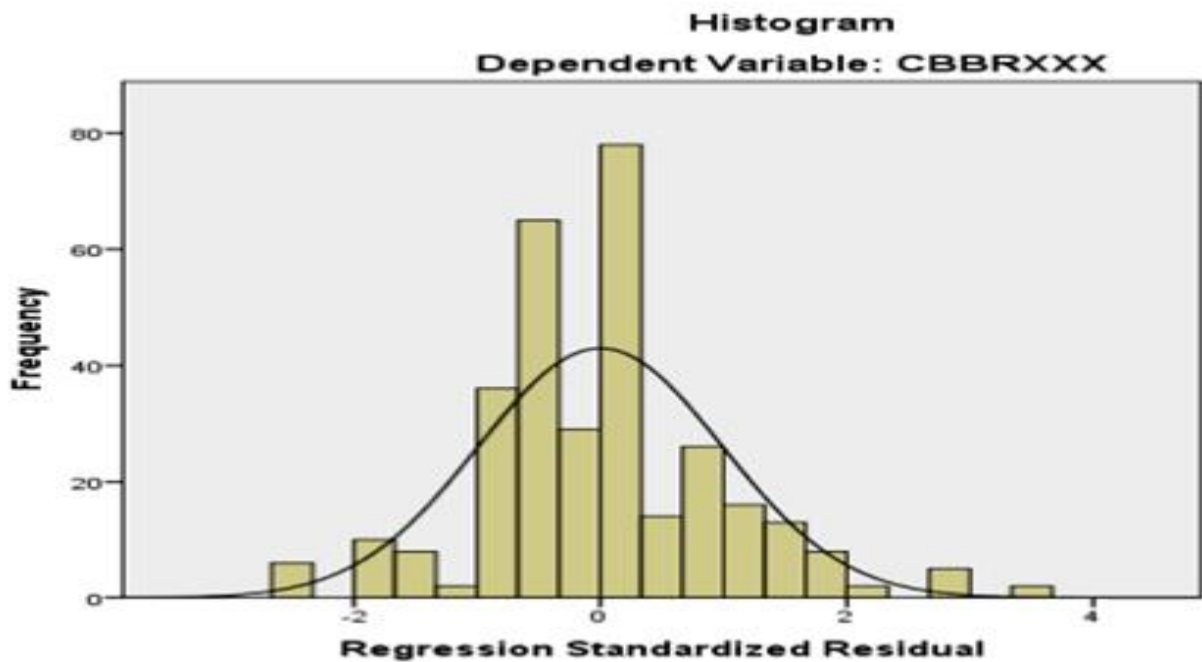


Figure 2: Normality Test

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

#### 4.5.4 Heteroskedasticity Test

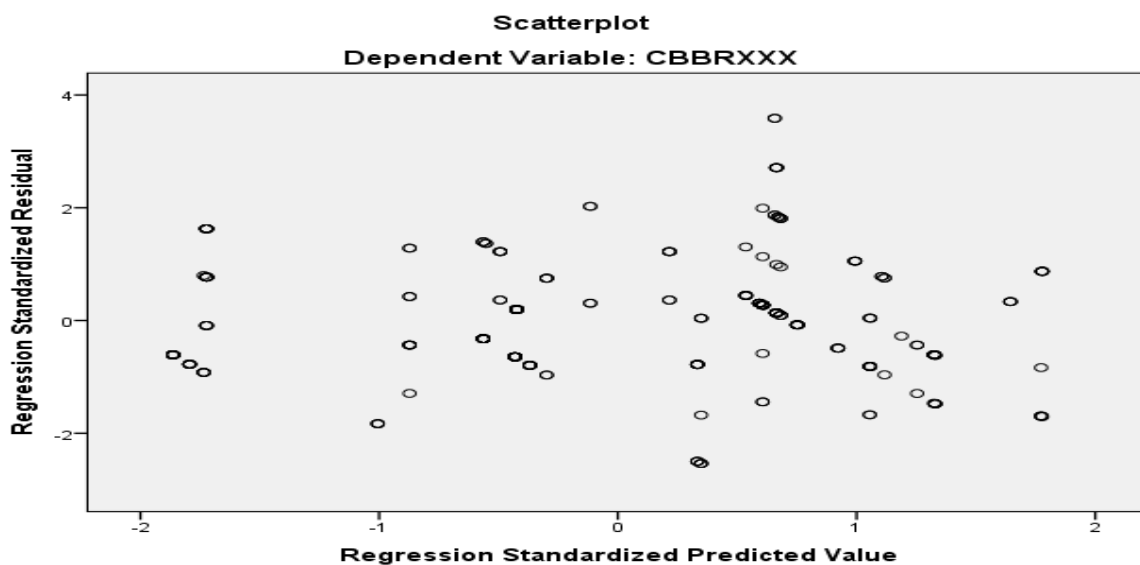
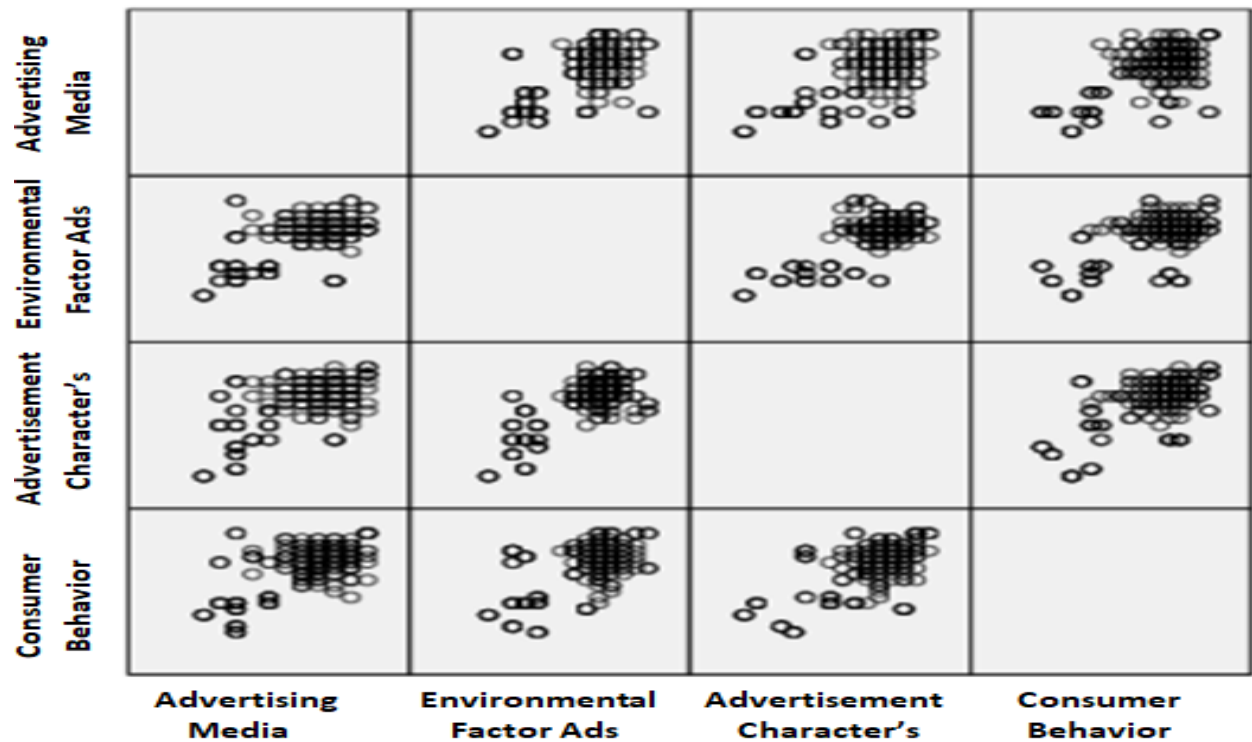


Figure 3: Heteroskedasticity

Instead of Homoscedasticity, Heteroskedasticity occurs when the variance of the error terms differ across observations. As indicated in the above Figure 3, the scatter plot takes an approximate shape of a rectangular pattern, and no clustering or systematic. This discloses the assumption of homoscedasticity is met. And the other checking way of normal distributions between variables are Homoscedasticity stated whole combined variables shown below.

#### 4.5.5 Homoscedasticity

Homoscedasticity 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.



Source: Own survey result (2010)

Figure 4: Homoscedasticity

#### 4.6 Model Regression

Table 4.6.1: R Square Analysis (Advertisement &amp; Consumer Behavior).

##### Model Summary

Model	R	R Square	Adjusted R Square
1	.802 <sup>a</sup>	.644	.641

a. Predictors: (Constant), Honesty, Creative, Memorable, attention Grabbing, Impressive, Understandable

Source: own Survey Result (2020)

The result of regression analysis on independent variables indicates existence of positive and statistically significant effect on customer behavior. The model summary table R-Square value is 0.644 which means that 64.4% of the consumer behavior was explained by the variation of the independent variables and the remaining 35.6 % is because of other unknown variables.

Table 4.6.2 ANOVA

ANOVA <sup>b</sup>						
Model		Sum of squares	Df	Mean square	F	Sig.
1	Regression	159.583	3	53.194	246.166	.000 <sup>a</sup>
	Residual	88.168	303	.247		
	<i>Total</i>	247.751	306			

Source: own Survey Result (2020)

The ANOVA tells 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 (Media advertising) significantly predict the dependent variable (Customer behavior) with F value was 246.166 and at sig value 0.000 ( $P < 0.05$ ). F-test is used to find out overall probability of the relationship between the dependent variable (Customer behavior) and all the independent variables (Media advertising Character) occurring by chance (Field, 2005). The F-test result of the study was 246.166 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 was 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). Generally, stated that there was statistically significant effect of Media advertising dimension on Customer behavior.

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 4.6.3 Regression Analysis of Coefficient

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	Honesty Advertising	.305	.063	.263	4.822	.000
	Creative Advertising	-.313	.194	-.395	-10.006	.696
	Memorable Advertising	.507	.043	.577	11.788	.000
	Attention grabbing advertising	.133	.057	.130	2.339	.020
	Understandable advertising	.008	.07	.007	.173	.863
	Impressive advertising	.317	.029	.402	10.765	.000

Source: own Survey Result (2020)

a. Dependent Variable: Consumer Behavior

From the above multiple regression equation noted that except Creative ads of the independent variables (media advertisement) positively affects customer 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 behavior.

The result stated that Memorable Advertisement has the strongest influence on Consumer behavior with the highest beta value 0.577. 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 Memorable Advertisement one could predict a gain of 0.577 points on the customer buying behavior provided that other variables being constant or in other word 57.7% variation in Consumer buying behavior is caused by Memorable Advertisement, which is significant at 0.000. Therefore, the study concluded that Memorable Advertisement factor positively and significantly affected consumers' behavior of Bank of Abyssinia 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 Impressive advertising, Honest Advertising, Attention Grabbing Advertising and Understandable Advertising have positive and significant influence on consumer behavior of Bank of Abyssinia's customers rather than Creative Advertising, with

beta value 0.402, 0.263, 0.130, and .007 ascending respectively, with a significant level at 0.000, 0.000, 0.020 and 0.001 respectively. However, the result shown in the table 4.6.3 shows that standardized coefficient beta and p-value of Creative advertising was negative and insignificant (beta=-.395, p>0.05) influence on consumer behavior of bank of Abyssinia's customer. Therefore it can be stated that except creative advertising all the rest of five variables positively and significantly affects Bank Abyssinia customer behavior.

**Regression Equation, CBB= 0.577(MMA) + 0.402(IMA)+ 0.263(HNA)+ 0.130(AGA)+ - 0.395(CRA)+0.007(UNA)**

Table 4.6.4 Summary of Hypothesis Test

Hypothesis	Beta	T	P<0.05	Result
H1: Honesty Advertising has a positive and significant effect on Consumer behavior.	.263	4.822	.000	Accepted
H2: Creative Advertising has a positive and significant effect on Consumer behavior.	-.395	-10.006	.696	Rejected
H3: Memorable Advertising has a positive and significant effect on Consumer behavior.	.577	11.788	.000	Accepted
H4: Attention Grabbing Advertising has a positive and significant effect on Consumer behavior.	.130	2.339	.020	Accepted
H5: Understandable Advertising has a positive and significant effect on Consumer behavior.	.007	.173	.863	Rejected
H6: Impressive Advertising has a positive and significant effect on Consumer behavior.	.402	10.765	.000	Accepted

Source: own Survey Result (2020)

As presented in the above hypothesis testing table 4.6.4 for four independent variables, coefficients of the predictor variables are statistically positive and significant at less than five percent this indicated that there is a significant positive relationship of these variables to the dependent variable. However, only one independent variable was negative and insignificant at more than five percent p-value. Therefore, the rest of all the alternative hypotheses are accepted.

## CHAPTER FIVE

### Conclusion and Recommendation

#### 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.

#### 5.1 Summary of findings

On the study of Descriptive Analysis among the media advertising identified to transmit advertisement message printing media advertisement especially Newspaper Advertisement is found to be the most influential media advertisement followed by Outdoor Specifically Branding & Banner media advertisement Rather Broadcast media advertisement the least influential.

The company has potential consumers since most of them to earn between 6,000- 10,000.00 Birr per month and those who are employed in private, government or NGO.

Based on the descriptive analysis 34.83% of the respondents were motivated by friends to purchase the bank service. Newspaper advertisement is the most that influence respondents declared that they got bank service information. Majority of the respondents (31.1%) believed that advertisement being Memorable is very important to motivate consumers buying decision again this finding is similar to the regression result, since Memorable advertisement (Beta = 0.577) contributed the largest effect on consumers buying behavior. And finally, on the question asked for the level of satisfaction of customer towards the bank service; (36.1+36.1%) of the respondents were either satisfied or very satisfied regarding the services of bank of Abyssinia sc.co.

The result of descriptive statistics mean media advertising character's dimension shows that respondents are in pursuit to buying behavior very highest level with the memorable advertising (M=3.68), honest advertising (M=3.64) followed by highest buying behavior with creative and attention grabbing advertisement having equal mean score which is (M=3.63), impressive advertising & Memorable advertising slightly below average (M=3.54) and (M=3.44) respectively. This means all media advertisement character measurement item counted a mean between 3.41-4.20 point hence it implies that the bank's customer behavior are influenced by media advertising character's. Depending on the result of inferential statistics, strong positive relationship was found between Memorable advertisement

( $r=0.893$ ,  $p<0.01$ ), and Impressive advertisement ( $r=0.844$ ,  $p<0.01$ ) with customer buying behavior. Moderate relationship was obtained with Attention Grabbing advertisement ( $r=0.730$ ,  $p<0.01$ ), Creative advertising ( $r=0.710$ ,  $p<0.01$ ), and Honesty advertising ( $r=0.705$ ,  $p<0.01$ ) with customer buying behavior. Whereas, relatively weak relationship were obtained with Understandable advertisement ( $r=0.647$ ,  $p<0.05$ ) with Consumer behavior.

All hypotheses analyzed through multiple regression the most variables have a positive and a significant effect on the bank's Consumer behavior. According to the analysis made so as to see the relative importance of the four independent variables identified to predict the effect of media advertising on customer behavior; Memorable advertising is discovered to be the most important predictor of purchase intention with standardized coefficient ( $\beta = .577$ ), followed by Impressive advertising thesecond predictor with standardized coefficient ( $\beta = .402$ ), Next to this Honesty advertising is the third predictor with standard coefficient ( $\beta = .263$ ), after this Attention grabbing advertising is the fourth predictor with standard coefficient ( $\beta = .130$ ). Consequently it can be concluded that memorable advertisement has the strongest positive and significant effect on Bank of Abyssinia customer behavior.

## 5.2 Conclusion

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

To succeed in the Market, Companies are needed to focus and concentrate on the presentation of their Products and services. The Current Scenario says that the buying behavior of consumers was rapidly changing like never before, so the companies should take care of the interest and taste of preference of the consumer. One of the main things in media advertising was, 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' behavior. To get the highest ROI (return on investment) for their huge investment on advertising; they need to understand the effect of media advertising, environmental factor and advertising character on customer buying behavior. In general the collected data from the sample respondents were mostly 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 concluded that the friends of the consumers contributed the largest percentage on motivating and influencing consumers for buying decision. The related research question was: "What are the major Factors (personal, psychological, cultural and social factors) that affect bank of Abyssinia S.C consumers buying behavior?" "The evidence presents due to high communication among the bank industry stakeholders, individuals and organizations recommend each other for efficient and effective utilization of resources and it may further avoid information asymmetry.

The related research question was: "which advertisement media has more influence on bank of Abyssinia consumer buying behavior?" Of the media advertising analysis result it revealed that printing media advertisement especially in newspaper advertising has high degree of influence on customer buying behavior than other listed Medias, because most of the respondents were literate and the printing media are one of the most customer's clearly understand to read more than one times at a time what the bank's marketing methods stated and used to show the content and to increase your business visibility.

In regard to the last objective of the research of this study it could be concluded that memorable advertising has contributed the largest effect on consumers buying intentions. This finding was also compared with empirical evidences to get additional insight. The related research question was: "How do advertisement characteristics (Impressive, Simple to Understand, Attention Grabbing, Memorable, Creative, and Honest) affect consumers buying behavior?" The evidence presents except Creative, Understandable Advertising the other four predictors contribute positive and significant effect on the creation of motivation and purchase intentions. Moreover, from the regression model, one can understand that there are other factors that can influence consumers buying behavior in the company that means 35.9% of those factors are out of the scope of this research.

The above theme area of description is clear that the research objectives of this study have been achieved and research questions have been answered. The evidence was mostly in line with the theoretical framework underpinning this study. Most key factors of advertisement which have strong relationship with consumers buying behavior need to be well recognized. These key factors contributing to motivate consumers buying behavior in bank of Abyssinia sh.co were advertisement character's (honest, creative, memorable, attention grabbing, simple to understand

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and impressive). However, it should be noted that these findings might only be applicable to the contest wherein the research was conducted.

### **5.3 Recommendation**

In the various tests and frequencies carried out it has been proved that when a firm advertisement is bound to realize positive returns from that effort and investment it made. In the recent establishment of several new private banks and the expected entrance of foreign banks in Ethiopia, the banking industry in the country is undergoing dynamic expansion. Therefore, imperative for the private owned bank; bank Abyssinia S.C, has continuously monitored its advertising effort to make sure whether the Advertisement are executed properly with the right media. In modern 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 advertisement has been successful. Based on the major findings and conclusions that have been discussed in the study, so the following points are recommended for practical application to enhance the consumer purchasing behavior in bank of Abyssinia S.C:

- Getting new customers and maintaining the existing ones are the major challenges banks face in this stiff competition arena, hence, bank shall develop and formulate marketing strategies that will satisfy the needs of the consumers. Since most of the consumers did not get attached with existing advertisements, it is recommended that for a more distinguished and effective response from the customer, the aforementioned advert features character's (honest, creative, memorable, attention grabbing, simple to understand and impressive) should be used.
- The advertising company should always ensure that their adverts carry a strong convincing advertisement specifically on the quality and accessibility of the service they are providing.

- Important giving due attention to all the predictors of advertisement when taking action to influence more consumers but, more attention should be given to memorable and honest advertisements. As the multiple regression result of this study indicated, effect of those factors motivating consumers' buying behavior is getting more the remaining four advertisement features. Thus by campaigning memorable and honest advertisements, the Banks can attract more consumers in addition to the existing consumers.
- Results from the regression of the study, most of the consumers got attached by printing media in newspaper advertisement. Radio and television advertisements of the bank didn't get enough attention by consumers. This may be a result of lack of enough information and ineffectiveness of the advertisements transmission through these Medias regarding to the bank service. Advertisement effectiveness is the joint responsibility of the advertiser and the advertising agency. Regular and consistent up-to-date training on the product information should be given to the advertising agencies, which work with the bank, so that they will have the current knowledge and skills to handle the adverts and to make the adverts more attention grabbing, impressive, honest, memorable and creative.

Generally those may results in the bank able to satisfy its existing customers to get new customer in the market possibly maintain its competitive advantage.

## **5.4 limitations and implication for further Study**

### **5.4.1 Limitation of the study**

Some limitations of this study that offer opportunities for further researchers, Since the study focused on twenty BOA in Addis Ababa branches' consumer 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 consumer behavior, in this study six variables were considered these were media advertisement character's (honest, creative, memorable, attention grabbing, simple to understand and impressive). In addition number sample and traditional limitation (time and financial resource) still actively constraints were also other methodology of the study may be properly run by its nature and other unknown things are 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 six variables that affect consumer behavior. Future researchers can investigate other variables that might influence consumer 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 attend 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 Consumers Behavior: In Case of Bank of Abyssinia 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 questions about this survey, please do not hesitate to contact me at my phone number **0961815331** or via my email address: [gechd359@gmail.com](mailto:gechd359@gmail.com).

General instruction:

- There is no need of writing your name
- On all part Please put (✓) this Mark in front of any choice to indicate your preference.

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

**Appendix I. Section One: Background Information**

**1. Gender of respondent**

a) Male  b) Female

**2. Age (year)**

a) 18-25  c) 36-45   
b) 26-35  d) 46 and above

**3. Educational Status**

a) (Grade 1-12)  c) Degree

b) Diploma  d) Master's Degree & above

**4. Occupation**

a) Student  c) Self-Employee

b) Employee  d) pension

**5. Monthly Income**

a) 1000 and Less  c) 6001-10,000

b) 1001-6000  d) 10,001-14,000

e) 14,001 and above

**6. Marital Status**

a) Single  b) Married  c) Divorced

**Appendix II. Section Two: General Knowledge of Consumers**

1. Which factors make you to use Bank of Abyssinia Products?

- |            |                          |            |                          |               |                          |
|------------|--------------------------|------------|--------------------------|---------------|--------------------------|
| a. Family  | <input type="checkbox"/> | c.society  | <input type="checkbox"/> | c. life style | <input type="checkbox"/> |
| b. friends | <input type="checkbox"/> | d. culture | <input type="checkbox"/> |               |                          |

2. By which mode of advertisement are you gets attached?

- |                   |                          |                  |                          |                   |                          |
|-------------------|--------------------------|------------------|--------------------------|-------------------|--------------------------|
| a. Television ads | <input type="checkbox"/> | c. Newspaper ads | <input type="checkbox"/> | e. Brand &banners | <input type="checkbox"/> |
| b. Radio ads      | <input type="checkbox"/> | d. Magazine ad   | <input type="checkbox"/> |                   |                          |

3. Which characteristics of advertisement are more important for you?

- |                        |                          |                                 |                          |
|------------------------|--------------------------|---------------------------------|--------------------------|
| a. Ads being honest    | <input type="checkbox"/> | d. Ads being attention grabbing | <input type="checkbox"/> |
| b. Ads being creative. | <input type="checkbox"/> | E. Ads being understandable     | <input type="checkbox"/> |
| c. Ads being memorable | <input type="checkbox"/> | f. Ads being impressive         | <input type="checkbox"/> |

4. For which reason you switch to other bank service provider institution?

- |                                 |                          |                            |                          |
|---------------------------------|--------------------------|----------------------------|--------------------------|
| a. Accessibility of Branches    | <input type="checkbox"/> | c. Interest Rate           | <input type="checkbox"/> |
| b. Quality of service delivery. | <input type="checkbox"/> | d. impact of advertisement | <input type="checkbox"/> |

5. How often you recommended bank of Abyssinia after watching its advertisement?

- |               |                          |                    |                          |
|---------------|--------------------------|--------------------|--------------------------|
| a. Rarely     | <input type="checkbox"/> | c. very frequently | <input type="checkbox"/> |
| b. frequently | <input type="checkbox"/> | d. never           | <input type="checkbox"/> |

6. Level of satisfaction regarding the services and products in bank of Abyssinia S.C?

- |                   |                          |                |                          |                     |                          |
|-------------------|--------------------------|----------------|--------------------------|---------------------|--------------------------|
| a. Very satisfied | <input type="checkbox"/> | c. neutral     | <input type="checkbox"/> | e. very unsatisfied | <input type="checkbox"/> |
| b. Satisfied      | <input type="checkbox"/> | d. Unsatisfied | <input type="checkbox"/> |                     |                          |

**Appendix III. Section Three: Questions Related Media Advertising & Consumer Behavior**

**INSTRUCTION:**

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

<b>Please follow this format</b>	<b>1 Strongly Agree</b>	<b>2 Disagree</b>	<b>3 Neutral</b>	<b>4 Agree</b>	<b>5 Strongly Agree</b>
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<b>VARIABLES</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>1. Advertisement of Bank of Abyssinia Being Honest</b>					
1.1 The advertisement message is Honest as a result it influences me decide to buy the product or service.					
1.2 The ad Creates wrong, irrelevant or totally different picture of the product that it is in reality.					
1.3 Reliability ads don't give room for product or service and market comparison.					
1.4 Since ads are always unrealistic, I can't consider them as Honest.					
<b>2. Advertisement of Bank of Abyssinia Being Creative</b>	1	2	3	4	5
2.1 The advertisement message is Creative as a result it influences me decide to buy the product or service.					
2.2 Creative advertisements is the only tool in increasing consumers buying decision.					
2.3 Great advertising is the creative expression of understanding the market needs.					
2.4 The ad doesn't have any new information and features.					
<b>3. Advertisement of Bank of Abyssinia Being memorable</b>	1	2	3	4	5
3.1 The advertisement message is memorable as a result it influences me decide to buy the product or service.					
3.2 The ad always reminds me how to have better and healthy life style.					
3.3 Since the ads are so weak, they don't sticks in my brain for long time.					
<b>4. Advertisement of Bank of Abyssinia Being Attention Grabbing</b>	1	2	3	4	5
4.1 The advertisement message is attention grabbing as a result it influences					

me decide to buy the product or service.					
4.2 This ad is not better than other ads that have the same message.					
4.3 I believe the ad has a low degree of visual magnetism.					
4.4 Every time I look this ad it makes me discomfort.					
<b>5. Advertisement of Bank of Abyssinia Being Simple to Understand</b>	1	2	3	4	5
5.1 The advertisement message is simple to understand as a result it helps me decide to buy the product or service.					
5.2 The advertisement is complex, confusing and inaccurate.					
5.3 The fact in the ads doesn't convince me to different features of the product or service.					
5.4 Since the ad is very confusing, I can't understand what the ad is all about.					
<b>6. Advertisement of Bank of Abyssinia Being Impressive</b>	1	2	3	4	5
6.1 The advertisement message is impressive as a result it helps me decide to buy the product or service.					
6.2 impressive Ad doesn't motivate the consumer for purchasing the product or service habits.					
6.3 New impressive advertisement of a product or service is not a signal of new offers.					
6.4 believe there is always misinformation behind impressive advertisement.					
<b>7. Buying Behavior of Bank of Abyssinia Consumers</b>	1	2	3	4	5
7.1 I am happy being the consumer of Bank of Abyssinia.					
7.2 believe in advertisement because it helps to get information and facts.					
7.3 The ads of Bank of Abyssinia played a key role on the buying of quality service.					
7.4 Regular and Consistent ads of Bank of Abyssinia enable it in staying and winning the market competition.					
7.5 there is not a big difference between the message in the ad and the reality.					
7.6 New ad of a service is a signal of new offers or incentives.					
7.7 Knowing the service latest information may depend on advertising.					



**በቅድስትማርያምዩኒቨርሲቲ**

**የድህረ-ምረቃትምህርትቤት**

**የገበያጥናትአመራርትምህርትክፍል**

**የተከበራችሁ የጥናቱ ተሳታፊዎች**

አሁን በቅድስትማርያምዩኒቨርሲቲ የገበያጥናት አመራርትምህርት ክፍል የድህረ-ምረቃትምህርት እየተከታተኩ እገኛለሁ።

የገበያጥናት አመራርትምህርት ማስተራጃ ዲግሪ ማሟያ ይሆን ዘንድ በአቢሲኒያ ባንክ. ማደንበኞች ላይ ጥናት እያደረኩ እገኛለሁ።

የዚህ መጠይቅ አላማ ከደንበኞች መረጃ ማሰባሰብ ነው። የምትሰጡት መረጃ ሲሰጥ ራዊነት እጅግ ጥንቃቄ ማድረግ አለብዎት። ለታለ መለት የጥናት አላማ ላላሻችሁ ጠቃሚ ግብአት ይሆን ዘንድ ሁሉንም ጥያቄዎች በጥንቃቄ መልሱ ዘንድ አጥኝው በአክብሮት ይጠይቃል።

ጥናቱን በተመለከተ ማንኛውም አይነት ጥያቄ እና ህሳብ ካለዎት በሚከተለው አድራሻ ሊያገኙ ይችላሉ። ጌትነት ደረጃ; ስልክ ቁጥር +251961815331 ኢ.ሜል: [gechd359@gmail.com](mailto:gechd359@gmail.com)

**አጠቃላይ መረጃ**

- ስምዎትን መጻፍ አያስፈልግም።
- ለሁሉም ጥያቄዎች ምላሽዎትን ለማሳየት ይህን ምልክት (✓) ከፊቱ ባለው ሳጥን ያስቀምጡ።

**ለትብብርዎ እና ወቅታዊ ምላሽዎ በቅድሚያ አመሰግናለሁ!!**

**I. ክፍል-አንድ: ጠቅላላ መረጃ**

1. ጾታ

ሀ. ወንድ

ለ. ሴት

2. እድሜ

ሀ. 18 – 25 አመት

ሐ. 36 – 45 አመት

ለ. 26 – 35 አመት

መ. 46 አመት እና በላይ

3. የትምህርት ደረጃ

ሀ. ሁለተኛ ደረጃ

ሐ. ዲግሪ

ለ. ዲፕሎማ

መ. ማስተራት እና በላይ

4. የስራ-ሁኔታ

ሀ. ተማሪ

ሐ. የግል ስራ

ለ. ተቀጣሪ

መ. ጡረተኛ

5. ወርሀዊ-ገቢ (ብር)

ሀ. 0-1,000

መ. 10,001 –14,000

ለ. 1,001 – 6,000

ሠ. 14,000 እና በላይ

ሐ. 6,001 – 10,000

6. የትዳር-ሁኔታ

ሀ. ያላገባ/ች

ለ. ያገባ/ች

ሐ. የፈታ/ች



**II.ክፍል-ሁለት:የደንበኛው ጠቅላላ ዕውቀት**

1. ከሚከተሉት ውስጥ የአቢሲኒያ ባንክ ደንበኛ እንዲሆኑ ያስቻለዎት ምክንያት የትኛው ነው?

- ሀ. ቤተሰብ  ሐ. ማህበረሰቡ  ሠ. የኑሮ-ዘይቤ
- ለ. ጓደኛ  መ. ባህል

2. በየትኛው የማስታወቂያ ዓይነት ነው የአቢሲኒያ ባንክን መረጃ ያገኙት?

- ሀ. በቲቪ ማስታወቂያ  ሐ. በጋዜጣ ማስታወቂያ  ሠ. በፖስተር እና ባህሪ
- ለ. በራዲዮ ማስታወቂያ  መ. በመጻፍት ማስታወቂያ

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

- ሀ. የማስታወቂያው ታማኝነት  መ. ማስታወቂያው ትኩረትን መሳቡ
- ለ. ማስታወቂያው በፈጠራ መታጀቡ  ሠ. የማስታወቂያው ግልፅነት
- ሐ. ማስታወቂያው ሊረገጠው ይችላል  ረ. የማስታወቂያው አስደናቂነት

4. በየትኛው ምክንያት ነው ከአቢሲኒያ ባንክ ወደ ሌላ ባንክ ሊሄዱ የሚችሉት?

- ሀ. በቅርንጫፍ ተደራሽነት  ሐ. በወለድ ምጣኔው
- ለ. በአገልግሎት ጥራቱ  መ. በማስታወቂያው

5. የአቢሲኒያ ባንክ ማስታወቂያን ከተመለከቱ፣ ካደመጡ ወይም ካነበቡ በኋላ ለምን ያህል ጊዜ ለሌሎች ሰዎች ነግረው ያውቃሉ?

- ሀ. አንዳንድ ጊዜ  ሐ. በጣም በተደጋጋሚ
- ለ. በተደጋጋሚ  መ. ተናግሮ አላውቅም

6. በአቢሲኒያ ባንክ የአገልግሎት አሰጣጥ ጥራት ያገኙት የእረካታ መጠን ምን ያህል ነው?

- ሀ. በጣም ደስተኛ  ሐ. ገለልተኛ  ሠ. በጣም አልተደስትኩም
- ለ. ደስተኛ  መ. አልተደስትኩም

**III.ክፍል-ሶስት: የማስታወቂያ ተፅዕኖ ዳሰሳ**

የሚከተሉት ጥያቄዎች የአቢሲኒያ ባንክ አ.ማ ማስታወቂያዎች በደንበኞች አገልግሎት አጠቃቀም ባህሪ ላይ የሚያሳድሩትን ተፅዕኖ ለመዳሰስ ነው። ስለሆነም የማስታወቂያው ታማኝነት፣ በፈጠራ ክህሎት መታጀብ፣ ሊረሳ ስለማይችል፣ ትኩረትን መሳብ፣ ግልፅነት እንዲሁም አስደናቂ መሆን ቀጥሎ በተቀመጠው የነጥብ አሰጣጥ መሰረት የእርስዎን የግል ምልክታ ትይ በሚገኘው ሳጥን ውስጥ የ “√” ምልክትያስቅምጡ።

ይህንን የነጥብ አሰጣጥ ይጠቀሙ	1 በጣም አልሰማም	2 አልሰማም	3 ገለልተኛ	4 እስማማለው	5 በጣም እስማማለው
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መተርጉም	1	2	3	4	5
የማስታወቂያው ታማኝነት					
የማስታወቂያው መልዕክት ታማኝነት ባንኩን እንድጠቀም ተፅዕኖ አሳድሮብኛል።					
ማስታወቂያው የተጋነነና የተሳሳተ መረጃ የሚያስተላልፍ ነው።					
ማስታወቂያዎች ለተጠቃሚው በቂ መረጃ ስለ ማይሰጡ ገበያውን ለማነፃፀር አያስችልም።					
ማስታወቂያ ሁሉ ግዜ የተጋነነ ስለሆነ ታማኝነው ብዬ አላምንም።					

የማስታወቂያ ፈጠራ	1	2	3	4	5
የማስታወቂያው መልዕክት በፈጠራ ክህሎት የታጀበ መሆን ባንኩን እንድጠቀም ተፅዕኖ አሳድሮብኛል።					
በፈጠራ ክህሎት የታጀቡ ማስታወቂያዎች የተጠቃሚዎችን የመገልገል ፍላጎት ለመጨመር ብቸኛ መሳሪያዎች ናቸው ብዬ አምናለሁ።					
ፈጠራ የታከለበት ማስታወቂያ የገበያውን ነባራዊ ሁኔታ ያገናዘበና ታሳቢ ያደረገ ነው።					
ይህ ማስታወቂያ ምንም አዲስ ነገር የለበትም።					

የማስታወቂያው አይረሰነት	1	2	3	4	5
የማስታወቂያው መልዕክት ሊረሳ የማይችል መሆን ባንኩን እንድጠቀም ተፅዕኖ አሳድሮብኛል።					
ይህን ማስታወቂያ ስመለከት እንዴት አድርጌ የተሻለ የህይወት ዘይቤ መከተል እንዳለብኝ ያስታውሰኛል።					
የማስታወቂያው መልዕክት ደካማ ስለሆነ ረጅም ግዜ አእምሮዬ ውስጥ ሊቆይ አልቻለም።					
ብዙ ግዜ ማስታወቂያውን ከተመለከትኩ በኋላ ከጓዳኞቼ ጋር በጉዳዩ ላይ አወያያለሁ።					

ይህንን የነጥብ አሰጣጥ ይጠቀሙ	1 በጣም አልሰማም	2 አልሰማም	3 ገለልተኛ	4 እስማማለሁ	5 በጣም እስማማው
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ትኩረትን የሚይዝ	1	2	3	4	5
የማስታወቂያው መልዕክት ትኩረትን የሚይዝ መሆን ባንኩን ለመምረጥ እንድወስን እረድቶኛል።					
ይህ ማስታወቂያ ከሌሎች ተመሳሳይ መልዕክቶች ጋር ማስታወቂያዎችን በጣም የወረደ ነው።					
በይህ አመለካከት ይህ ማስታወቂያ ቀልብን የሚቆጣጠር አቅም የለውም።					
ይህን ማስታወቂያ ስመለከት መንፈሴ ይረበሻል።					

ግልፅነት	1	2	3	4	5
የማስታወቂያውን መልዕክት በቀላሉ መረዳት ስለቻልኩ የባንኩን አገልግሎት እንድጠቀም ተፅዕኖ አሳድሮብኛል።					
ማስታወቂያው ውስብስብ የሆነ ነገር ሆኖ የሚያደናግር ነው።					
ማስታወቂያው ላይ ያሉት መረጃዎች አላሳመኑኝም።					

አስደናቂነት	1	2	3	4	5
የማስታወቂያው መልዕክት አስደናቂ መሆን አቢሲኒያ ባንክን እንድጠቀም ተፅዕኖ አሳድሮብኛል።					
አስደናቂ ማስታወቂያዎች ደንበኞችን አገልግሎት ለመጠቀም አያነሳሩም።					
አስደናቂ ማስታወቂያዎችን ስመለከት አዲስ ነገር አለብዎ አላምንም።					
ከአስደናቂ ማስታወቂያዎች ጀርባ ሁል ጊዜ የተሳሳተ መረጃ ይኖራል የሚል እምነት አለኝ።					

የደምበኛው ባህሪ	1	2	3	4	5
የአቢሲኒያ ባንክ ደምበኛ በመሆኔ ደስተኛ ነኝ።					
በማስታወቂያ አምናለሁ ምክንያቱም መረጃ እና እውነትን ማግኘት ስለሚቻል።					
የአቢሲኒያ ባንክ ማስታወቂያ አገልግሎቱን ወድጄው እንድጠቀም ቁልፍ ሚና ተጫውሏል።					
በተከታታይ እና በመደበኛነት የሚቀርቡ የአቢሲኒያ ባንክ ማስታወቂያዎች በገበያው ውስጥ ተፎካካሪ እንዲሆን አስችሎታል።					
ባንኩን ለመጠቀም ስወስን በማስታወቂያ ከተላለፈው መልዕክት በተጨማሪ ሌሎች መረጃዎችን አጣርቼ ነው።					
የተመለከትኩት ማስታወቂያ እና በተጨማሪ ጭካለው እውነታ ጋር ልዩነት የለውም።					
“አዲስ ማስታወቂያ ካለ አዲስ ነገር አለማለት ነው” የሚለውን ሃሳብ እቀበለዋለሁ።					
የአንድን ድርጅት የቅርብ መረጃ ለማግኘት የሚረዳው ማስታወቂያ ነው።					

ላደረጉልኝ ቀናት ብብር እና ለሰጡኝ መረጃ ከልብ አመሰግናለሁ!