



ST. MARY'S UNIVERSITY SCHOOL OF GRADUATE STUDIES
ASSESSMENT OF CUSTOMERS ATTITUDE TOWARDS ADVERTISING
THE CASE OF HIBRET BANK S.C

BY
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MAR, 2023

ADDIS ABABA, ETHIOPIA

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DECLARATION

I the undersigned, declare that this thesis is my original work, prepared under the guidance of Saleamilak mola (PhD). All sources of materials used for the thesis have been duly acknowledged. I further confirm that the thesis has not been submitted either in part or in full to learning any other higher institution for the purpose of earning any degree.

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ACRONYMS

ANOVA	Analysis of variance
MLR	Multiple linear regression
S.C	Share company
SPSS	Statistical package for social science
T.V	Television
VIF	Variance Inflation Factor

ABSTRACT

Researches on customers' attitude show that there is an ambivalence regarding the existence of positive or negative attitude towards advertisement. This study explores the relationship between the general attitude towards advertising and the attitude towards advertising in specific media: television, radio, and print. The researcher selected participants of the study were selected from grade four city branches of Hibret bank. The data were collected through personal administration which resulted 168 valid responses. The present research investigates relationship between the personal belief dimensions, 'product information', 'Falsity/credibility', 'hedonic/pleasure' and specific attitude towards advertisings. It also tried to examine the relationship between the macro belief dimensions 'Good for economy', 'Social image', materialism and general attitude towards advertising. The researcher has also assessed the relationship between falsity/credibility and purchasing decision. Findings of the study show that macro level belief dimensions like 'good for the economy' and 'social image' are related positively to AG and 'materialism' is negatively related to AG. The three personal belief factors of 'product information', hedonic/pleasure, and falsity/credibility were found to be positively related to specific attitude towards TV, print and radio advertising. Credibility of media was also found to have a positive relationship with purchase decision. TV, Print, and radio ads of the bank were found to be informative, credible and hedonic respectively. Given this findings, it is recommended that the bank should exert its effort to make its TV and radio ads credible. Ads messages should be designed and executed to take advantage of the unique advantages rendered by each media.

*Key Words**advertising *customers' attitude *attitude towards advertising *materialism
*hedonic*Hibret bank

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Effective communication is critical in this day and age of globalization. We all know that promotional tools aid in the creation of information utility. Any customer's basic right is to have access to accurate information. Bauer and Greyser (1968) provide evidence that general attitudes toward advertising are influenced by general beliefs about advertising. In turn, it is proposed that there is a link between consumers' overall attitudes toward advertising and the reasons why specific advertisements are considered informative, enjoyable, annoying, or offensive. Muehling (1987) discovered that some beliefs influence global attitudes toward advertising; however, several frequently-cited beliefs (criticisms/concerns) about advertising do not influence general attitudes toward advertising. Pollay and Mittal (1993) conducted a study to identify the factors underlying consumers' general attitudes toward advertising and presented a model depicting the primary structure of belief and attitudes toward advertising. Individual experiences and belief constructs about product information, hedonic/entertainment, falsity/no sense, good for the economy, and corrupt values/materialism influence individuals' attitudes toward advertising.

Advertising or promotion plays an important role in our social and economic systems. Advertising has evolved into a critical communications system for both consumers and businesses in our complex society. Advertising and other promotional methods' ability to deliver carefully prepared messages to target audiences has given them a significant role in most organizations' marketing programs. Organizations going from enormous global companies to little retailers progressively depend on publicizing and advancement to assist them with showcasing items and administrations. In market-based economies, shoppers have figured out how to depend on publicizing and different types of advancement for data they can use in pursuing buy choices (Belch and Belch,2003).

Commercials might be conveyed by means of various media-the web, TV, radio, print (papers, magazines), bulletins, signs, and random media, for example, sight-seeing balloons or T-shirt engraves. Albeit the average client is presented too many advertisements every day, by far most of these messages get low degree of consideration and cognizance. Subsequently really difficult for

the advertiser is to foster promotion messages and select media that uncover purchasers, catch their consideration, and create proper appreciation (Peter and Olson, 2010).

One of the internal environmental factors that can influence a person's decision to purchase a product is attitude. Consumer attitude is a consistent, favorable or unfavorable, positive or negative, like it or not, agree or disagree with an object response or assessment given by consumers. Attitudes play an important role in marketing decisions, and there is a strong tendency to believe that this attitude is the most powerful factor for predicting future behavior and can assist companies in forecasting product demand and developing appropriate marketing programs. Because of one's belief and evaluation of the product attributes, one's attitude toward the product attributes may vary. Furthermore, there are other influences that will ultimately determine his interest in purchasing a product, namely the external factors are reflected in the individual influence of others on the behavior of the decisions taken, such as family members, other people, peers, and vendors (Ramdhan et al, 2012). Advertising and promotion play an important role in our social and economic systems. Advertising has evolved into an important means of communication for both consumers and businesses. Popular advertising campaigns capture consumers' attention and can help a company generate sales.

Advertisements may be conveyed via a variety of media-the internet, TV, radio, print (newspapers, magazines), billboards, signs, and miscellaneous media such as hot-air balloons or T-shirt imprints. Although the typical customer is exposed to hundreds of ads daily, the vast majority of these messages receive low level of attention and comprehension. Thus a major challenge for the marketer is to develop ad messages and select media that expose consumers, capture their attention, and generate appropriate comprehension (Peter & Olson, 2010).

Advertising and promotion are an integral part of our social and economic systems. In our complex society, advertising has evolved into a vital communications system for both consumers and businesses. The ability of advertising and other promotional methods to deliver carefully prepared messages to target audiences has given them a major role in the marketing programs of most organizations. Companies ranging from large multinational corporations to small retailers increasingly rely on advertising and promotion to help them market products and services. In market-based economies, consumers have learned to rely on advertising and other forms of promotion for information they can use in making purchase decisions (Belch & Belch,2003).

Popular advertising campaigns capture consumers' attention and can aid in the generation of difficult sales. The nature and purpose of advertising vary depending on the industry and/or situation. The targets of an organization's advertising efforts frequently change, as do the role and function of advertising in the marketing program. One advertiser may want to elicit an immediate response or action from a customer, whereas another may want to build awareness or a positive image for its product or service over time (Peter and Olson, 2010). In this regard, the primary goal of this study is to investigate the relationship between attitudes toward advertising in media by incorporating media considerations into the traditional attitude towards advertising model. Because the effects found in television cannot be transferred to, say, print media, the study focuses on three traditional media: radio, television, and print (Moorman et al.2002).

Customers attitudes regarding advertising in various media (particularly, radio, print, and television) would then be specific, less abstract attitudes that match to individualized attitudes, as indicated by Reid and Soley (1982). According to O'Donohoe's (1995) categorization of existing attitudes toward advertising into two groups, personal experience beliefs and macro beliefs, and the stratification of concrete to abstract levels of attitude employed in social psychology. Pollay and Mittal's (1993) study provided the personal experience and macro belief constructs of product information, hedonic/pleasure, falsehood, good for the economy, and corrupt values/materialism, respectively. This is because the goal of this study is to discover the structural links between general and specific attitudes toward advertising, rather than to determine the previously well-studied belief components of attitude toward advertising.

Unlike Pollay and Mittal's (1993) model, however, in our model, not all beliefs are assumed to have a direct causal effect on attitude towards advertising in general. The macro belief structures of good for the economy and materialism are thought to influence AG, whilst the rest (personal experience components) are thought to influence PRINT, RADIO, and TV in distinct ways, as discussed below. A person's attitude toward advertising in general is an abstract level attitude in this paradigm. It is primarily based on shared views gleaned from secondary information sources rather than personal experience with advertising. For example, this person learns about the 'negative' consequences of advertising that lead consumers to purchase a brand they dislike from other people's opinions stated vocally or through popular media. This knowledge has the potential to impact a person's ideas about the societal repercussions of advertising, which have been widely

documented in the literature as precursors to the creation of a general attitude toward advertising (Pollay and Mittal, 1993). This person, on the other hand, may have purchased a product or brand that suits his or her needs after learning about it from a magazine advertisement. This personal encounter confirmed his or her opinions concerning print advertising's instructive character.

However, because this is a personal experience belief (O'Donohoe, 1995) about a specific quality of advertising in a specific medium, the researcher proposes that it will assist influence the person's attitude toward print advertising rather than advertising in general, which is more abstract. Of course, this personal experience belief may reinforce the person's shared macro level ideas about advertising over time, influencing his or her attitude toward advertising in general.

The study's main goal is to investigate the customer's attitude toward advertising in the case of Hibret bank SC. Customers' attitudes are determined by the following factors entertainment, falsity, information, hedonic, credibility, economic value, materialism, social image, and incentives. This allows marketers to scan the real-world scenario of customers' attitudes toward bank advertising. It can make them capable of making sound decisions about effective communication and advertising, ensuring their long-term viability in a competitive business world.

1.1.1 Back-ground of Hibret Bank

A bank is a financial institution that is permitted to accept deposits and make loans. It may also offer financial services like wealth management, currency exchange, and safe deposit boxes. In general, a bank is defined in the modern lexicon as an organization that accepts deposits and makes loans.

Hibret Bank S.C., also known as Hibret Bank, began operations in 1998 in accordance with Ethiopia's Commercial Code of 1960. Hibret Bank of Ethiopia has grown into an expanding and modern banking institution over the years, with a strong financial structure and strong management, as well as a large and growing customer and correspondent base.

Hibret Bank of Ethiopia is now a full-service bank with over 339 branches and 9 sub-branches that provides a wide range of commercial banking services to its customers. Hibret Bank's priority is to strengthen its capital base, maximize its return on equity, and take advantage of cutting-edge

technology in order to keep up with the latest developments in the local and international financial services industries.

Services Provided by Hibret Bank

- Diaspora Banking

Hibret Bank recently introduced Hibir Diaspora, a service designed to suit the needs of the Diaspora community. It includes service package, among others, deposit and loan services, for those Ethiopian Nationals or Foreign Nationals of Ethiopia Origin, who are living and working abroad for more than one year.

- Foreign Currency Accounts

The bank provides a foreign currency account that enables Ethiopians residing abroad, foreigners of Ethiopian origin, and other foreign nationals to benefit from depositing their money in foreign currency.

- Interest-Free Banking

Hibret Bank is currently providing Shariah-compliant deposit and financing products.

IFB deposit products include, Wadi'ah Saving Account, Wadi'ah Current Account, Mudarabah Investment Saving Account, Mudarabah Investment Term Deposit.

Among other things, the interest-free banking business majorly concentrates on the following major Shariah principles.

- Prohibition of Riba/Interest/usury
- Transactions should be free from Excessive uncertainty and Gambling (Gharar and Mysir)
- Avoiding trading in unlawful/Haram goods- Alcohol, tobacco, pork...etc
- Risk-sharing/profit-loss sharing and Justice and equity-based transactions

Electronic Banking

Hibret Bank will be the first bank in the country to offer customers SMS and Internet Banking services. Hibir mobile and Hibir Online Banking services provide a 24 hour link to account information with a view of all banking transactions, allowing customers to access details on

dealings regarding current, saving, and overdraft accounts, loan particulars, Letter of Credit, Checkbook status, exchange rate value of foreign currencies, and many other relevant details to keep track of all customer's financial needs. Hibret Bank is one of the few banks that offers Card Banking Services via ATM and POS. Hibert Bank offers ATM money send/receive service. The bank has also begun to provide MASTERCARD Card and VISA services, and has finalized plans to begin offering China Union Pay card services soon.

Hibret Bank has used a variety of advertising strategies. In order to communicate with its customers and achieve its overall marketing and communication objectives, it has disseminated messages about its services through almost all types of advertising media, including broadcast (television advertisement, radio announcement), print (posters and bulletin boards, yellow pages, newspapers, magazines, brochures/flyers), web pages, and sales promotion.

1.2 Statement of the problem

Advertising has the potential to inform the masses, present and prospective consumers about the goods and services of a company and force them to visit the company's manufacturing and/or distribution centers for further information and making purchase decisions (Leiss et al., 1986).

Many consumers enjoy advertisements, and indeed find advertising entertaining, inspiring, amusing and informative. But which elements of separate advertising media best predict attitudes to advertising in general? Do these opinions continue to reflect people's general attitudes towards advertising, even in the context of specific media? Are consumers more positive or more negative about advertising? As it is very important and critical to evaluate the effectiveness of any business activity so does to evaluate the effectiveness of marketing communications elements. The main thing here is that the question how we can evaluate the effectiveness of these marketing communication tools. Advertising involves making decisions on the five Ms-mission, measurement, media, money, and message (Kotler, 2001).

Today promoting the reputation of a firm is very important for any business. Especially in advertising by the advertisement campaigns is gaining more importance (Friedman, 1962). Unfortunately, some evidences show most of these ads hurt consumers (Wells et al., 1998).

Studies conducted in Ethiopia on the quality of Ethiopian Television advertisement (Yohannes, 2002). Finding of this researcher indicated the qualities of TV advertisement are inadequate in

terms of the cues communicated and most ads are difficult to understand and this problem arises from lack of clarity and lack of professional in touch.

As a private financial institution operating in Ethiopia's extremely competitive market-based economy, Hibret Bank's survival and success are dependent not only on the assessment of services that it provides, but also on its advertising programs in communicating with its potential market. In this regard, the bank has used a variety of advertising strategies. In order to communicate with its customers and achieve its overall marketing and communication objectives, it has disseminated messages about its services through almost all types of advertising media such as broadcast, print, and sales promotion. There has been no written research on the topic "Customer Attitude toward Advertising in the Case of Hibret Bank," so this research decided to conduct the study. Such a study is likely to fill a knowledge gap in the literature regarding assessment of customers' attitudes toward service industry advertising while also assisting the company in meeting its overall marketing and communication objectives.

1.3. Research Questions

The following are the key and relevant questions that will be answered in this analysis in terms of the above objectives:

1. What is the customer perception about Hibret Bank Advertising?
2. What are the relationship between macro belief dimensions and the General attitude towards Hibret Bank advertising?
3. Which media type is the main source of information for customers of Hibret Bank?
4. What is the relationship between personal belief dimensions and attitude towards Hibret Bank advertising TV, radio, and print TV?

1.4. Objectives of the Study

1.4.1 General objective

The main objective of the study is to Assessment of Customer Attitude towards Advertising in the Case of Hibret Bank SC.

1.4.2 Specific Objective

- ❖ To Assess the relationship between personal belief dimensions (“product information”, “hedonic /pleasure” and falsity) and specific attitude towards Hibret Bank TV, radio, print media advertising.
- ❖ To test the correlation between macro belief dimensions (“Good for Economy”, “materialism” and “Social Image”) with the general attitude towards Hibret Bank advertising.
- ❖ To explore customers major source of information for learning about Hibret Banks product and services.
- ❖ To evaluate customer perception of Hibret bank advertising quality.

1.5 Significance of the Study

This study is significant in several ways. The study, in theory, fills an important gap in the literature and can serve as a foundation for future research. On the practical side, this study can help advertisers implement their advertisements in a way that promotes a positive attitude toward their company's product and service.

Furthermore, the study specifically promotions Hibret Bank in responsible which media its customers prefer. It will also promotion the bank in better understanding the attitudes of its customers toward advertising. Bank designers and marketers can better manage their advertising by understanding consumers' attitudes toward advertising.

1.6 Scope of the Study

Conceptual scope: conceptually, the study was delimited to examine employee performance management system in Hibret bank.

Geographical scope: Geographically, the study was to single organization called Hibret Bank S.C found in Addis Ababa. The participants in this study are workers and representatives Hibret Bank S.C in Addis Ababa.

Methodological scope: the researcher used quantitative research approach in order to measure the effect of leadership style on organization commitment.

Limitation: The sampling frame for this study was limited to one bank, so the findings cannot be applied to the other bank other types of organization in the country.

1.7 Limitations of the Study

Due to a lack of references, financial constraints, and time constraints, the researcher limited his work to a small sample of Hibret bank customers in Addis Ababa; this sample does not fully represent the behavior of the entire population. Some of the limitations encountered by the researcher included an insufficient number of studies conducted on the same topic in the Hibret Bank S.C context.

1.8 Definition of Basic Terms

Attitude towards Advertising: - Defined as a learned predisposition to react in a consistently favorable or unfavorable manner to advertising.

Product information: - Advertising serves as a valuable source of information about products and services, which affect consumers buying decision. Product information acquisition appears critical in consumers' attitude towards promotion.

Hedonic / Pleasure: - An individual's experience of specific consumption and the satisfaction of an individual's desire relates to hedonic expression. Advertisements need to be interesting and enjoyable in creative ways to attract consumers' attention.

Materialism:- Materialism is a set of belief structures that sees consumption as the route to most, if not all, satisfactions.

Macro belief dimensions:- Macro belief dimensions are factors which include consumer manipulation, good for economy, materialism and social image.

Personal belief dimensions:- Personal belief dimensions are factors which include product information, hedonic/pleasure, falsity, interactivity, and attitude toward privacy.

Falsity: - Falsity refers to consumers' perception of the truthfulness and believability of advertising in general.

Social image: - Social image is the belief of consumers that advertising can influence consumers' life style and formation of social status, integration, and structure.

1.9 Organization of the study

The thesis is structured in five chapters. The first chapter includes the introduction part, statement of the problem, objectives of the study, scope of the study, and significance of the study. Chapter two is all about a review of the literature related with attitude, attitude towards advertising, the conceptual frame work and empirical review of the study. The research design and methodology is presented in chapter three. This chapter has the research design, sampling method, sources of data and the instrument employed to gather data. Furthermore, statistical methods used to analyze the data are discussed. In chapter four, the results and findings of the study are presented. Finally, the last chapter –chapter five, is all about the summary of findings, conclusions drawn and recommendations and areas where further research may be productive.

CHAPTER TWO

LITERATURE REVIEW

Introduction

This chapter discusses the problem under study through theoretical, empirical and conceptual aspects of customer's attitude towards advertisement. It highlights the concept of Attitude, factors affecting customer's attitude, methods of advertisement and attitude towards advertisement. Based on theoretical and empirical literature review and with the help of the analysis of the data the study compiles, it is the intention of this study to forward recommendations for Hibret bank S.c to consider.

2.1 Theoretical literature Review

2.1.1 Attitude

According to Kotler (2010), a person's attitude determines his or her positive or negative assessments, expressive feelings, and diverse behaviors inclination toward certain objects or concepts. A trained inclination to behave in a consistently favorable or negative manner with respect to a certain objective is known as an attitude (Schiffman et al., 2008).

Jun and Lee (2007) looked examined customer views toward bank advertising via the lens of uses and gratifications. They argue that, despite negative attitudes in general, there should be uses and gratifications functions that positively modulate attitudes toward bank advertising. Furthermore, the findings suggest that attitudes are linked to the use of multimedia services such as television, radio, ringtones, music, and video. In contrast to Tsang (2004)'s findings, Jun and Lee discovered that entertainment had no substantial impact on attitudes. This could be due to the fact that Tsang investigated Taiwanese customers whereas Jun and Lee performed their research in the United States. This disparity suggests that opinions about bank advertising vary by culture, and that different cultures should be investigated independently. Since buyers are increasingly creating information about brands, which was previously controlled solely by organizations, it is critical for retailers and advertisers to understand the factors that influence shopper states of mind, attitudes, and cognitive processes (Heinonen 2011).

Marketers care about attitudes because they express positive or negative thoughts and behavioral inclinations, and they potentially characterize a consumer's judgment of an object (brand or company). Marketers are fascinated by attitudes because they believe they are linked to customer purchasing behavior. The underlying notion of a link between attitudes and conduct is backed up by a lot of research. Many other factors can influence conduct, therefore the attitude-behavior link does not always hold. Marketers, on the other hand, place a high value on attitudes. Advertising and promotion are used to develop positive attitudes toward new products, services, or brands, to reinforce positive views already in place, and/or to modify negative attitudes (Belch and Belch, 2003). Marketers can deduce a number of things from a person's attitude. They forecast future purchases, restructure marketing efforts, and improve customer perception. For the given stimulus, attitudes indicate knowledge, feelings, and expected action (Khan, 2006). Through marketing communications, an advertiser may seek to establish a positive attitude about its product or brand, as well as to reinforce or change current attitudes. The three components of an attitude, according to most psychologists, are affect, conduct, and cognition. The way a customer feels about an attitude object is referred to as affect. In relation to an attitude object, behavior refers to a person's intentions to do something. The beliefs a customer has about an attitude object are referred to as cognition. The ABC model of attitudes can be remembered by remembering these three components of an attitude. The interrelationships between knowing, feeling, and action are highlighted in this approach (Solomon et al., 2006).

2.1.2 Factors Affecting Customer's Attitudes in Banking Industry

The banking sector is one of the industries where customer sentiments are crucial. People put their money in banks, and banks, in turn, lend it out to various groups. Many financial organizations exist in a country, and various people choose different banks based on their views and preferences. Some people seek high interest rates, while others seek easy services. Consumer perceptions of banking services are influenced by a number of factors. For starters, the location of a bank can influence people's perceptions. People may select a bank that is conveniently located near their residence. Some people may choose their financial institutions based on how they operate within. Employee behavior has a significant impact on customer attitudes. Employees should be extremely friendly, with a strong emphasis on the customer's preferences. Another crucial component in determining a customer's attitude is the degree of transaction complexity. Some clients prefer to be treated with

personalized care and attention by their financial institution, and if they are not, it may negatively affect their attitude. Another essential factor is that customers want to be confident in the security of their funds. A bank's major asset is its deposits. As a result, banks should advise clients that their deposits are safe, resulting in a more positive attitude toward their institutions. If a well-known bank fails to meet client expectations, it may have a negative impact on the bank's brand image. Other factors, such as reliability and credibility, service charges, objection handling, hospitality (inviting decoration, waiting time hospitality), delivering services as promised, variety of products, internal environment, employee skill, and so on, all play a role in determining whether customers have a positive or negative attitude toward banking. As a result, marketers must always be cautious when delivering services so that customers have a favorable impression of them (Peter and Olson, 2010).

2.1.2.1 Entertainment

According to (Yuanxin and Pittana, 2011), advertising entertainment refers to the idea that the message of advertising should be hilarious and sexy in order to attract customers' attention right away. Given the consumers' short attention spans, it should not simply be concise. As a result, an amusing advertising message may present opportunities for a firm by drawing attention to its products or services.

Ducoffe (1996) defines entertainment as the ability to meet the demands of an audience for escapism, diversion, aesthetic, delight, or emotional enjoyment. (Leung and Cheung, 2004) discovered that amusing advertising puts the audience in a good mood, which has a beneficial impact on consumer attitudes toward advertising and even the marketed brands. If given in a fun way, bank advertising will immediately attract consumers' attention and make them feel good about the advertisement.

Some businesses send games, ringtones, and rewards to consumers' mobile phones via text messages in order to attract and retain customers (Zabadi et al., 2012; Haghirian and Dickinger, 2004). According to certain studies, sending interactive games via SMS engages customers more thoroughly with the message (Lehmkuhl, 2003; Ahmadi et al., 2013). According to Bauer et al. (2005), advertising that meets consumers' aesthetic and pleasure standards is positively perceived and has a beneficial impact on consumers' perceptions toward bank advertising (Bauer et al., 2005).

Because a Bank phone is not merely a communication tool for Japanese consumers, but also an entertainment device, entertainment plays a vital part in people's acceptance of Bank advertising (Haghirian et al., 2004). Consumer views are positively influenced by the use of amusement in advertising, which drives client loyalty (Liu et al., 2011).

2.1.2.2 in formativeness

The term "formativeness" refers to how much information is offered to customers. It is vital to give consumers with complete and comprehensive information (Saeed et al., 2013). One of the advertising aims is to keep the audience informed about new products or new features of existing products, as well as price changes (Kotler and Keller, 2006). Information plays an important function in advertising since it has the capacity to deliver useful information (Daugherty et al., 2008) as well as providing utilitarian offers and practical information (Okazaki, 2005). Advertising's ability to transmit information to customers in order to meet their wants might be disrupted in formativeness.

Consumers' perceptions of bank advertising in general are influenced by formativeness. As a result, it can be inferred that the formativeness of Bank advertising messages effects attitude positively (Tsang et al., 2004).

2.1.2.3 Irritation

Irritation is defined as "when advertising adopts strategies that annoy, offend, insult, or are unduly deceptive customers are likely to regard it as an undesired and irritating influence" in the context of advertising (Ducoffe, 1996). Bank advertising can present a plethora of information that can be confusing to the recipient, as well as distracting and overpowering (Stewart and Pavlou, 2002). Other irritation qualities in Bank advertising include excessive messaging that irritate consumer attitudes (Dickinger et. al., 2004).

Irritation in advertising is defined as an advertisement that causes discomfort, dissatisfaction, or temporary intolerance. The sole negative aspect of consumer perceptions regarding bank advertising is irritation (Altuna et al., 2009). The attitude model proposed by is theoretically supportive of the relationship between customers' perceptions of an advertisement's aggravation and consumers' attitudes about an advertisement (Brackett and Carrs, 2001). Consumer attitudes about

SMS marketing are inversely connected with consumer perceptions of the aggravation of SMS advertisements (Tsang et al., 2004).

Consumers' attitudes toward SMS marketing are negatively connected with their judgments of the annoying characteristics of SMS advertisements (Zabadi et al., 2012). Companies send the collective short message without regard for privacy or customer concern due to the relatively low cost of advertising via short messaging service and multimedia messaging service. As a result of these poor marketing strategies, the majorities of individuals feel irritated and agitated (Rittippant et al., 2009).

2.1.2.4 Credibility

The effectiveness of advertising is inextricably linked to its credibility, which is the way customers express how they feel about its reliability. Consumers are increasingly concerned about the credulity and overall message of advertisements. This is because consumers regard certain types of advertisements as more trustworthy than others (Johnson and Kaye, 1998). Whereas Pavlou and Stewart (2000) define it as the predictability and fulfillment of an agreement's implicit and explicit obligations.

Credibility is important for Bank advertising and can influence customer response (Balasubramanian et al., 2002; Okazaki et al., 2005); as a result, credibility considerations should be included in studies on technology adoption (Xu, 2006). Customers' impressions of commercials are influenced by credibility, according to Brackett and Carr (2001), and customers can judge the credibility of a message based on the advertising medium. Yang (2004) discovered that consumers regard internet and text messages as less trustworthy than printed texts in this regard. Chowdhury et al. (2006) discovered that recipients of SMS advertisements are not irritated if they get them with relevant and entertaining information. Some analysts even went so far as to say that credibility may be a powerful tool for marketers to establish client trust, which is critical for the success of Bank commerce (Siau and Shen, 2003).

2.1.2.5 Incentive

Respondents had a very favourable view about bank commercials and the offerings that the company makes to them for shopping, such as coupons and discounts (Dawar and Kothari, 2013).

Because consumers respond well to advertising transferring incentives, incentive is regarded a very valuable motive in Bank marketing (Varshney, 2003).

Individuals who consent to receive promos and campaigns are rewarded financially through incentive-based advertising. Bank phone companies, for example, may offer clients free connection time in exchange for listening to audio commercials. Because wireless technology allows for individual user identification, both permissions-based and incentive-based advertising tools are viable for Bank advertising (Tsang et al., 2004).

2.1.3 Beliefs and Attitudes

Attitudes, they believe, stem from beliefs, which are the sum of weighted judgments of perceived attributes and outcomes. People acquire their views and attitudes by doing and learning. This, in turn, has an impact on their purchasing habits. Marketers are interested in people's perceptions of certain products and services because these perceptions shape product and brand images, which influence purchasing behavior. If some of the perceptions are incorrect and preventing purchase, the marketer should undertake a campaign to correct those misconceptions (Kotler et al, 2005).

A person's attitude toward an object or idea is defined by their relatively consistent judgments, sentiments, and habits. People's attitudes influence whether they like or dislike things, and whether they move toward or away from them. A person's attitudes follow a pattern, and changing one may necessitate significant modifications in a number of others. As a result, rather of attempting to change views, a corporation should normally aim to fit its products into current attitudes. Of course, there are some cases where the high expense of attempting to change views pays off (Kotler et al., 2005). The link between attitudes and conduct is the beginning point for understanding attitudes.

2.1.4 The Communication Process

Consumers experience all promotions as information in the environment. Thus the cognitive processing model of decision making is relevant to understanding the effects of promotions on consumers. First, consumers must be exposed to the promotion information. Then they must attend to the promotion communication and comprehend its meaning. Finally, the resulting knowledge, meanings, and beliefs about the promotion must be integrated with other knowledge to create brand attitudes and make purchase decisions -form purchase intentions (Peter & Olson, 2010).To impart

really, advertisers need to comprehend how correspondence functions. Correspondence includes the nine components. Two of these components are the significant gatherings in a correspondence — the shipper and the beneficiary. Another two are the significant specialized devices — the message and the media; four additional significant correspondence capabilities — encoding, deciphering, reaction, and criticism. The last component is commotion in the framework (Kotler and Armstrong, 2012).

For a message to be successful, the shipper's encoding interaction should work with the collector's unraveling cycle. The best messages comprise of words and different images that are recognizable to the recipient. The more the source's area of involvement covers with that of the collector, the more compelling the message is probably going to be. Showcasing communicators may not necessarily share their client's area of involvement. For instance, a publicizing marketing specialist from one financial level could make advertisements for clients from another level — say, affluent entrepreneurs. Nonetheless, to convey really, the showcasing communicator should figure out the client's area of involvement. This model brings up a few vital variables in great correspondence. Shippers need to understand what crowds they wish to reach and what reactions they need. They should be great at encoding messages that consider how the interest group interprets them. They should send messages through media that arrive at main interest groups, and they should foster input channels so they can survey a crowd of people's reaction to the message (Kotler and Armstrong, 2012).

2.1.5 Methods of Advertising

Publicizing is any paid, non - individual show of data about an item, brand organization, or store. It normally has a recognized support. Publicizing is expected to impact shoppers' effect and insights their assessments, sentiments, information, implications, convictions, perspectives, and pictures concerning items and brands. As a matter of fact promoting has been described as picture the executives: making and keeping up with pictures and implications to purchasers. Despite the fact that promotions first impact influence and cognizance, a definitive objective is to impact shoppers' buy conduct. Ads might be conveyed by means of assortment of media-the web, TV, radio, print (magazines, papers), bulletins, signs, and random media, for example, sight-seeing balloons or T-shirt engravings. Albeit the regular shopper is presented to many promotions day to day, by far most of these messages get low degrees of consideration and perception. Consequently, a significant test

for advertisers is to foster promotion messages and select media that uncover shoppers, catch their consideration, and produce fitting perception (Peter and Olson, 2010). It has become extremely well known and helpful and has arrived at the situation with a free discipline. It has developed at an extremely high speed and has turned into an exceptional field of study. It has been gotten from the Latin word 'Adverto' which means to pivot, to cause to notice any subject or reason. It is a paid and non-individual type of show and advancement of thoughts, labor and products by a recognized support. There is likewise a recognized Media and message behind each notice. The publicist attempts to spread his message and thoughts to the imminent clients and diffuse data into them. By this technique, he attempts to promote the items/administrations which is the essential point of the movement (Khan, 2006).

As per Endlessly burp (2003) there are a few motivations behind why publicizing is a particularly significant piece of many advertisers' special blends. In the first place, it tends to be an extremely savvy strategy for speaking with enormous crowds. Publicizing can be utilized to make brand pictures and representative allures for an organization or brand, a vital capacity for organizations selling items and administrations that are challenging to separate on utilitarian credits. One more benefit of promoting is its capacity to hit a responsive harmony with customers when separation across different components of the showcasing blend is challenging to accomplish. Famous publicizing efforts stand out for buyers and can assist with creating deals.

2.1.5.1 The broadcast Media

TV and radio, or the transmission media, are the most unavoidable media in many customers' regular routines and proposition promoters the chance to contact huge crowds. Both transmission media are time-as opposed to space-situated and coordinated much the same way in that they utilize an arrangement of partnered stations having a place with an organization, as well as individual stations, to communicate their projects and business messages. Publicizing on radio or TV should be possible on public or provincial organization programs or bought in spots from nearby stations. Television has become quicker than some other publicizing medium in history and has turned into the main mechanism for public promoters. No other medium offers its inventive capacities; the mix of sight, sound, and development provides the publicist with an immense number of choices for giving a business message high effect message with high effect (Belch and Purani, 2010).

2.1.5.2 Evaluation of Print Media

Magazines and papers have been publicizing media for over two centuries; for a long time, they were the main significant media accessible to sponsors. With the development of the transmission media, especially TV, perusing propensities declined. More purchasers went to TV seeing as their essential wellsprings of amusement as well as for news and data. However, regardless of the opposition from the transmission media, papers and magazines have stayed significant media vehicles to the two customers and publicists (Belch, Belch, and Purani, 2010 p.485).

2.1.5.3 The Role of Magazines and News papers

The job of magazines and papers in the sponsor's media plan contrasts from that of the transmission media since they permit the introduction of definite data that can be handled at the peruser's own speed. The print media are not nosy like radio and TV, and they by and large require some work with respect to the pursuer for the publicizing message to have an effect. Hence, papers and magazines are frequently alluded to as high-inclusion media (Belch et al.,2010 p.486).

2.1.5.4 Advertising Service

The promoting of administrations is many times more muddled than for items. Much of the time this is because of the immaterial idea of the contribution. The promoting needs to bring out the probable experience of the client, which thus presents a subsequent complexity. The help can frequently be one of a kind to every purchaser, just like the case for most expert administrations. The help will be a heap of qualities that won't be generally proposed to each purchaser at each buy event (Mudie and Pirrie, 2006). As per Mudie and Pierrie, 2006, correspondence can enhance the help according to the customer. This is one of its key advantages. As a rule this will empower the supplier to charge a top notch over that of contenders. Promoting is quite possibly of the most noticeable way through which an association speaks with its clients.

2.1.6 Attitude towards Advertising in General

Attitude towards promoting is a significant idea as it is one of the determinants of demeanor towards explicit notices and can impact the manner in which a purchaser will answer a specific promoting (Mehta, 2000).

Yaakop and Hemsley-Brown (2014) likewise look at two impacts of promoting trying to anticipate convictions about publicizing involving eight things in two classes: monetarily and socially-situated articulations. In light of the outcomes utilizing this estimation scale, Americans are in understanding that the elements of promoting assist them with getting better items and go about as a decent instrument for the monetary framework. At miniature level, buyers' inclusions with publicizing are more private where encounters with promoting or commercials lead them to frame convictions. It is perceived that from these convictions, demeanor toward promoting likewise comes to shape. The convictions are classified into four aspects,

- Item data
- Social job/picture
- Decadent /joy and

Misrepresentation/no sense (Tan and Chia 2007).Item data, first and foremost, alludes to the consumers' individual conviction relating to the capacity of publicizing to convey rich data through ads. Then, social job/picture alludes to the capacity of promoting/ads to convey convincing social incorporation, picture and job to the crowd. Epicurean/joy means the capacity of promotions to source joy looking for materials to the crowd. Also, lie/no sense alludes to purchaser's conviction regarding the inconvenience of promotions through distortion, deluding data and joke and mockery. Nonetheless, Americans show a critical abhorrence toward individual promotions since they think that they are hostile and irritating. Disposition toward publicizing overall is a significant component influencing mentality toward commercials which, thusly impacts buy conduct (Durvasula, Lysonski, and Mehta, 1999).

2.1.7 Attitudes towards Advertising in Specific Media

It is significant as a concentrate by Shavitt et al. (1998) which requested that subjects think about publicizing in all kinds of media (plugs on TV, radio, magazines and papers, boards, characterized promotions, regular postal mail promotions, and so on) when they responded to 17 attitudinal inquiries on publicizing, detailed a more great assessment of publicizing than past information would propose. Maybe the distinction in results between their review and other public overviews of mentality towards promoting could be because of the perplexing impact of subjects connecting with

various media of promoting when they are assessing convictions about promoting. The need to think about media contrasts is significant.

Individuals hold various assumptions regarding various media. For example, it has been observed that individuals are probably going to look for data from print and diversion from broadcast (Speck and Elliott, 1997 as referred to in Tan and Chia, 2007), while many individuals actually accept that the web is a device or errand performing medium as opposed to a diversion medium (Cho and Cheon, 2004 as referred to in Tan and Chia, 2007). TV and print media are likewise exceptionally unique as for how they are utilized by their crowd: TV is a showcase medium with outside pacing (and that implies that the medium concludes the second and speed of data move), while print media are search media with inside pacing by the peruses (Smit, 1999 as referred to in Tan and Chia, 2007).

2.2 Empirical Review

As per the exploration led on "The Determinant of Consumers Attitude towards Advertising: The Case of a Private Higher Education Institution in Malaysia", determinants, for example, decadent, really great for economy, item data, values debasement, realism and shopper benefits reliably areas of strength for show with customers' mentality towards promoting. (Kwek Choon Ling, 2010). As indicated by research directed on "Variables Influencing Consumer Perception towards TV and Newspaper Advertising" distinguishes three factors in particular: promoting media; monetary and social elements and individual attributes; that influence client discernment (CP) towards TV and paper publicizing. While the degree of effect will in general differ, singling out the factors is beyond the realm of possibilities. (E. Tekkanat and M. Topaloglu, 2016) An examination led on "Buyers Attitude on Television Advertisement" Advertising is an overall business action today and its significance increments as additional companies go global. Tremendous consumptions are spent every year by enterprises on promoting to accomplish their corporate goals. TV is the most famous decision among all media vehicles for publicists thus this article targets investigating the mentality of purchasers of different age bunches about staring at the TV commercial thus an endeavor has been made to be familiar with it (T.V. Chithra and S. Kothai, 2014).

Research directed on "Customer Attitude towards Advertising: A numerous contextual investigation inside Malaysia weighty gear hardware industry" look at the impact of six free factors specifically shopper control, item data, epicurean/joy, financial condition, social mix, and realism on purchasers

demeanor towards promoting. The investigation uncovers that from the six autonomous factors, customer control arose negative relationship with the reliant variable (U. C. Eze and C. Lee, 2012).

Research directed on "Shopper Attitude towards Bank Advertising in the Kingdom of Saudi Arabia" the review analyze how customer see SMS publicizing in setting of diversion, in development, aggravation and believability and what are the precursors that exist for buy goals. The outcomes showed that SMS publicizing meaningfully affected the buy expectations and yet SMS promoting was thought of as instructive (S. Saleem, 2015).

2.3 Conceptual Framework

The researcher hypothesized that people's attitudes about advertising could be structured in the same way, with general views against advertising serving as the organizing attitude for attitudes toward advertising in specific media, such as print, radio, and television advertising. Because it involves basic ideas about advertising without any media circumstances, the researcher considers the attitude toward advertising in general to be an abstract attitude.

Consumer attitudes regarding advertising in various media (particularly, radio, print, and television) would then be specific, less abstract attitudes that match to individualized attitudes, as indicated by Reid and Soley (1982). The following framework is presented based on O'Donohoe's (1995) categorization of existing attitudes toward advertising into two groups, personal experience beliefs and macro beliefs, and the stratification of concrete to abstract levels of attitude employed in social psychology. Pollay and Mittal's (1993) study provided the personal experience and macro belief constructs of product information, hedonic/pleasure, falsehood, good for the economy, and corrupt values/materialism, respectively. This is because the goal of this study is to discover the structural links between general and specific attitudes toward advertising, rather than to determine the previously well-studied belief components of attitude toward advertising.

Unlike Pollay and Mittal's (1993) model, however, in our model, not all beliefs are assumed to have a direct causal effect on attitude towards advertising in general. The macro belief structures of good for the economy and materialism are thought to influence AG, whilst the rest (personal experience components) are thought to influence PRINT, RADIO, and TV in distinct ways, as discussed below. A person's attitude toward advertising in general is an abstract level attitude in this paradigm. It is primarily based on shared views gleaned from secondary information sources rather

than personal experience with advertising. For example, this person learns about the 'negative' consequences of advertising that lead consumers to purchase a brand they dislike from other people's opinions stated vocally or through popular media. This knowledge has the potential to impact a person's ideas about the societal repercussions of advertising, which have been widely documented in the literature as precursors to the creation of a general attitude toward advertising (Bauer and Greyser, 1968;1987; Durvasula et al., 1993; Pollay and Mittal, 1993). This person, on the other hand, may have purchased a product or brand that suits his or her needs after learning about it from a magazine advertisement. This personal encounter confirmed his or her opinions concerning print advertising's instructive character.

However, because this is a personal experience belief (O'Donohoe, 1995) about a specific quality of advertising in a specific medium, the researcher proposes that it will assist influence the person's attitude toward print advertising rather than advertising in general, which is more abstract. Of course, this personal experience belief may reinforce the person's shared macro level ideas about advertising over time, influencing his or her attitude toward advertising in general. The following hypotheses are made about the links between attitudes toward advertising in general, which serves as the organizational framework for attitudes toward advertising in specific media such as print, radio, and television, and the set of antecedents that lead to these attitudes, are hypothesized as follows

Independent variable of the study

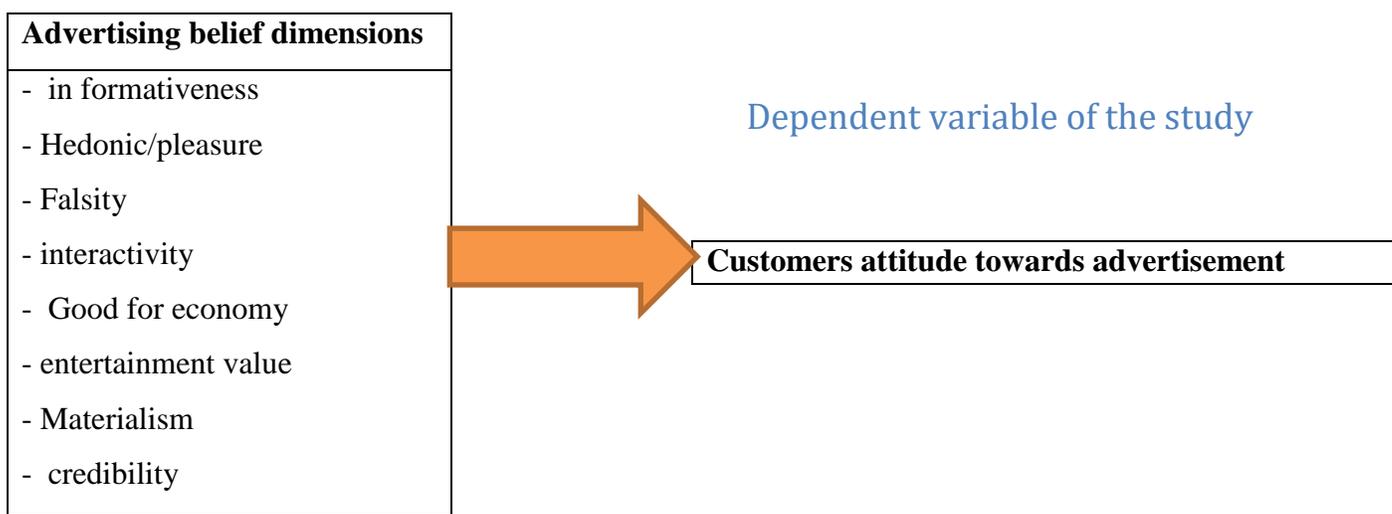


Figure 2. 1 Conceptual Framework

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

According to Kothari (2004:8), research methodology may be defined as a technique that indicates how a research is done systematically. It refers to the way how a research problem can be solved systematically through exhaustive investigation (Kothari, 2006). and it is the general principle that guides one's research practice (Dawson, 2002:14). It includes research processes, tools and procedures or steps to be taken in accomplishing the research. Thus, this chapter presents the research methodology that comprises, based on the above conceptualization, the research approach and design, the research instruments and type of data collection techniques which the researcher used. The chapter also describes how the data organized, summarized, analyzed and interpreted by using appropriate statistical methods based on the type of data. Moreover, this chapter also comes out with the discussion on the validity and reliability of the research and the ethical considerations involved in pursuing of the informants.

3.2 RESEARCH APPROCH AND DESIGN

3.2.1 Research Design

Quantitative research is a study that makes use of analysis to obtain findings. Its key features include systematic and formal measurement of phenomena (Geoffrey, 2005). Since this research uses systematic collection and measurement of data as well as application of statistical tools to obtain the findings, it is a quantitative research. Research Design is the arrangement of conditions for collection and analysis of data in a manner that aims to combine relevance to the research purpose with economy in procedure (Kumar, 2019). Descriptive research design describes behavior, attitudes, values and characteristics (C.R.Kothari, 2004). This study was employed both descriptive and inferential research design. Through descriptive analysis, the primary data collected through questionnaires about respondents' demographic profiles will be described. In addition, inferential analysis was also used to test the hypothesis and analyze the relationship between the dependent and independent variables of the study.

3.2.2 Research Approach

This study is focuses on to Assessment Customer Attitude towards Advertising in the Case of Hibret Bank SC which specifically tries to show the association between a dependent variable (Customer Attitude towards Advertising) and independent variables (in formativeness, Hedonic/pleasure, Falsity, interactivity, Good for economy, entertainment value, Materialism and credibility). Hence, this research was opted to use quantitative research method that deals with the use of statistical software and numbers to address research question.

Quantitative approach is rooted in the philosophy of rationalism; follows a rigid, structured and predetermined sets of procedures to explore; aims to quantify the extent of variation in a phenomenon; emphasis the measurement of variables and the objectivity of the process; give importance to the validity and reliability of findings; communicate findings in analytical and aggregate manner; drawing conclusions and inferences that can be generalized (Kumar, 2019).

3.3 Target Population

The target population for this study is customers of Hibret Bank S.C residing in Addis Ababa. They can be discussed as customers of city branches of Hibret Bank. From the 339 city branches of Hibret Bank four were used for the study and the total populations from the four branches are 33,877. Source: (Document of Association of Hibret bank, 2016)

3.4 Sample Size

According to AkothDola (2015) stated that sampling is the means of selecting a studying population. It is the process of selecting sample from the studying population and the selected samples should be representative of the total population as much as possible. The target population of this study is individual customers of Hibret bank who are receiving the service in Addis Ababa. First, purposive sampling is used to select the branches which are based on the number of active account holders as on Hibret bank annual report, 2022 from the bank MIS department. In the purposively selected branches of Hibret bank in Addis Ababa, informants are taken randomly from each of the five branches in a proportional way. Sample size determination is one the first consideration in planning sample survey. One of the major considerations in deciding sample has to do with the level of the error that one deep tolerable and acceptable. Clearly as a sample size increases the precision of estimation of population parameter increases. The sample size is estimated by using the following

formula. In this study the sample size is determined by using proportional allocation by making stratification for any element in the population based on (Cochran,1977).

$$n = \frac{z^2 p(1-p)}{e^2}, \text{ for single population}$$

$$n = \frac{1.96^2 0.5(1 - 0.5)}{0.07^2}$$

$$n = 196$$

Where, n is the sample size, z is the standard normal deviate set at 1.96 (for 93% confidence level), e is the desired degree of accuracy (taken as 0.07) and p is the estimate of the proportion of our target population satisfied with banking service (50% is taken, since no study with similar study design on similar study population was not identified during literature search). Then, sample populations will be taken from 196 of the total population with 95% confidence level. A total of 196 questionnaires were sent to customers of Hibret bank were selected and participated in the study 168 (85.71%) responses were collected, whereas 28(14.29%) questionnaires were not responded and this small number of unreturned questionnaires does not affect the data required for the analysis of the study.

3.5 Sampling Technique

The main objective of the study is to Assessment Customer Attitude towards Advertising in the Case of Hebret Bank SC. The various records of Hebret Bank show that attitude differs from one individual to the next, given the fact that plans and processes are alike. Five branches of Hibret bank under Addis Ababa are included in the study. The four branches are selected purposively based on the total number of active account holders. From each branch the proportionate number of subjects was select based on number of active account holder from the selected branches. Finally, a random sampling technique is used to select the study subjects until the allocated sample size is fulfilled.

3.6 Data Sources and Data Collection Instruments

Primary Data collected by the researcher through structured questionnaire after reviewing relevant literatures. The questionnaire was prepared by English and then translated to Amharic. And it includes customers those exposed to TV, radio, and print ads of hibret Bank. The questionnaire

consists of four sections; Part 1,2,3 and Part 4. Part one includes respondents' demographic profile while the other parts include questions that ask the key constructs of the research framework. The questions were scaled using a Five-Point interval Likert scale ranging from "1= Strongly Agree" to "5=Strongly Disagree". Secondary data collected from written documents such as journals, books, and magazines etc.

After the relevant data collected, it was analyzed by using statistical package for social sciences (SPSS) software. Each research question answered accordingly and output of the analysis presented in tables and finally their implications explained.

3.6.1 Primary Data

Primary data can be defined as the new information gathered for the first time and happens to be original in character. Kothari, (2006) described primary data as the original work of research or raw data without interpretation or pronouncements presented in official opinion or position. According to the nature of the study structured questionnaires used as the tool for collecting primary data used in the study.

3.6.1.1 Questionnaires

According to Kothari (2006), a questionnaire is a set of questions which are usually sent to selected respondents to answer at their own convenient time and subsequently return them to the investigator. Both close and open ended questionnaires employed in the study as they are easier and more convenient to be filled by respondent. The questionnaires were completed by respondents, asking the respondents of Hibret bank customers.

3.6.2 Secondary Data

Secondary data are those data obtained from a literature source. These are the ones that have already been collected by the other people for some other purposes. These are the second hand information and include published ones (Sunders et al, 2007). The most important source of personal sources on the field of customer attitude towards advertising employer as an aid to gain a better understanding included; relevant books concerning the attitude of Hibret bank customers towards advertising offered by public institutions, published and unpublished dissertations, and articles from journal and newspaper reports.

3.7 Method of Data Presentation and Analysis

The collected data are clearly presented by using tables, graphs and charts which are expressed in the form of frequency, percentage, mean standard deviation and variance. The data collected from the departments were given a separate section and it helped to give a different perspective and a different set of factors that were discussed. The same was done in the case of other data collected from other sources. Data were analyzed by Pearson correlation and multiple regression analysis. In this context, a multiple regression analysis was performed by making use of all the dependent and independent variables available in the dataset. The data which were collected from questionnaire first give code or recording variables on package social science (SPSS) program. Based on descriptive data analysis techniques frequency, percentage, mean, standard deviation and graphic representation were made.

Kerlinger and Lee (2000) pointed that regression analysis is a statistical method that relates one dependent variable to a linear combination of one or more independent variables. A regression analysis technique identifies how much each independent variable has an impact on dependent variable. For each performance indicator separate data was regressed. Multiple regression analysis calculates multiple correlation coefficients. It is the proportion of variance in the dependent variables explained by the independent variables. The contribution of independent variables towards dependent variables is measured by the Beta value and can be explained on the basis of p or t value. The analysis results were presented in tables and charts.

3.8 Reliability and Validity

3.8.1 Reliability Test

Reliability is an attribute in which data collection procedures can be repeated with the same results. According to Kothari (2004), measuring instrument is reliable if it provides consistent results. In this paper to come up with this issue, the researcher ensured that external sources of data to become less weakness as much as possible through using offices' website to access secondary information. Moreover, to increase the reliability of measurements, the researcher distributed questionnaires through the researcher himself and the assistant to avoid variations from employee to employee since they had the best stand point of sight at different location and position in addition to this, as much as it required, the researcher provided explanations concerning on the questions to the respondents before they gave answer for it.

3.8.2 Validity Test

Validity refers to the extent to which the instrument measures what the researcher(s) actually wish to measure Kothari (2004). Validity is the most critical criterion and indicates the degree to which an instrument measures what it is supposed to measure. In order to ensure the quality of this research, content validity of the research instrument was checked. The content validity was verified by the advisor of this research, who looks into the appropriateness of questions and the scales of measurement. Peer discussion with other researchers conducted since it is another way of checking the appropriateness of questions. Moreover, copies of the questionnaire were distributed to ten respondents as a pilot test. This was done to find out whether the developing instruments measures what it meant to measure and also to check the clarity, length, structure and wording of the questions. This test also helped the researcher to get valuable comments to modify some questions.

3.8.5 Reliability Test

Cronbach's alpha was used to determine the reliability of the questionnaire used in the study. Cronbach's values range between 0 and 1; while 1 implicates perfect reliability, the value 0.70 is deemed to be the lower level of acceptability (Lohr, 2010). Hence the coefficient alpha of this study shows 0.88, it shows that the internal consistency of the research instrument is satisfactory and reliable.

Table 3.1 Reliability test Statistics

Reliability Statistics

Cronbach's Alpha	N of Items
0.88	51

Variables	No of item	Cronbach's Alpha
Customers Attitude towards advertising	5	0.763
In formativeness	6	0.916
Falsity	6	0.821
Hedonic	4	0.715
Incentive	5	0.840
Entertainment	6	0.728
Credibility	4	0.825
Social image	3	0.751
Good for economy	3	0.847

Materialism	3	0.782
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As shown from the above table Cronbach's Alpha for all variables are all at an acceptable level. In general, the nine factors in this study's measuring variable are consistent.

3.9 Ethical Consideration

The moral principles that govern a person's behavior are referred to as ethics. Doing what is morally and legally correct in research may be referred to as research ethics. They are actually behavioral norms that distinguish between what is right and wrong, as well as what is acceptable and unacceptable behavior (Parveen and Showkat, 2017). In peer review, researchers should follow authorship, copyright, and patenting policies, as well as data sharing policies and confidentiality rules (Akaranga and Makau, 2016).

CHAPTER FOUR

4. RESULTS AND DISCUSSION

4.1 INTRODUCTION

The main objective of the study is to identify Customer Attitude towards Advertising in the Case of Hibret Bank SC. Therefore, this chapter contains data presentation, the data analysis and interpretation of the research findings. The questionnaire were arranged in to five scales ranging from five to one; where 5 represents strongly agree, 4 agree, 3 Neutral, 2 disagree, and 1 strongly disagree. To test the effect of independent variable on dependent variable, regression analysis was used in this study. To realize the extended objectives, in this study 196 questionnaires were distributed to customers of Hibret Bank SC. Among the distributed questionnaires, 168 (85.71%) questionnaire were obtained valid and used for analysis. To answer the research questions the collected data were presented and analyzed using SPSS 25 software.

4.1. Demographic Characteristics of Respondents

Table 4.1. Frequency Distributions of Respondent with respect to their Gender
Gender Respondent

	Frequency	Percent	Valid Percent	Cumulative Percent
Male	121	72.0	72.0	72.0
Valid Female	47	28.0	28.0	100.0
Total	168	100.0	100.0	

As indicated in Table 4.3 above, the proportion of male and female respondents in this survey is 72 % were male, while the remaining 28% comprised of female respondents. This implies that the numbers of female customers in Hibret bank are lesser than male customers.

Table 4.2 Frequency Distributions of Respondent with respect to their Age

Age of Respondents					
	Frequency	Percent	Valid Percent	Cumulative Percent	
Valid	less than 18 years	13	7.7	7.7	7.7
	19-34 years	51	30.4	30.4	38.1
	35-50 years	86	51.2	51.2	89.3
	51-65 years	11	6.5	6.5	95.8
	greater than 65 years	7	4.2	4.2	100.0
	Total	168	100.0	100.0	

According to Table 4.2 when looking the age structure of respondents of this study 13 respondents (7.7%) are found to be in the age group of less than 18 years old, 51 respondents 30.4% are found to be in the age group of between 19 and 34 years old. The largest respondent of this study 86 respondents (51.2%) are found in the age group of between 35 and 49 years old, 11 respondents which represent 6.5% are found to be in the age group of between 51 and 65 years old. The smallest number of respondents of this study 7 which represents 4.2% is at the age of greater than 65 years old.

Table 4.3 Frequency Distributions of Respondent with respect to their Educational background

Your Current Educational Level					
	Frequency	Percent	Valid Percent	Cumulative Percent	
Valid	No formal education	2	1.2	1.2	1.2
	Secondary education	37	22.0	22.0	23.2
	Diploma	29	17.3	17.3	40.5
	Degree	85	50.6	50.6	91.1
	Masters	11	6.5	6.5	97.6
	Other	4	2.4	2.4	100.0
	Total	168	100.0	100.0	

Regarding the educational level of the respondents, as it is showed in the above table 4.3, 37 respondents (22%) have completed their secondary education, 29 respondents (17.3%) are Diploma holders, and 85 respondents (50.6%) are degree holders, 11 respondents (6.5%) have completed

their master’s degree holders. Only 2 respondents representing (1.2%) has responded as they have attended Non formal education. From the above data we can infer that majority of the respondents have a good educational background to evaluate advertisement of Hibret bank.

Table 4.4 Distributions of Respondent with respect to their Monthly Income

Monthly Income (Birr)				
	Frequency	Percent	Valid Percent	Cumulative Percent
less than 3000	23	13.7	13.7	13.7
3001-60000	83	49.4	49.4	63.1
Valid 6001-9000	40	23.8	23.8	86.9
above 9001	22	13.1	13.1	100.0
Total	168	100.0	100.0	

In order to determine monthly income of Hibret bank customers, 23 respondents of the study earns a monthly income of less than 3000 birr which represents 13.7%. 83 respondents earn a monthly income in the range of 3001 to 6000 birr which represents 49.4%. 40 respondents representing 23.8% earns a monthly income in the range of birr 6001 to 9000. Very few respondents representing 13(7%) earns below 500 birr per month.

Table 4.5 Current occupations

Your Current occupation

	Frequency	Percent	Valid Percent	Cumulative Percent
Unemployed	3	2.0	2.0	2.0
private employee	120	71.4	71.4	73.4
Valid public employee	25	14.9	14.9	88.3
Student	7	4.0	4.0	92.3
self-employed	13	7.7	7.7	100.0
Total	168	100.0	100.0	

From the above table 4.5, most of the respondents 120 which represents 71.4% are employees of private organization. The second largest respondents are employees who work in public organizations they represent 14.9% of the total respondents. 13 respondents which represent 7.7% are self-employed. Very few respondents of the study were found to be full time student and unemployed. 3 respondents representing 2% were unemployed while seven respondents representing 4% were students.

Table 4.6 Frequency Distributions of Respondent with respect to their marital status

Marital Status

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Single	53	31.5	31.5	31.5
Married	89	53.0	53.0	84.5
divorced	26	15.5	15.5	100.0
Total	168	100.0	100.0	

The above table shows that most of the respondents were married that accounts 53% of the total participants of the study. 31.5 % of the respondents were single and others are divorced. This indicates that most of the respondents have had family administration role in addition to their work and professional persons. This indicates that they were expected to be responsible in their office tasks. Overall, the respondents of this study were comprised from well-educated and family oriented workers. It is believed that the study got data from responsible and accountable persons.

Table4.7. Which Hibret bank advertisement media is your main source of information to make you purchase decision of the bank services?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid TV advertisement	52	32.2	32.2	32.2
Radio advertisement	91	54.0	54.0	86.2
Print advertisement	16	8.4	8.4	94.6
Other	9	5.4	5.4	100
Total	168	100.0	100.0	

From the above table 4.9, Radio advertisement is primary source of information with higher proportion of 54%, and 52 respondents TV advertisement is the second main source of information of Hibret bank customers with 32.2 %, and 16 respondent source of information is Print advertisement with 8.4 % and the rest 9 respondent source of information is other like respondents place.

4.2 Overall Customer Attitude Level of Respondents

Table 4.8 Summary of Over All Respondents Attitude on Hibret Bank Advertising

Attitude Level	Frequency	Percentage
1 (Strongly Agree)	41	21%
2(Agree)	62	32%
3(Neither agree noredisagree)	42	22%
4 (Disagree)	35	18%
5(Strongly Disagree)	16	9%
Total	196	100%

The above Table 4.8 shows that, based on a scale ranging from 1 (strong agree) to 5 (strong disagree), out of 196 respondents 41(21.00%) of customers are strongly agree by Hibret Bank advertising quality and 62 respondents representing 32% are agree by Hibret Bank advertisement quality is good. And 42 customers which also indicated 22% of customers restricted whether to say agree or not and 35 respondents of Hibret Bank customers disagree by Hibret bank advertising quality and 16 (9%) with strongly disagree. Based on the findings in general 53 % of customers are agreed that the advertising quality of Hibret Bank is good.

4.3 Customers Perception about Specific Media Advertisement

To confirm the hypothesis of Assessment of customer's attitudes to advertising in Hibank Bank, as to whether there is a major difference in the attitude concerning advertising in banking service or not it was deemed needed to carry out paired samples T-test. With the aid of the SPSS a paired sample T-test was carried out, as the Table 4.9 below shows.

Table 4.9 Mean and Standard Deviation of Independent Variables

Dimension	Measurement items	Mean	Standard Deviation
Product information	TV advertising of HB clearly display the information that I need	2.2253	1.2553
	Radio advertising of HB gives me up to date information about the bank service	2.3797	1.2453
	Print advertising of HB is a good source for timely information	2.5544	1.2499
	Product information Average	2.3865	1.2502
Hedonic/ pleasure	TV advertisement of HB is enjoyable	2.5342	1.2219
	I take pleasure in thinking about what I heard in HB radio advertisements	2.7975	1.1834
	HB print advertisement is amusing	2.7291	1.122
	Hedonic/ pleasure Average	2.6869	1.1758
Falsity	HB TV advertisement promote its service by exaggeration the real fact	2.4987	1.247
	HB radio advertisement lies about its service	2.7242	1.1912
	HB print advertisement consists falsified information	3.2127	1.3292
	Falsity Average	2.8119	1.2558
Good for economy	HB media advertising reduce cost of searching information about bank service	2.7519	1.0443
	HB media advertising give me sufficient information about economic issues	2.7241	1.1002
	HB advertising is wasteful of its economic resources	2.8658	1.0685
	Good for economy Average	2.7806	1.071
Materialism	HB media advertisement is useful to promote newest technology	2.5949	1.1892
	HB media advertising making me a materialistic society-overly interested in owning things	3.4658	1.2984
	Materialism Average	3.0304	1.2438
Social image	Media advertisement of HB promote its product/service by consider the norms of the society	2.1291	1.03788
	I like HB media advertising because it never offends any part of society	1.9519	0.93993
	HB advertising gives me advice what I like to purchase	2.3899	1.27048

	Social image Average	2.1570	1.0828
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The above Table 4.9 shows that, statistical description of customers attitude of advertisement found Hibret Bank customers perceived materialism with the better mean scores, i.e. (M = 3.0304 and SD = 1.2438) to be the most dominant of advertisement and evident to a considerable extent, followed by Falsity(M = 2.8119 and SD = 1.2558), the second dominant factor, Good for economic average(M = 2.7806 and SD = 1.071) the third ,Hedonic/Pleasure (M = 2.6869 and SD = 1.1758), Product information (M = 2.3865 and SD = 1.2502)and Social image(M = 2.1570 and SD = 1.0828) with the lowest mean score was perceived on the overall as least dimension of customer attitude in advertising of Hibret Bank.

Table 4.10 Descriptive Statistics of Advertisement Quality Dimensions

NO.	Advertisement quality level	Mean	SD
1.	HB TV advertisement quality is good	2.223	1.1813
2.	HB radio advertisement quality is good	2.3215	1.0993
3.	HB print advertisement quality is good	2.6025	1.1778
4.	Over all, the advertisement quality of HB is good	2.4228	1.1711

The advertisement quality of Hibret Bank through different networks and the overall advertisement quality are discovered in the Table 4.10 above. Accordingly, Hibret Bank Print advertisement with highest mean of 2.6025 has more quality followed by Radio advertisement and the least advertisement quality is TV.

Table 4.11 Rating of Advertisement Attribute According to Their Perceived Performance “Agree to Strongly Agree”

Measurement items	Performing Agree to Strongly Agree
TV advertising of Hibret bank clearly display the information that I need	70.3%
Radio advertising of Hibret bank gives me up to date information about the bank service	62.3%
Print advertising of Hibret bank is a good source for timely information	53.7%
TV advertisement of Hibret bank is enjoyable	55.2%
I take pleasure in thinking about what I heard in Hibret bank radio advertisements	39.0%
print advertisement is amusing	38.5%
HibretbankTV advertisement promote its service by exaggeration the real fact	65.1%
Hibret bank radio advertisement lies about its service	48.1%
Hibret bank print advertisement consists falsified information	28.4%
Hibret bank media advertising reduce cost of searching information about bank service	41.5%
Hibret bank media advertising give me sufficient information about economic issues	51.4%
Hibret bank advertising is wasteful of its economic resources	39.2%
Hibret bank media advertisement is useful to promote newest technology	58.0%
Hibretbankmedia advertising making me a materialistic society- overly interested in owning things	25.3%
Media advertisement of Hibret bank promote its product/service by consider the norms of the society	72.9%
I like Hibret bank media advertising because it never offends any part of society	78.2%
Hibret bank advertising gives me advice what I like to purchase	60.2%
Overall Advertising Quality is Good	69.3%

Based on the results found from Table 4.11 performance rate of Advertising quality powers to be performing ‘Agree to ‘Strongly Agree’ by respondents; Hibret Bank advertising never offends any part of society have been rated to perform extremely well by 78.2% of the respondents, HibretBank

advertisement consider norms of society (72.9%), Hibret Bank advertising clearly display the information (70.3%), Hibret Bank advertisement exaggerate the real fact (65.1%), Hibret Bank Radio advertising gives up-to-date information (62.3%) and Hibret Bank advertisement gives advice what to purchase (60.2%).

Performance ratings on average have been very low in Hibret Bank media advertising making materialistic 25.3%. Hibret Bank advertising reduce cost of searching information was rated by only by 41.5% of the participants; taking pleasure in thinking about Hibret Bank advertisement 37.5%, Hibret Bank advertising is wasteful of its economic 39.2%.

Table 4.12. Performances Rating of Advertisement Quality Dimension “Agree to Strongly Agree”

Advertisement Quality Dimension	Performance Rate in % (“ Agree to Strongly Agree”)
Product information	62.10
Hedonic/ pleasure	44.23
Falsity	47.20
Good for economy	44.03
Materialism	41.65
Social image	70.43

As per Table 4.12 when advertising quality sizes are ranked based on average performance rating of all powers in each dimension, Social image (70.4%) ranks first followed by Product information (62.1%), Falsity (47.03), Hedonic/pleasure (44.23%), Good for economy (44.2%), and lastly Materialism (41.65). Advertising Quality: the overall advertising quality level of Hibret Bank is rated on average to 65.43% as agreed and strongly agreed for its quality.

4.4 Correlation Analysis

For the measure typed questionnaires for all variables mean or average response of respondents was used. The mean response for all independent variables and dependent variable is between 3-4 which was stated as neutral and agree but not strongly.

Karl Pearson’s coefficient of correlation is also known as the product moment correlation Coefficient. The value of ‘*r*’ lies between ± 1 . Positive values of *r* indicate positive correlation between the two variables (i.e., changes in both variables take place in the statement direction), whereas negative values of ‘*r*’ indicate negative correlation i.e., changes in the two variables taking place in the opposite directions. A zero value of ‘*r*’ indicates that there is no association between

the two variables. When $r = (+) 1$, it indicates perfect positive correlation and when it is $(-) 1$, it indicates perfect negative correlation, meaning thereby that variations in independent variable (X) explain 100% of the variations in the dependent variable (Y). We can also say that for a unit change in independent variable, if there happens to be a constant change in the dependent variable in the same direction, then correlation will be termed as perfect positive. But if such change occurs in the opposite direction, the correlation will be termed as perfect negative. The value of ‘ r ’ nearer to $+1$ or -1 indicates high degree of correlation between the two variables (Kothari, 2004

4.3.1 Analysis of Specific Attitude towards Hibret Bank Advertising

4.3.1.1 Specific Attitude towards Hibret Bank TV advertisings

Table 4.13 Correlation Analysis Results for Personal Belief Dimensions and TV Ads of Hibret bank

		Product information of advertisement	Falsity of advertisement	Hedonic or pleasure of advertisement	HB TV Advertisment quality is good
Product information of advertisement	Pearson Correlation	1			
	Sig. (2-tailed)				
	N	196			
Falsity of Advertisement	Pearson Correlation	.926**	1		
	Sig. (2-tailed)	.000			
	N	196	196		
Hedonic or pleasure of	Pearson Correlation	.921**	.948**	1	

advertisement	Sig. (2-tailed)	.000	.000		
	N	196	196	196	
AB radio advertisement quality is good	Pearson Correlation	.090	.084	.048	1
	Sig. (2-tailed)	.074	.097	.336	
	N	196	196	196	196

Source: Compiled by author from SPSS

As shown in the above Table 4.13 all the personal belief dimensions, product information, falsity, and hedonic or pleasure have a positive relationship with Radio advertisement of Hibret Bank.

The highest correlation (.090) has been observed between product information and radio ads of Hibret Bank. The second highest correlation (.084) has been observed between the falsity and specific Radio advertising of Hibret Bank. Hedonic or pleasure has been found relatively the weakest personal belief dimension with a correlation point (.048). Both the personal belief dimensions product information, hedonic/ pleasure and falsity is positively related to Radio advertisement of HibretBank.

4.3.1.2 Specific Attitude towards Print ads of Hibret Bank

Table 4.14 Correlation Analysis Results for Personal Belief Dimensions and Print Adv of Hibret Bank

		Product information of advertisement	Falsity of advertisement	Hedonic or pleasure of advertisement	HB TV Advertisement quality is good
Product	Pearson Correlation	1			

information of advertisement	Sig. (2-tailed)				
	N	196			
Falsity of Advertisement	Pearson Correlation	.926**	1		
	Sig. (2-tailed)	.000			
	N	196	196		
Hedonic or pleasure of advertisement	Pearson Correlation	.921**	.948**	1	
	Sig. (2-tailed)	.000	.000		
	N	196	196	196	
HB radio advertisement quality is good	Pearson Correlation	.114*	.118*	.103*	1
	Sig. (2-tailed)	.024	.019	.040	
	N	196	196	196	196

Source: Compiled by author from SPSS

As shown in the above Table 4.14 the personal belief dimensions, product information, falsity, hedonic/pleasure have a positive relationship with specific attitude towards print ads of Hibret Bank. The highest correlation (0.118) has been observed between falsity and print advertising of Hibret Bank. The second highest correlation (0.114) has been observed between the product information and specific attitude towards print ads of Hibret Bank. Hedonic or pleasure the weakest correlation with print advertising of Hibret Bank with a point (0.103).

4.3.2 Analysis of Respondents Attitude towards the Media Type

Table 4.15 Correlation Analysis Results of General Attitude Towards Adv and Media Types.

		Hibret bank TV advertisement quality is good	HB radio advertisement quality is good	HB print advertisement quality is good	over all, the advertisement quality of AB is good
HB TV advertisement quality is good	Pearson Correlation	1			
	Sig. (2-tailed)				
	N	196			
HB radio advertisement quality is good	Pearson Correlation	.926**	1		
	Sig. (2-tailed)	.000			
	N	196	196		
HB print advertisement quality is good	Pearson Correlation	.472**	.593**	1	
	Sig. (2-tailed)	.000	.000		
	N	196	196	196	
over all, the advertisement quality of HB is good	Pearson Correlation	.692**	.614**	.584**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	196	196	196	196

Source: Compiled by author from SPSS

As shown in the above Table 4.15 there is a significance and positive relationship between both of the media type and the overall attitude of advertising of Hibret Bank. The highest correlation is scored by TV and overall attitude of advertising of Hibret bank (0.692), followed by radio (0.614) and print (.584) respectively. We conclude that the above result there is positive and significant relationship specific advertising media of Hibret Bank and the overall advertising attitude towards advertising of Hibre tBank.

4.3.3 Analysis of the Macro Belief Dimensions and General Attitude towards Advertising
 Table 4.16 Correlation Analysis Results of Macro Belief Dimension and General Attitude towards Advertising

		Good for economy of advertisement	Materialism of advertisement	Social image of advertisement	over all, the advertisement quality of AB is good
Good for economy of advertisement	Pearson Correlation	1			
	Sig. (2-tailed)				
	N	196			
Materialism of advertisement	Pearson Correlation	.926**	1		
	Sig. (2-tailed)	.000			
	N	196	196		
Social image of advertisement	Pearson Correlation	.902**	.872**	1	

	Sig. (2-tailed)	.000	.000		
	N	196	196	196	
over all, the advertisement quality of HB is good	Pearson Correlation	.104**	.111**	.111**	1
	Sig. (2-tailed)	.040	.027	.027	
	N	196	196	196	196

Source: Compiled by author from SPSS

As shown in the above Table 4.16 both the macro belief dimensions are positively linked with the overall advertising attitude of Hibret Bank. Both materialism and social image has the highest equal correlation score (0.111) with overall advertising attitude of Hibret Bank followed by good for economy with a correlation point (0.104).

4.5 Assumptions for Regression Analysis

4.4.1 Multicollinearity

Tab 4.17. Result of Multicollinearity Coefficients

Model	Unstandardized Coefficient		Standardized Coefficients	t	Sig	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
Constant	.379	.196		1.931	.054		
pi	.512	.060	.472	8.490	.000	.463	2.162
hedo	.088	.063	.078	1.408	.160	.467	2.140
fal	.047	.052	.039	.903	.367	.752	1.330
eco	-.037	.070	-.025	-.524	.600	.637	1.570
mater	-.067	.058	-.053	-1.158	.248	.688	1.453
social	.352	.065	.252	5.413	.000	.660	1.515

a. Dependent Variable: over all, the advertisement quality of

Hibret bank is good

Since the lowest tolerance is 0.637 (i.e.>.1) and the highest VIF is 2.162(i.e. <10) therefore the study is free from multicollinearity

4.6 Regression Analysis

Multiple regression analysis was utilized to investigate the relationship between advertising quality dimension (independent variables) and customer attitude (dependent variable) or the contribution of each of the independent variables to dependent variable. The results of the regression analysis are presented as follows.

Table 4.18 Model summary of regression

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.667a	.445	.436	.87929

a. Predictors: (Constant), social, fal, eco, mater, hedo, pi

From the analysis in the above table 4.18 model summary R(0.667a) indicates the correlation of the six independent variables with the dependent variable overall customer attitude and the weighted combination of the predictor variables explained or affect 44.5% (R square) of variance of customer attitude and the remaining 55.5% is by extraneous variables.

Table 4. 19Test for the Model ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	240.414	6	40.069	51.826	.000b
Residual	299.981	388	.773		
Total	540.395	394			

a. Dependent Variable: over all, the advertisement attitude

b. Predictors: (Constant), social, fall, eco, mater, he do, pies Source: Compiled by author from SPSS

Table 4.19 above shows the ANOVA test of the model which confirms customers' attitude as a function of advertising quality dimension. The overall multiple regression relationship is significant with F ratio = 51.826 and $\alpha = .000$ significant level. Therefore, from the result, it can

be concluded that with 44.5 % of the variance (R-Square) in customer attitude is significant and the model is appropriately measure the latent construct

Table 4.20 Coefficients of Variables.

Model	Unstandardized Coefficient		Standardized Coefficients	t	Sig	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
Constant	.379	.196		1.931	.054		
pi	.512	.060	.472	8.490	.000	.463	2.162
hedo	.088	.063	.078	1.408	.160	.467	2.140
fal	.047	.052	.039	.903	.367	.752	1.330
eco	-.037	.070	-.025	-.524	.600	.637	1.570
mater	-.067	.058	-.053	-1.158	.248	.688	1.453
social	.352	.065	.252	5.413	.000	.660	1.515

a. Dependent Variable: over all, the advertisement quality of Hibret bank is good.

The Coefficients in the above Table 4.20 provides us with the necessary information to predict Impact of advertisement on bank selection or buying behavior of financial products, as well as determine which independent variable of bank selection parameter have major impact or is more important. As per multiple regression coefficients result in the above Table 4.customer attitude is positively influenced by all advertising quality dimension. It also helps us to assess the effect of each predictor had on advertising quality.

Moreover, Table 4.helps us to identify critical predictor that helps to significantly improve advertising quality. Based on that, Hibret Bank can develop efficient and effective strategy for improving customer attitude by focusing on only relevant features. Hibret Bank also uses this information to make predictions about customer’s attitude, and target future advertising efforts.

$$Y = 0.379 + .512PI + .088HED + .047FAL + .037ECO + .067MAT + .352SOC + e$$

Where;

PI= product information

HED= hedonic/ pleasure

FAL= falsity

ECO= economic condition

MAT=materialism

SOC = social image

By examining this beta weight of data analysis result the finding shown that all six independent variables are making significant contribution to the prediction model. Product information has the biggest impact with value of $\beta=0.472$ on customer attitude followed by social image $\beta= 0.252$.

Chapter Five

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.1 SUMMARY of FINDINGS

The result demonstrates the personal belief scopes “product information, falsity and hedonic/pleasure” positively correlate with specific media (TV, RADIO and PRINT) advertising of Hibret Bank.

The macro belief dimensions “good for economy, Materialism and social image” positively correlate with general attitude of Hibret Bank advertisings. The overall multiple regression relationship is significant with F ratio = 51.826 and $\alpha = .000$ significant level

As per the information gathered from 196 respondents 170 (43 %) replied that the source of information for Hibret Bank promotion is TV advertisement. The result of the study shows that 207 (53%) of respondents are agreed with Hibret Bank advertisement quality. The study also shows 103(27%) of the respondents disagree and strongly disagree with Hibret Bank advertisement quality. The study further shows 85 (22%) of the respondents were neutral with Hibret Bank advertisement quality. The macro belief dimensions “good for economy, Materialism and social image” positively correlate with general attitude of Hibret Bank advertisings. Advertising quality attributes perceived by customers does have significant influences on customer attitude, supporting the research model, which shows advertising quality as an antecedent of customer attitude. Performance ratings on Materialism have been the highest score of mean 3.03. Performance rating on average has been low in Social image Average with the lowest mean score of 2.157. The Over all, advertisement quality of Hibret Bank is good had the mean of above 2.4.

5.2 CONCLUSION

So many companies rely on advertising these days to boost sales of their products or services, to build a connection with their audience and to create competition with their rival firms. It has been suggested that billions of dollars has been spent worldwide on advertising every year, and this spending supports thousands of companies and millions of jobs. Advertising is a marketing tool that is becoming impossible to avoid in everyday life and can range from subtle word of mouth strategies to full blow million dollar media campaigns. Advertising is crucial to a company's success and it is becoming more and more important to be backed by a creative campaign media

selection. Hibret Bank customers perceived Materialism (with the better mean scores, i.e. $M = 3.03$, $SD = 1.24388$) to be the most dominant attitude dimension and evident to a considerable extent, followed by Falsity ($M = 2.8119$, $SD = 1.2558$), the second dominant factor, Good for economy ($M = 2.7806$, $SD = 1.071$) the third, Hedonic/ pleasure ($M = 2.6869$, $SD = 1.1758$) the fourth and Product information ($M = 2.3865$, $SD = 1.2502$) rated as moderate practices of the advertising quality. Social image ($M = 2.1570$, $SD = 1.0828$) with the lowest mean score was perceived on the overall as least dimension of Hibret Bank advertising quality.

The result demonstrates the personal belief dimensions “product information, falsity and hedonic/pleasure” positively correlate with specific media (TV, RADIO and PRINT) advertising of Hibret Bank. The macro belief dimensions “good for economy, Materialism and social image” positively correlate with general attitude of Hibret Bank advertisements. The Overall, advertisement quality of Hibret Bank is good.

5.3 RECOMMENDATION

With 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 and competition. To win this tough competition companies as well as banks need effective marketing communication plan? Customers required different advertisement attribute when they see or hear advertising messages. one of this particular attributes of advertising is clear and concise information about the product/ services further this customer need to entertain, amuse and memorize the advertising.

As presented in the findings of the study all six customer attitudinal dimensions have significant and positive impact on customer's attitude. So working to improve these basic customer attitude dimensions will contribute to the overall advertisement quality.

Based on this fact and the findings of this study the following recommendations are proposed by the researcher.

As most of the respondents believe that TV and Print ads of the bank has been found lacking hedonic content. Hibret Bank take into account factors such as: advertising text, pictures, hedonic content and new advertising techniques to create a vivid picture in the mind of its customers and make its message meaningful.

Hibret Bank can make the best use of its advertising campaign to attract and increase the number of customers, especially through TV which is the main information source of the customers, which has the most significant effect on customers' attitudes. Advertising involves making decisions on the five Ms.-"mission, message, media, money, and measurement" therefore by considering these five basic decisions Hibret bank can form its advertising campaign effectively and create a good advertising attitude on the minds of customers.

Trustworthiness of information on message content is mandatory so Hibret bank should prepare its advertising message believable and containing the actual facts.

Generally Marketers of the bank should ensure that adv. messages of the bank are designed and executed to take advantage of the unique advantages rendered by each media.

5.4 LIMITATION OF STUDY AND DIRECTION FOR FUTURE RESEARCH

5.4.1 Limitation of Study

This study is limited to customers of Hibret Bank S.C who are found in Addis Ababa city and furthermore limited only to a small sample of Hibret bank customers. The research framework, only focuses on the relationship of personal belief dimension (product information, hedonic/pleasure and falsity) and specific attitude towards Hibret bank TV, radio and print adv. and macro belief dimensions (Good for economy, materialism and social image) and the general attitude towards Hibret bank adv. Other elements or underpinnings measurements of customer attitudes are beyond this study.

5.4.2 Direction for Future Research

Further study can be undertaken with a larger sample size and larger geography coverage involving customers of outlying branches of the bank. Additionally, this study was correlational in nature and causal inferences could not be assessed. Other promotional Medias such as internet advertising, sales promotions and so on are not comprised on the study. Therefore, future research may be undertaken in this regard.

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Appendix 1 Questioner

St. Mary's University Department of Business Administration

Research Questionnaire

Dear respondent:

I am student of masters of business Administration, at St. Mary's University. As partial fulfillment of the program; I am carrying out a research on Assessment of Customers Attitude towards Advertising the Case of Hibret Bank S.C. You have been selected to participate in this survey, and I would appreciate you for answering all the questions. The research result could be used as an input for decision makers, professionals, academician and other interested groups to play their respective role for the achievement of project objectives.

It is believed that your participation in this research will contribute in achieving the objectives of the research. Thus, the quality of your response towards the question items determines the quality of the research results. Therefore, please answer the questions as thoroughly, objectively and honestly as possible according to the instructions contained in the body of the questionnaire. Finally, I want to assure you that all information provided in this survey will be treated with strict confidentiality and allowed to serve only for the purpose of the research under consideration.

Interested participant of this study will be given feedback on the overall research results after the completion of the research work.

Thank you for your assistance in providing this valuable information.

Part 1: Demographic Profile of respondents.

A) Please encircle only one that represents you most appropriately.

1. Gender: A, Male B, Female

2, Marital status: A, Single B, Married C, Divorced

3, What is your highest Educational Level?

A) Illiterate B) 1-12 C, Diploma and TVET D, First degree E, Master's degree and above

4, Please indicate your Occupation.

A, Unemployed B, private Employee C, public employee D, self-employed E, Student

5, Monthly income birr,

A, 3,000 or below B, 3001-6,000 C, 6,001- 9,000 D, 9,001 and Above

6, what is your Age?

- A, less than 18 years B, 19—34 C, 35—50 D, 51 – 65 E, above 65+

7. Which Hibret bank advertisement media is your main source of information to make you purchase decision of the bank services?

- A. TV advertisement B. Radio advertisement
 C. Print advertisement D. Other promotion methods

Part 2: Overall attitude of Hibret bank advertisement

Instruction: Below are lists of statements pertaining to customer’s attitude towards bank advertisement. Please indicate whether you agree or disagree with each statement by ticking (√) on the spaces that specify your choice from the options that range from 1= strongly disagree to 5= strongly agree. Each choice is identified by numbers ranged from 1 to 5.

Where; 1= strongly Agree 2= Agree 3= Neutral 4= disagree 5= strongly disagree

Attitude of customers towards Hibret bank advertisement		1	2	3	4	5
1	I think TV, Radio and Print Advertising which is better than the traditional ways of advertising.					
2	Hibret Bank TV advertisement quality is good					
3	Hibret Bank radio advertisement quality is good					
4	Hibret Bank print advertisement quality is good					
5	Over all, the advertisement quality of Hibret Bank is good					

Part 3: Customer perception about specific media advertisement of Hibret bank.

B, Instruction: Below are lists of statements pertaining to customer’s attitude towards bank advertisement. Please indicate whether you agree or disagree with each statement by ticking (√) on the spaces that specify your choice from the options that range from 1= strongly disagree to 5= strongly agree. Each choice is identified by numbers ranged from 1 to 5.

1, Personal belief dimensions

Personal belief dimensions		1	2	3	4	5
I	IN FORMATIVENESS					
1	TV advertising of Hibret Bank clearly displays the information that I need					
2	Radio advertising of Hibret Bank gives me up to date information about the bank service					
3	Print advertising of Hibret Bank is a good source for timely information					
4	Hibret Bank advertisements always provide the information I need.					
5	Hibret Bank advertising always can help me keep up-to date about products or service.					
6	Through advertising via Hibret Bank, I receive exclusive information					
II	FALSITY					
1	I use TV advert of Hibret Bank as a reference for purchasing bank products/services.					
2	Hibret Bank TV advertisement promote its service by exaggeration the real fact					
3	I use radio advert of Hibret Bank as a reference for purchasing bank products/services.					
4	Hibret Bank radio advertisement lies about its service					
5	I use print advert of Hibret Bank as a reference for purchasing bank products/services.					
6	Hibret Bank print advertisement consists falsified information					
III	HEDONIC/ PLEASURE					
1	TV advertisement of Hibert bank is enjoyable					
2	I take pleasure in thinking about what I heard in Hibert bank radio advertisements					
3	Hibert bank print advertisement is amusing					
4	Enjoy ability & Entertain ability of Hibert bank advertisement					
IV	INCENTIVE					
1	I would accept Hibret Bank TV, Radio Print and mobile advertising messages if I was given financial incentives					
2	I am impressed by the Hibret Bank TV, Radio Print and mobile advertisements if they will provide incentive to me					
3	I'd accept Hibret bank if I was given financial incentives					
4	I am satisfied with Hibret Bank TV, Radio Print and mobile advertising.					
5	Hibret bank provide incentive to me					

2, Macro Belief Dimensions

Macro Belief Dimensions		1	2	3	4	5
I	ENTERTAINMENT					
1	I feel that receiving Hibret Bank TV, Radio and Print advertisements are enjoyable and entertaining					
2	I feel that receiving Hibret Bank TV, Radio and Print advertisements are pleasant.					
3	Positive Entertaining Service is positive					
5	I feel that the form-designs of mobile advertisements are various.					
6	I feel that receiving Hibret Bank TV, Radio and Print advertisements are enjoyable and entertaining					
II	CREDIBILITY					
1	Hibret bank advertisement is credible					
2	I use TV, Radio and Print advertising as a reference for purchasing.					
3	I think the content provided by TV, Radio and Print advertising is credible.					
4	I am impressed by the TV, Radio and Print advertisements.					
III	SOCIAL IMAGE					
1	Media advertisement of Hibret bank promote its product/service by consider the norms of the society					
2	I like Hibret bank media advertising because it never offends any part of society					
3	Hibret bank advertising gives me advice what I like to purchase					
IV	GOOD FOR ECONOMY					
1	Hibret bank media advertising reduce cost of searching information about bank service					
2	Hibret bank media advertising give me sufficient information about economic issues					
3	Hibret bank advertising is wasteful of its economic resources					
V	MATERIALISM					
1	Hibret bank media advertisement is useful to promote newest technology					
2	Hibret bank media advertising making me a materialistic society- overly interested in owning things					
3	I use Hibret bank media advertising as a reference for purchasing.					