



**ST.MARRY'S UNIVERSITY SCHOOL OF GRAGUATE STUDIES  
DEPARTEMNT OF MARKETING MANAGEMENT**

**CUSTOMERS' ATTITUDE TOWARDS ADVERTISING:  
THE CASE OF AWASH BANK S.C**

**BY**

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**JUNE, 2017**

**ADDIS ABABA, ETHIOPIA**

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**A THESIS SUBMITTED TO ST. MARY'S UNIVERSITY SCHOOL OF  
GRADUATE STUDIES IN PARTIAL FULFILMENT OF THE  
REQUIREMENTS FOR THE DEGREE OF MASTER OF MARKETING  
MANAGEMENT**

**JUNE, 2017  
ADDIS ABABA, ETHIOPIA**

## **STATEMENT OF CERTIFICATION**

This is to certify that Addisu Zewdie has carried out his research work entitled “Customers Attitude towards Advertising: The case of Awash Bank” in partial fulfillment of the requirement for the Award of Master of Arts Degree in Marketing Management at St. Mary University School of graduate studies. This paper is an original work and has not been submitted to any diploma or degree in any college or university.

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***Getie Andualem (Phd) - Advisor***

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## **STATEMENT OF DECLARATION**

I, Addisu Zewdie, declare that the study entitled “Customer Attitude towards Advertising The case of Awash Bank” is the result of my own effort in the research undertaking. The paper has not been submitted to any diploma or degree in any college or university. This paper is submitted in partial fulfillment of the requirement for the Award of Master of Arts Degree in Marketing Management. I would like also to confirm that all the sources of materials used in this study are duly acknowledged.

**Addisu Zewdie**

**Signature:** \_\_\_\_\_

**June, 2017**

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## **ABBREVIATION**

- Adv - Advertising
- AB- Awash Bank
- ATV- Attitude towards television advertising
- ARADIO- Attitude towards radio advertising
- APRINT- Attitude towards print advertising
- S.C - Share company
- T.V- Television

## ABSTRACT

*Researches on customers' attitude show that there is an ambiguity regarding the existence of positive or negative attitude towards advertisement. The 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 from city branches of Awash Bank. A total of 395 respondents were participated from a 33,877 population in the survey. The questionnaires were distributed directly to the participating respondents and analyzed using both descriptive and inferential analysis (Correlation and Regression). The present research investigates relationship between the personal belief dimensions which are factors including 'product information', 'Falsity', 'hedonic/pleasure' and specific attitude towards advertisings. It also tried to examine the relationship between the macro belief dimensions which are factors include 'Good for economy', 'Social image', materialism and general attitude towards advertising. The researcher has also assessed customer general perception about Awash Bank advertising. Findings of this study show that personal belief dimensions "product information, hedonic/pleasure and falsity" is positively related to specific TV, radio and print advertisement of Awash bank, correspondingly the three macro belief dimensions "good for economy, materialism and social image" positively relationship with the general attitude of advertising of Awash bank. TV and radio advertisement is the main informative advertising means, so the study contributes Awash Bank to improve its advertising quality which leads to improvement a positive customer attitude about the advertising as well as the services.*

**Key words** \*Advertising \* Attitude towards Advertising \*Awash Bank S.C \*Customers Attitude

# CHAPTER ONE

## INTRODUCTION

### 1.1 Background of the Study

Attitude toward advertising have been studied by the researchers from various perspectives. Attitude towards advertising is an important concept as it is one of the determinants of attitude towards specific advertisements and can influence the way a consumer will respond to any particular advertising.

Bauer & Greyser, (1968) provide evidence that overall attitudes toward advertising in general are influenced by beliefs toward advertising in general. In turn, it is suggested that a relationship exists between consumers' overall attitudes toward advertising and reasons why certain ads are considered informative, enjoyable, annoying, or offensive. There is a wealth of research on public attitudes to advertising, with studies motivated by various factors. Advertising's visible and pervasive role in everyday life has attracted the attention of public opinion researchers, while marketers are concerned that public attitudes to advertising may influence perceptions about the need for government regulation (Pollay and Mittal, 1993). Bauer and Greyser's (1968) classic study of American attitudes to advertising found that these general attitudes were related to respondents' rating of specific ads as informative, enjoyable, annoying or offensive.

Attitude as one of the internal environmental factors, can affect a person's decision to purchase the product. Consumer attitude is a response or assessment given by consumers consistently, favorable or unfavorable, positive or negative, like it or not, agree or not to an object. Attitudes have significance role in making marketing decisions and there is a strong tendency to assume that this attitude as the most powerful factor for predicting the future behavior and can help companies predict product demand and to develop appropriate marketing programs. One's attitude toward the product attributes may vary due to the belief and evaluation of the product attributes. Besides, there are other factors that influence that will ultimately determine his interest in buying 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 are an integral part of our social and economic systems. Advertising has evolved into a vital communications system for both consumers and businesses. Popular advertising campaigns attract consumers' attention and can help generate sales for a company.

The nature and purpose of advertising differ from one industry to another and/or across situations. The targets of an organization's advertising efforts often vary, as do advertising's role and function in the marketing program. One advertiser may seek to generate immediate response or action from the customer; another may want to develop awareness or a positive image for its product or service over a longer period (Peter & Olson, 2010).

### **1.1.1 Back-ground of Awash Bank**

Bank is a financial institution licensed to receive a deposit and make a loans. It may also provide financial service, such as Wealth management, currency exchange and safe boxes. Generally Bank is a contemporary source as an organization which provides facilities for acceptance of deposits and provision of loans. The Awash Bank is the pioneer private commercial bank in Ethiopia. The bank was established after the downfall of military regime and the introduction of free market economy in Ethiopia in 1991. It was established by 486 shareholders, who are considered as founders, with a paid-up capital of birr 24.2million. After having licensed on 10 November 1994, the bank started its operation on 13 February1995.

Awash Bank is a bank that has thrived over 22 years in a rapidly evolving market and economy. Having grown from humble beginnings with visionary intent and the first private bank in Ethiopia to exceed a billion profit mark in the history of Ethiopian Private Banks in the financial year 2015/16. More importantly, the surge in the deposit level of the bank indicates the rise of public confidences on the bank on the one hand and growing awareness of the general public to use modern banking services on the other hand. As of June 2015, the total branch networks of the bank stood at 279 (City Branch133and Outlying Branch 146).

### **Services of Awash Bank**

Awash Bank S.C provides full- fledged banking services. The major services of the bank, among others, are: mobilization of deposits, provision of credit services, international banking services, money transfer services and safe deposit services.

Awash bank has been employing different advertising strategies. It has been disseminating messages about its services using almost all sorts of the advertising media such as broadcast (Television adv., Radio announcement), print (posters and bulletin boards, yellow pages, newspapers, magazines, brochures/flyers), web pages, sales promotion in order to communicate with its customers and to achieve its overall marketing and communication objectives.

## **1.2 Statement of the Problem**

Creating effective communication with customers is the most important aspect in services marketing. To date with creating effective communication still have poor understanding of the role of effective communication with customers in attracting and maintaining prospective and present customers.

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, message, media, money, and measurement (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.

The second research done in Ethiopia focuses on the quality of internet advertisement in Ethiopia (Tarekegn,2008).The finding of this research indicated that consumers are generally disappointed with the qualities of internet advertisement in Ethiopia, because of too much exaggeration, silly, ridiculous, false and misleading information.



As one of the private financial institution operating in the extremely competitive market based economy of Ethiopia, the survival and success of AB is dependent not only on the quality of services that it renders, but also its advertisement programs in communicating with its potential market. In this respect, the bank has been employing different advertising strategies. It has been disseminating messages about its services using almost all sorts of the advertising media such as broadcast, print and sales promotion in order to communicate with its customers and to achieve its overall marketing and communication objectives.

Regarding of the topic “Customer Attitude towards Advertising in the Case of Awash Bank” there is no written research conducted yet, because of this gap the researcher initiate to conduct the study. Such a study is hopefully expected to fill the gap in literature of customers’ attitude towards advertising of service industry and also will help the company to achieve its overall marketing and communication objectives.

### **1.3 Basic Research Questions**

The research raised the following research questions

- What is the relationship between personal belief dimensions (product information”, “hedonic/pleasure” and falsity) and specific attitude towards Awash Bank TV, radio, and print advertising?
- What is the relationship between macro belief dimensions (“Good for Economy”, “materialism” and “Social Image”) and the General attitude towards Awash Bank advertising?
- Which media type is the main source of information for customers of Awash Bank (TV, radio, print media)?
- What is the customer perception about AB advertising?

## **1.4 Objectives of the Study**

### **1.4.1 General Objective of the Study**

The main objective of the study is to investigate customer's attitude towards Awash Bank's advertising.

### **1.4.2 Specific Objectives of the Study**

The specific objective of the study is:

- To investigate the relationship between personal belief dimensions (“product information”, “hedonic /pleasure” and falsity) and specific attitude towards Awash 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 Awash Bank advertising.
- To explore customers major source of information for learning about Awash Banks product and services.
- To evaluate customer perception of AB advertising quality.

## **1.5 Significance of the Study**

Theoretically, the study fills an important gap in the literature and can serve as an input on which future studies can be built. On the practical side, this study can be helpful for advertisers to implement their advertisements in the way that can build positive attitude towards their company's product and service they are promoting. Furthermore, the study specifically helps Awash Bank in identifying which media has been preferred by its customers. It will also help the bank gain a better understanding of its customers' attitude towards advertising. By understanding consumers' attitude towards advertising, designers and marketers of the bank can better manage their advertising.

## **1.6 Delimitation/Scope of the Study**

Geographically this study is limited to customers of Awash Bank S.C who are found in Addis Ababa city. Even it is not applicable for customers of the bank residing out of Addis Ababa as customer's exposure to media may differ.

The research framework, only focuses on the relationship of personal belief dimension (product information, hedonic/pleasure and falsity) and specific attitude towards AB TV, radio and print advertising and macro belief dimensions (Good for economy, materialism and social image) and the general attitude towards AB advertising.

Other elements or underpinnings measurements of customer attitudes are beyond this study. This study only focused on Banking sector, (AB S.C); other banks sectors are not involved. The study used administer questioner to collect the data from the customer of AB through non-probabilistic convenience sampling technique.

### **1.7 Limitation of the Study**

Due to the financial and time constraints the researcher limited his work only in a small sample of AB customers live in Addis Ababa; it is not fully represent the behavior of the entire population. Unable to get adequate number of researches conducted the same topic on AB S.C context are some of the limitation the researcher faced.

### **1.8 Organization of the Paper**

This study is organized under five chapters. The first chapter is the introduction part of the study which contains; background of the study, background of the organization, problem statement, research questions, hypothesis of the study, objective of the study, significance and scope of the study. The next chapter; chapter two mainly focus on existing literatures which covers conceptual and theoretical framework related to the study, finally to develop conceptual frame work from the theories and empirical studies. The third chapter discussed the methodology of the study. It includes research design, research methods, as well as data collection instruments and data analysis techniques. The contents of chapter four are analysis of the study and its interpretations. The last chapter, chapter five includes conclusion, recommendations and; limitations and directions for further study.

# CHAPTER TWO

## RELATED LITERATURE REVIEW

### 2.1 Theoretical Review

#### 2.1.1 Definition of Terms

**Attitude:** -Attitude is an individual personal evaluation, emotional feeling attached and action tendency toward some objects or ideas (Kotler, 2000).

**Advertising:** -Advertising is a non-personal communication in the structure of information, usually paid for and generally persuasive in nature about products, services or ideas by acknowledged sponsors through an assortment of media (Bovee and Arens, 1992).

**Attitude towards advertising:** -Defined as a learned predisposition to react in a consistently favorable or unfavorable manner to advertising (Lutz, 1985).

**Hedonic /Pleasure:** - An individual's experience of specific consumption and the satisfaction of an individual's desire relates to hedonic expression (Cardoso and Pinto, 2010).

**Macro belief dimensions:** -Macro belief dimensions are factors which include consumer manipulation, good for economy, materialism and social image (Pollay and Mittal's, 1993).

**Personal belief dimensions:** -Personal belief dimensions are factors which include product information, hedonic/pleasure, falsity, interactivity, and attitude toward privacy (Pollay and Mittal's, 1993).

**Falsity:** -Falsity refers to consumers' perception of the truthfulness and believability of advertising in general (MacKenzie and Lutz, 1989).

**Consumer Manipulation:** -Describes when advertising can be seen as intentionally misleading, or more benignly, as not fully informative, insignificant, silly, confusing, etc. It creates artificial needs in consumers and manipulative (Shavitt, Lowery, and Haefner, 1998).

**Social Image:** -Social integration is the belief of consumers that advertising can influence consumers' lifestyle and formation of social status, image, and structure (Wang and Sun, 2010).

**Materialism:** -Materialism is a set of belief structures that sees consumption as the route to most, if not all, satisfactions (Munusamy and Wong, 2007).

**Economic condition:** -Economic conditions reflect market circumstances in the environment with respect to inflation, interest rate and price movement (Wang and Sun, 2010).

### **2.1.2 The Concept of Attitude**

An attitude in marketing terms is defined as a general evaluation of a product or service formed over time (Solomon, 2008).

Fishbein (1967) defines attitude as “a learned predisposition of human beings”. As part of a learned predisposition human behavior, Kotler (2000) further elaborates attitude as an individual personal evaluation, emotional feeling attached and action tendency toward some objects or ideas.

Attitudes are important to marketers because they theoretically summarize a consumer’s evaluation of an object (or brand or company) and represent positive or negative feelings and behavioral tendencies. Marketers’ keen interest in attitudes is based on the assumption that they are related to consumers’ purchase behavior. Considerable evidence supports the basic assumption of a relationship between attitudes and behavior. The attitude-behavior link does not always hold; many other factors can affect behavior. But attitudes are very important to marketers. Advertising and promotion are used to create favorable attitudes toward new products/services or brands, reinforce existing favorable attitudes, and/or change negative attitudes (Belch and Belch, 2003).

An attitude provides a series of cues to marketers. They predict future purchases, redesign marketing effort and make attitude more favorable. Attitudes indicate knowledge, feelings and intended action for the given stimulus (Khan, 2006). The goal of advertiser may be to create a positive attitude towards its product or brand and/or reinforce or change existing attitudes through marketing communications.

Most researchers agree that an attitude has three components; these are affect, behavior and cognition. Affect refers to the way a consumer feels about an attitude object. Behavior involves the person’s intentions to do something with regard to an attitude object. Cognition refers to the beliefs a consumer has about an attitude object. These three components of an attitude can be remembered as the ABC model of attitudes. This model emphasizes the interrelationships between knowing, feeling and doing (Solomon et al., 2006).

A customer attitude toward a product or service is influenced by a match of the product or service user image with the customer self-concept (Sirgy et al., 1992; Ekinici and Riley, 2003; Wang and Heitmeyer, 2005). Since, usually attitude develops over time through a learning process which is affected by reference group influences, past experience, and personality (Assael, 1981), or it is a general assessment about something, liking or disliking, and the strength of the feelings.

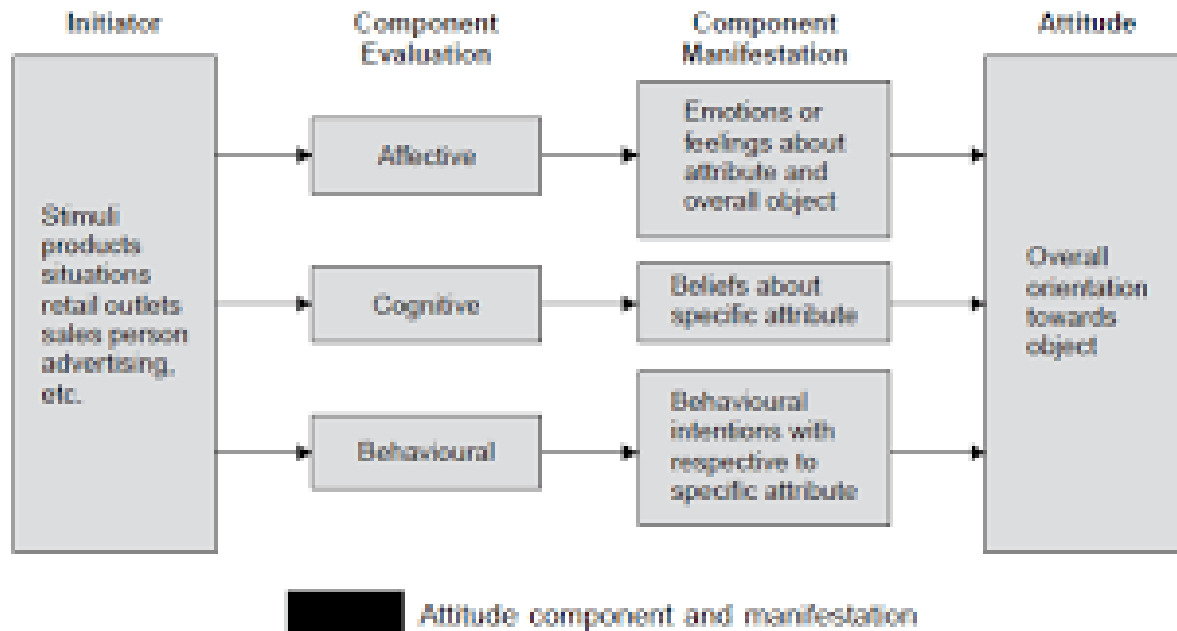


Figure 1 Attitude Component and Manifestation (Solomon et al., 2006)

### 2.1.3 Importance of Attitude in Service Marketing

In the area of service marketing customer's attitude plays an important role for the marketers. It is one of the important determinants in buying behavior. Marketers should always be concerned about the service related issues which directly affects the customer's attitude. A savvy marketer can build a model for prospecting new consumers from the attributes of a satisfied customer. Direct marketing companies create higher response rates by using look-alike modeling based on existing customer's individuals with a positive attitude. Attitudes are easily formed, but difficult to change. Consumer behavior is the study of how a consumer thinks, feels, and selects between competing products. Moreover, the study of attitudes is critical to understanding the motivation and decision strategies employed by consumers. The combination of beliefs, attitudes, and behaviors influence how a consumer reacts to a product or service. Marketers develop relative, compelling marketing messages using the same combination of information, and ultimately influence consumer behavior. (Sirgy et al., 1992).

### **2.1.4 Factors Affecting Customer's Attitudes in Banking Industry**

Banking industry is one of the industries where consumer's attitudes play an important role. People deposit their money into the banks and banks on the other hand lend it to different organizations. In a country there exists many financial organizations and different people choose different banks based on their attitudes and preferences. Some people may look for high interest rate and other may look for smooth services. Consumer's attitude towards the banking services depends on several factors.

First of all the location of a bank can have different attitudes on people's mind. People may choose a bank which is very near to their home. Some people may choose their financial institutions based on its internal environment. The behavior of the employees plays an important attitude in developing customer's attitude. Here employees should be very much friendly giving much emphasis on customer's preference. Degree of complexity in terms of transactions is another important factor in developing customer's attitude. Some customers prefer to be given individual

care and attention from their financial institution and if they do not receive this, it may have a negative impact on the customers' attitude. Another important factor is customers always want to feel relax about the safety of their deposits. Deposits are the main asset of a bank. Therefore banks should keep customers informed that their deposits are safe which will help to develop a positive attitude to their banks. If a well reputed bank fails to meet customers' expectation, this might negatively affect the brand image of that bank.

In addition to this there are some other factors e.g. reliability and credibility, services charge, Objection handling, hospitality (inviting decoration, waiting time hospitality), delivering services as promised, variety of products, internal environment, employees skill etc. which are responsible for developing positive or negative attitude of customer to the banking sectors. Therefore marketer should always be careful in delivering services so that customers can have a positive attitude toward their services (Peter and Olson, 2010).

### **2.1.5 Beliefs and Attitudes**

As Pollay & Mittal (1993), beliefs are descriptive statements about object attributes (e.g. Advertising is truthful) or consequences (e.g., advertising lower prices), whereas attitudes are summary evaluation of objects (e.g., advertising is a good/bad thing). They consider attitudes to emanate from beliefs, being the aggregation of weighted evaluations of perceived attributes and consequences.

Through doing and learning, people acquire their beliefs and attitudes. These, in turn, influence their buying behavior. Marketers are interested in the beliefs that people formulate about specific products and services, because these beliefs make up product and brand images that affect buying behavior. If some of the beliefs are wrong and prevent purchase, the marketer will want to launch a campaign to correct those wrong beliefs (Kotler et al, 2005).

An attitude describes a person's relatively consistent evaluations, feelings and tendencies towards an object or idea. Attitudes put people into a frame of mind of liking or disliking things, of moving towards or away from them. Attitudes are difficult to change. A person's attitudes fit into a pattern and to change one attitude may require difficult adjustments in many others. Thus a company should usually try to fit its products into existing attitudes rather than try to change attitudes. Of course, there are exceptions in which the great cost of trying to change attitudes may pay off (Kotler et al., 2005).

The starting point in understanding attitudes is the relationship between attitudes and behavior. It is generally understood that a person's attitudes have a primary influence on behavior.

Attitude: Feelings, beliefs, and tendencies to act toward other persons, groups, ideas, or objects.

Behavior: Any response or reaction of an individual, including not only bodily reactions and movements, but also verbal statements and subjective experiences (Schafer & Tait, 1986). This attitude model suggests that how you feel about some person, object, or idea will influence your behavior toward that object. An attitude against land use planning, for example, may influence a state legislator to vote against a bill proposing the establishment of a state land use policy. If you know a person's attitude, you will often be able to make predictions about how that individual will behave (Schafer & Tait, 1986).



## 2.1.6 Promotional Mix Elements

Promotion mix also called its marketing communications mix consists of the specific blend of advertising, public relations, personal selling, sales promotion, and direct-marketing tools that the company uses to persuasively communicate customer value and build customer relationships (Kotler & Armstrong, 2011).

While implicit communication occurs through the various elements of the marketing mix, most of an organization's communications with the marketplace take place as part of a carefully planned and controlled promotional program (Belch & Belch, 2003). The basic tools used to accomplish an organization's communication objectives are often referred to as the promotional mix (there is a figure below).

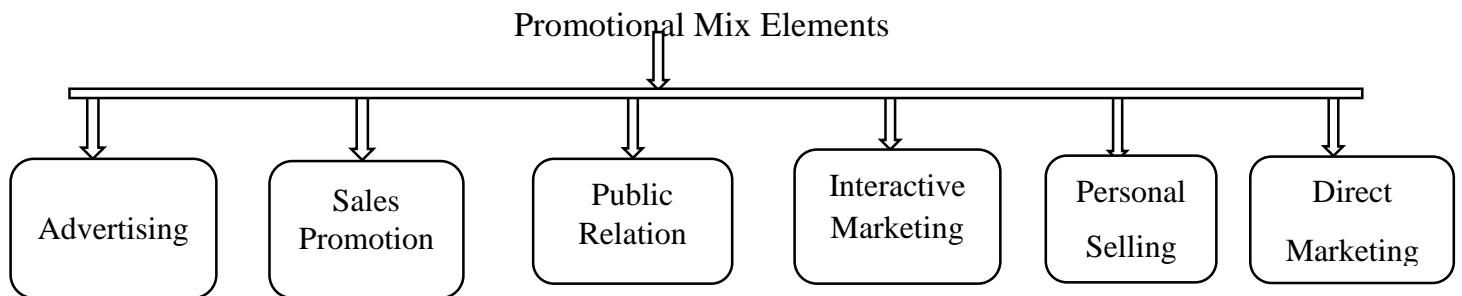


Figure 2 Promotional Mix Elements (Belch and Belch, 2009).

### A. Sales Promotion

According to Keller (2008) sales promotion can be defined as short term incentives to encourage trial or usage of a product or service. Similarly The American Marketing Association (AMA) defined it as, sales promotion is a non-media marketing pressure applied for a predetermined, limited period of time in order to stimulate trial, increase consumer demand or improve product.

### B. Publicity/Public Relations

Publicity refers to non-personal communications regarding an organization, product, service, or idea not directly paid for or run under identified sponsorship. It usually comes in the form of a news story, editorial, or announcement about an organization and/or its products and services. Like advertising, publicity involves non-personal communication to a mass audience, but unlike advertising, publicity is not directly paid for/ by the company. The company or organization attempts to get the media to cover or run a favorable story on a product, service, cause, or event to affect awareness, knowledge, opinions, and/or behavior (Belch and Belch, 2009).

### **C. Personal Selling**

It is a form of person-to person communication in which a seller attempts to assist and/or persuade prospective buyers to purchase the company's product or service or to act on an idea. Unlike advertising, personal selling involves direct contact between buyer and seller, either face-to-face or through some form of telecommunications such as telephone sales. This interaction gives the marketer communication flexibility; the seller can see or hear the potential buyer's reactions and modify the message accordingly. (Belch and Belch, 2009).

### **D. Interactive/Internet Marketing**

Interactive media allow for a back-and-forth flow of information where by users can participate in and modify the form and content of the information they receive in real time. Unlike traditional forms of marketing communications such as advertising, which are one-way in nature, the new media allow users to perform a variety of functions such as receive and alter information and images, make inquiries, respond to questions, and, of course, make purchases (Belch & Belch, 2009).

### **E. Direct Marketing**

Direct marketing is much more than direct mail and mail order catalogs. It involves a variety of activities, including database management, direct selling, telemarketing, and direct response ads through direct mail, the Internet, and various Broadcast and print media (Belch and Belch, 2009).

## **2.1.7 Advertising**

Advertising is a 'Paid form' of communication. It is used to develop attitudes, create awareness and transmit information in order to gain a response from the target market (Armstrong & Kotler, 2003). The American Marketing Association (AMA) recommends the definition, "Advertising is any paid form of non-personal presentation and promotion of ideas, goods and services by an identified sponsor".

There are many advertising 'media' such as newspapers (local, national, free trade), magazine and journals, television (Local, national, Satellite) cinema, outdoor advertising (Such as posters, Billboards bus sides). Advertising is a powerful way of communicating a brand's Functional and emotional values. The non-personal component means that advertising involves mass media (e.g., TV, radio, magazines, newspapers) that can transmit a message to large groups of individuals, often at the same time.

The non-personal nature of advertising means that there is generally no opportunity for immediate feedback from the message recipient (except in direct-response advertising). Therefore, before the message is sent, the advertiser must consider how the audience will interpret and respond to it (Belch and Belch, 2009) Advertising is the best-known and most widely discussed form of promotion, probably because of its pervasiveness. It is also a very important promotional tool, particularly for companies whose products and services are targeted at mass consumer markets (Kotler, 2002).

There are several reasons why advertising is such an important part of many marketers' promotional mixes. First, it can be a very cost-effective method for communicating with large audiences. Advertising can be used to create brand images and symbolic appeals for a company or brand, A very important capability for companies selling products and services that are difficult to differentiate on functional attributes (Belch and Belch, 2009). Another advantage of advertising is its ability to strike a responsive chord with consumers when differentiation across other elements of the marketing mix is difficult to achieve. Popular advertising campaigns attract consumers' attention and can help generate sales. These popular campaigns can also sometimes be leveraged into successful integrated marketing communications programs. The nature and purpose of advertising differ from one industry to another and/or across situations. The targets of an organization's advertising efforts often vary, as do advertising's role and function in the marketing program. One advertiser may seek to generate immediate response or action from the customer; another may want to develop awareness or a positive image for its product or service over a longer period (Belch and Belch, 2009).

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

### **2.1.8 Benefit of Advertising**

As the media of social communication themselves have enormous influence everywhere, so advertising, using media as its vehicle, is a pervasive, powerful force shaping attitudes and behavior in today's world. In today's society, advertising has a profound impact on how people understand life, the world and themselves, especially in regard to their values and their ways of choosing and behaving. As notification council for social communication mentioned in their conference in February 22, 1997 in Vatican City the Advertisement have the following benefit:

#### **A. Economic Benefits of Advertising**

Advertising can play an important role in the process by which an economic system guided by moral norms and responsive to the common good contributes to human development. It is a necessary part of the functioning of modern market economies, which today either exist or are emerging in many parts of the world and which provided they conform to moral standards based upon integral human development and the common good currently seem to be "the most efficient instrument for utilizing resources and effectively responding to needs" of a socio-economic kind. In such a system, advertising can be a useful tool for sustaining honest and ethically responsible competition that contributes to economic growth in the service of authentic human development. Advertising does this, among other ways, by informing people about the availability of rationally desirable new products and services and improvements in existing ones, helping them to make informed, prudent consumer decisions, contributing to efficiency and the lowering of prices, and stimulating economic progress through the expansion of business and trade. All of this can contribute to the creation of new jobs, higher incomes and a more decent and humane way of life for all.

#### **B. Political Benefits of Advertising**

The democratic system in as much as it ensures the participation of citizens in making political choices, guarantees to the governed the possibility both of electing and holding accountable those who govern them, and of replacing them through peaceful means when appropriate. Political advertising can make a contribution to democracy analogous to its contribution to economic wellbeing in a market system guided by moral norms. As free and responsible media in a democratic system help to counteract tendencies toward the monopolization of power on the part of oligarchies and special interests, so political advertising can make its contribution by informing people about the ideas and policy proposals of parties and candidates, including new candidates not previously known to the public.

### **C. Cultural Benefits of Advertising**

Because of the impact advertising has on media that depend on it for revenue, advertisers have an opportunity to exert a positive influence on decisions about media content. This they do by supporting material of excellent intellectual, aesthetic and moral quality 38 presented with the public interest in view, and particularly by encouraging and making possible media presentations which are oriented to minorities whose needs might otherwise go unserved. Moreover, advertising can itself contribute to the betterment of society by uplifting and inspiring people and motivating them to act in ways that benefit themselves and others. Advertising can brighten lives simply by being witty, tasteful and entertaining. Some advertisements are instances of popular art, with a vivacity and confidence all their own.

### **D. Moral and Religious Benefits of Advertising**

In many cases, too, benevolent social institutions, including those of a religious nature, use advertising to communicate their message of faith, of patriotism, of tolerance, compassion and neighborly service, of charity toward the needy, messages concerning health and education, constructive and helpful messages that educate and motivate people in a variety of beneficial ways. For the Church, involvement in media-related activities is necessary, because the media can and should be instruments in the Church's program of re-evangelization and new evangelization in the contemporary world. While much remains to be done, many positive efforts of this kind already are underway.

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

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

According to Belch and Belch (2003) there are several reasons why advertising is such an important part of many marketers' promotional mixes. First, it can be a very cost-effective method for communicating with large audiences. Advertising can be used to create brand images and symbolic appeals for a company or brand, a very important capability for companies selling products and services that are difficult to differentiate on functional attributes. Another advantage of advertising is its ability to strike a responsive chord with consumers when differentiation across other elements of the marketing mix is difficult to achieve. Popular advertising campaigns attract consumers' attention and can help generate sales.

In general, advertising is used to inform, persuade, and remind consumers. Advertising is believed to enhance buyers' responses to products or services offered by a firm, thus enabling possibilities of increased profitability. However, advertising has been accused of an array of sins ranging from an economic waste to purveying of harmful products, from sexism to deceit and manipulation, from triviality to intellectual and moral pollution (Mittal, 1994). Advertising is an important social phenomenon. It both stimulates consumption and economic activity and models life-styles and a certain value orientation.

Consumers are confronted with substantial daily doses of advertising in multiple media. Everyone seems to hold an opinion about various aspects of advertising, ranging from amusement and admiration to cynicism and condemnation. On one hand, advertising is appreciated enough to be the subject of TV talk shows and comedy skits, to have reels of award-winning commercials play in theaters, to have its art and slogans worn proudly on clothing, and to hear advertising phrases become the idiom of everyday speech, e.g. Wendy's briefly popular "where is the beef?" On the other hand, consumers fear covert manipulation and subliminal techniques and often complain about advertising clutter, banality, sexism, predation of children, and continuing proliferation into newer media and venues (Pollay & Mittal, 1993).

### 2.1.9 Major Advertising Decisions

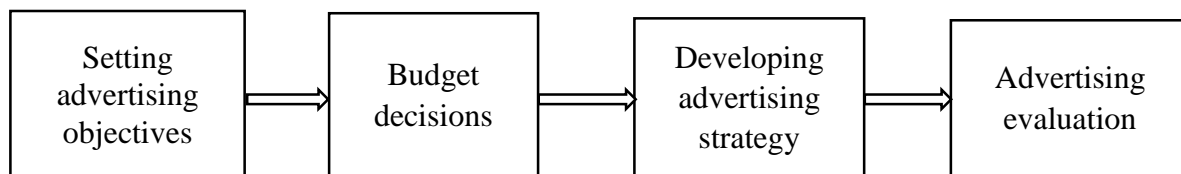


Figure 3 Major Advertising Decisions (Kotler and Armstrong, 2012)

### **A. Setting Advertising Objectives**

An advertising objective is a specific communication task to be accomplished with a specific target audience during a specific period of time. Advertising objectives can be classified by their primary purpose to inform, persuade, or remind. These objectives should be based on past decisions about the target market, positioning, and the marketing mix, which define the job that advertising must do in the total marketing program (kotler and Armstrong, 2012).

### **B. Setting the Advertising Budget**

The dollars and other resources allocated to a product or a company advertising program. A brand's advertising budget often depends on its stage in the product life cycle. For example, new products typically need relatively large advertising budgets to build awareness and gain consumer trial. In contrast, mature brands usually require lower budgets as a ratio to sales. Market share also impacts the amount of advertising needed: Because building market share or taking market share from competitors requires larger advertising spending than does simply maintaining current share, low-share brands usually need more advertising spending as a percentage of sales ( kotler and Armstrong, 2012).

### **C. Developing Advertising Strategy**

The strategy by which the company accomplishes its advertising objectives; consist of two major elements: creating advertising messages and selecting advertising media.

#### **i. Creating the Advertising Message**

No matter how big the budget, advertising can succeed only if advertisements gain attention and communicate well. The first step in creating effective advertising messages is to plan a message strategy the general message that will be communicated to consumers. Message strategy statements tend to be plain, straightforward outlines of benefits and positioning points that the advertiser wants to stress. The advertiser must next develop a compelling creative concept—or “big idea”—that will bring the message strategy to life in a distinctive and memorable way. At this stage, simple message ideas become great ad campaigns (kotler and Armstrong, 2012).

Advertising appeals should have three characteristics. First, they should be meaningful, pointing out benefits that make the product more desirable or interesting to consumers. Second, appeals must be believable. Consumers must believe that the product or service will deliver the promised benefits. Appeals should also be distinctive. They should tell how the product is better than competing brands (kotler and Armstrong, 2012).

## **ii. Selecting Advertising Media**

Advertising media is the vehicles through which advertising messages are delivered to their intended audiences (Kotler and Armstrong, 2012).

### **2.1.10 Broadcast Media**

Television and radio, or the broadcast media, are the most pervasive media in most consumers' daily lives and offer advertisers the opportunity to reach vast audiences. Both broadcast media are time-rather than space-oriented and organized similarly in that they use a system of affiliated stations belonging to a network, as well as individual stations, to broadcast their programs and commercial messages. Advertising on radio or TV can be done on national or regional network programs or purchased in spots from local stations. TV has grown faster than any other advertising medium in history and has become the leading medium for national advertisers. No other medium offers its creative capabilities; the combination of sight, sound, and movement gives the advertiser a vast number of options for presenting a commercial message with high impact (Belch et al., 2010).

### **Magazines and Newspapers**

Magazines and newspapers have been advertising media for more than two centuries; for many years, they were the only major media available to advertisers. With the growth of the broadcast media, particularly television, reading habits declined. More consumers turned to TV viewing not only as their primary sources of entertainment but also for news and information. But despite the competition from the broadcast media, newspapers and magazines have remained important media vehicles to both consumers and advertisers (Belch et al., 2010).

The role of magazines and newspapers in the advertiser's media plan differs from that of the broadcast media because they allow the presentation of detailed information that can be processed at the reader's own pace. The print media are not intrusive like radio and TV, and they generally require some effort on the part of the reader for the advertising message to have an impact. For this reason, newspapers and magazines are often referred to as high involvement media (Belch et al., 2010).

### **Evaluating Advertising Effectiveness**

Advertisers should regularly evaluate two types of advertising results: the communication effects and the sales and profit effects. Measuring the communication effects of an ad or ad campaign tells whether the ads and media are communicating the advertising message well. Individual ads can be tested before or after they are run.



Before an ad is placed, the advertiser can show it to consumers, ask how they like it, and measure message recall or attitude changes resulting from it. After an ad is run, the advertiser can measure how the ad affected consumer recall or product awareness, knowledge, and preference. Pre- and post-evaluations of communication effects can be made for entire advertising campaigns as well (Kotler and Armstrong, 2012).

### 2.1.11 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 -from purchase intentions (Peter and Olson, 2010).

To communicate effectively, marketers need to understand how communication works. Communication involves the nine elements. Two of these elements are the major parties in a communication the sender and the receiver. Another two are the major communication tools—the message and the media; four more major communication functions—encoding, decoding, response, and feedback. The last element is noise in the system (Kotler and Armstrong, 2012).

The marketer needs to assess what influence each communication experience will have at different stages of the buying process. This understanding helps marketers allocate their communication dollars more efficiently and effectively.

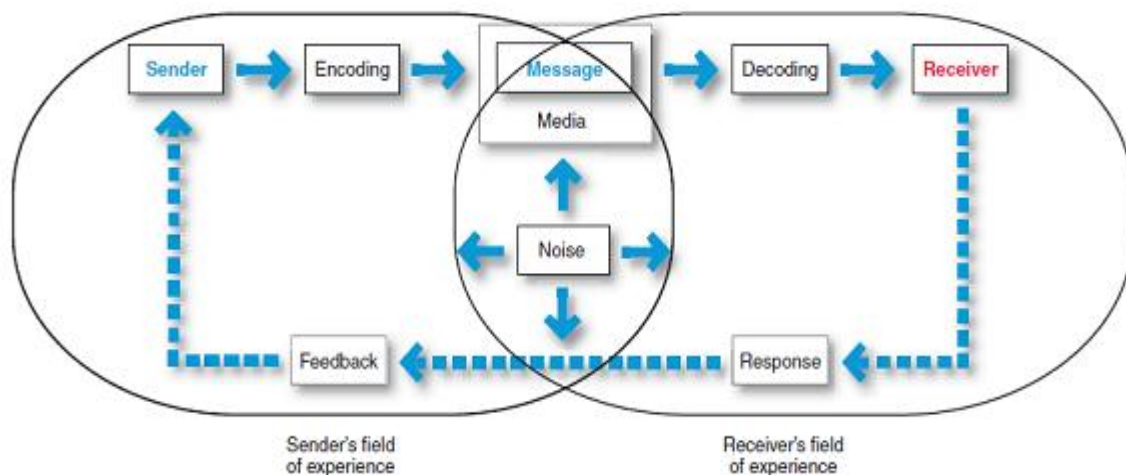


Figure 4 Communication Process (Kotler & Armstrong, 2012)

### **2.1.12 Elaboration Likelihood Model**

The elaboration likelihood model (ELM) assumes that once a consumer receives message he or she begins to process it. Depending on the personal relevance of this information, one of two routes to persuasion will be followed. Under conditions of high involvement, the consumer takes the central route to persuasion. Under conditions of low involvement, a peripheral route is taken instead (Solomon, et al., 2006).

### **2.1.13 Central Route to Persuasion**

When the consumer finds the information in a persuasive message to be relevant or somehow interesting, he or she will carefully attend to the message content. The person is likely actively to think about the arguments presented and generate cognitive responses to these arguments. Beliefs are carefully formed and evaluated, and the resulting strong attitudes will be likely to guide behavior. The implication is that message factors, such as the quality of arguments presented, will be important in determining attitude change. Prior knowledge about a topic results in more thoughts about the message and also increases the number of counterarguments (Solomon, et al., 2006).

### **2.1.14 Advertisement and Consumer Purchase Decision Process**

Advertisement is a very important information provider which creates a better market and positive image amongst the consumers so that they can easily make a decision according to their needs and demands (Norris, 1984). Further argued by Polly and Mittal (1993) that product information which is communicated through advertisements play an important role in altering the attitudes and behaviors of the consumers towards advertisement as well as the buying behaviors of the consumers once their needs have been met after the information of the particular product or service has been communicated through Television advertisement (O'Donohoe, 1995).

Consumer purchases are influenced strongly by cultural, social, personal and psychological characteristics; many levels of factors affect our buying behavior, from broad culture and social influence to motivations, beliefs and attitudes lying deep within us.

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

The figure below shows that the buyer decision process consists of five stages: need recognition, information search, evaluation of alternatives, purchase decision, and post purchase behavior.

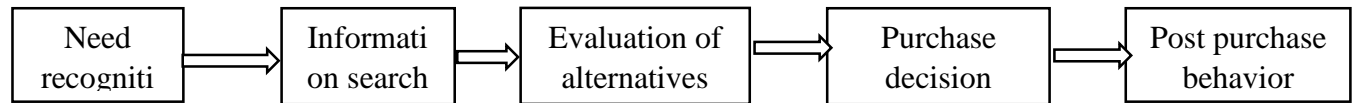


Figure 5 Consumer Decision Making Process (Belch and Belch, 2008)

### **A. Need Recognition**

Advertisements may create problem recognition by instilling a belief that the existing state is not satisfactory. At this stage, the marketer should research consumers to find out what kinds of needs or problems arise, what brought them about, and how they led the consumer to this particular product. In some cases advertising is designed to help customers recognize when they have a problem (Belch and Belch, 1990).

### **B. Information Search**

Once a consumer has recognized that a problem exists, he or she will begin to search for the information necessary to solve this problem. Consumers can obtain information from any of several sources. These include personal sources (family, friends, neighbors, and acquaintances), commercial sources (advertising, salespeople, dealer Web sites, packaging, and displays), public sources (mass media, consumer rating organizations, Internet searches), and experiential sources (handling, examining, and using the product). As more information is obtained, the consumer's awareness and knowledge of the available brands and features increase. The information might also help you to drop certain brands from consideration. A company must design its marketing mix to make prospects aware of and knowledgeable about its brand. It should carefully identify consumers' sources of information and the importance of each source. (Kotler and Armstrong, 2012)

### **C. Evaluation of Alternatives**

The stage of buyer decision process in which the consumer uses information to evaluate alternative brands in the choice set (Belch and Belch, 1990). The consumer arrives at attitudes toward different brands through some evaluation procedure. In some cases, consumers use careful calculations and logical thinking. At other times, the same consumers do little or no evaluating; instead they buy on impulse and rely on intuition. Sometimes consumers make buying decisions on their own; sometimes they turn to friends, online reviews, or salespeople for buying advice.

Marketers should study buyers to find out how they actually evaluate brand alternatives. If marketers know what evaluative processes go on, they can take steps to influence the buyer's decision (Kotler and Armstrong, 2012).

#### **D. Purchase Decision**

The buyer's decision about brand to be purchased including the evaluation of various brands in the evoked set, the consumer may develop a predisposition or intention to buy. This decision will match purchase motives and evaluative criteria with attributes of brands in the evoked set and involves the process of learning and attitude formation (Belch and Belch, 1990).

#### **E. Post purchase Behavior**

The consumers' decision process doesn't end once the product has been purchased. Information acquired from use of the product or brand will serve as feedback for future purchase. Hence, advertisers must continue to be concerned with this stage of the decision process, and must develop strategies beyond those of merely providing a good product or service (Belch and Belch, 1990).

### **2.1.15 Advertising the Service**

The advertising of services is often more complicated than for products. In many cases this is due to the intangible nature of the offering. The advertising has to evoke the likely experience of the user, which in turn introduces a second complication. The service can often be unique to each buyer, as is the case for most professional services. The service will be a bundle of attributes that will not all be offered to every buyer at every purchase occasion (Mudie and Pirrie, 2006). According to (Mudie and Pirrie, 2006), communication can add value to the service in the eyes of the consumer. This is one of its key benefits. In many cases this will enable the provider to charge a premium over that of competitors. Advertising is one of the most visible ways through which an organization communicates with its customers.

### **2.1.16 Criticism of Advertising**

Advertising is the most visible activity of business. By inviting people to try their products, companies also invite public criticism and attack if their products don't measure up. Proponents of advertising say it's safer to buy advertised products because; when manufacturers put their company name and reputation on the line they try harder to fulfill their promises (Arens and Bovee, 1994). Does Advertising Debase Our Language? Defenders of traditional English think advertising copy (the text in ads) is too breezy, too informal, too casual, and therefore improper.

Advertising research shows that people respond better to down-to-earth conversational language than to more dignified, formal writing. Good copywriters develop a style is descriptive, colorful, and picturesque as well as warm, human, and personal. Because of the need for brevity, they use simple words that are lively, full of personality, and reflect the language usage and patterns of their target audience (Arens and Bovee, 1994).

Does Advertising Make Us Too Materialistic? We all have needs and desires beyond the basics of food, shelter, and clothing. In a free society people can choose the degree to which they indulge their desires, needs, and fantasies. Some people crave material possessions. Others desire less material goods and more cultural or spiritual enhancement in their lives.

There are advertising sponsors at both ends of the spectrum (Arens and Bovee, 1994).

Does Advertising Make Us Buy Things We Don't Need? Every year advertisers spend millions of dollars trying to convince people that some product will make them sexier, healthier, or more successful. But they can't make people buy a product they don't want. In one study, only about 20 percent of consumers surveyed indicated that advertising played the major role in their choice (Arens and Bovee, 1994).

Is Advertising Deceptive? Critics define deceptiveness not only as false and misleading statements but also as false impressions conveyed, whether intentional or not. For advertising to be effective, consumers must have confidence in it. So continued deception is self-defeating (Arens and Bovee, 1994).

### **2.1.17 Attitude towards Advertising in General**

Attitude towards advertising is an important concept as it is one of the determinants of attitude towards specific advertisements (Lutz, 1985) and can influence the way a consumer will respond to any particular advertising (Mehta, 2000). Since Zanot (1984) report of a negative trend in public opinion about advertising during the 1960s and 1970s, some research has shown that public's attitude towards advertising has been declining over time (Ogilvy and Mather, 1985, Muehling, 1987, Andrews, 1989, as cited in Tan & Chia, 2007) while others have shown a more favorable evaluation of advertising (Shavitt et al., 1998). However, these studies examined consumers' attitude towards advertising in general, rather than advertising in a particular medium.

Individuals' attitude towards advertising is affected by the individual experiences and belief constructs of individual about product information, hedonic/entertainment, falsity/no sense, good for the economy, and corrupt values/materialism (Pollay and Mittal, 1993).

Mittal (1994) found that American consumers' attitudes are still overwhelmingly negative, while several studies show that print ads are perceived as more enjoyable and informative than broadcast ads (Haller, 1974; Somasundaran and Light, 1991, as cited in Tan & Chia, 2007). Thus, there is much ambivalence about consumers' attitude towards advertising, depending on the advertising media being examined. In most public surveys of attitudes towards advertising, only the abstract attitude (AG) was asked when examining consumers' attitude towards advertising in general (Zanot, 1981, Shavitt et al., 1998, Mehta, 2000).

According to Shavitt et al.'s (1998) survey, they asked the respondents to think of all forms of advertising when answering questions relating to their thoughts and feelings about advertising. This kind of ambivalence in the treatment of media context when asking subjects about their attitude towards advertising is problematic in that when respondents answer questions relating to advertising beliefs, we do not know whether their frame of reference is based on attitude towards print advertising, attitude towards television advertising, or attitude towards online advertising, rather than attitude towards advertising in general. The importance of making such a distinction between personalized attitudes and generalized (third-person) attitudes in the domain of attitudes towards advertising has also been highlighted by Shavitt et al. (1998). This provides motivation and support for the link that the researcher is attempting to construct between the generalized attitude towards advertising and the specific attitudes towards advertising in television, radio, and print, respectively.

Bauer and Greyser (1968) as cited in Yaakop and Hemsley-Brown (2014) also examine two effects of advertising in an attempt to predict beliefs about advertising using eight items in two categories: economically- and socially-oriented statements. Based on the results using this measurement scale, Americans are in agreement that the functions of advertising help them to get better products and act as a good instrument for the economic system. At micro level, consumers' involvements with advertising are more personal where experiences with advertising or advertisements lead them to form beliefs. It is understood that from these beliefs, attitude toward advertising also comes to form. The beliefs are categorized into four dimensions, (i) product information, (ii) social role/image, (iii) hedonic/pleasure and, (iv) falsity (Pollay and Mittal, 1993; Tan and Chia 2007).

### **A. Product Information**

Apart from creating meanings that relate to the consumer universe of values, goals and expectations, advertising plays a vital role in providing information about products (Freidmann and Zimmer, 1988; Kwan, and Eze, 2012). Product information affects consumers' attitude towards advertising by providing information about product improvement, newly launched products, and so forth.

According to an earlier finding by Pearce et al. (1971), if a new product is advertised in a meticulous setting, or is related to particular people, the consequential attitudes, which consumers may form about it represent how they "come to know" the product or brand. Product information refers to the consumers' personal belief pertaining to the ability of advertising to deliver rich information by means of advertisements.

### **B. Hedonic / Pleasure**

According to Petrovici et al. (2007), successful advertisements always include hedonic benefit as this can encourage positive attitude among target consumers. Advertising can serve as a source of entertainment or pleasure (Alwitt and Prabhaker, 1992; Pollay and Mittal, 1993). In other words, the more pleasurable or entertaining the advertising portrays, the more it is favored by consumers. Advertisements can be portrayed as an entertainment, which brings pleasure to the viewers that is beautiful to look at, funny or uplifting in their music.

### **C. Economic Condition/Good for Economy**

Economic condition reflects the viewpoints that advertising accelerates the acceptance of new products, fosters full employment, lowers the average cost of production, promotes a healthy competition between producers to all consumers' benefit, and raises the average standard of living (Belch and Belch, 2007). Pollay and Mittal (1993) reported that consumers who believe that advertising can generate a positive impact on the economy also tend to portray a more positive attitude towards advertising.

### **D. Social Image**

Munusamy and Wong (2007) reported that social integration role of advertising means that it presents lifestyle imagery, and its communication goals often indicate a brand image or personality, the representation of typical or idealized users, associated status or prestige, or social reactions to purchase, own and use (Jayasingh and Eze, 2012).

The role of advertising in educating children can be viewed as an element of children's socialization and their social integration in view of formation of role models, aspirations and social images, as Petrovici et al. (2007) demonstrated. In other words, advertisements keep consumers up-to-date with trends and developments in the markets, which advices about what persons like them (the consumers) are buying or using.

### **E. Materialism**

Pollay and Mittal (1993) considered that 57.4% of the respondents to their study agreed that advertising results in making them a materialistic society, which concerns buying and owning things just to show off. Singh and Vij (2007) found that respondents to their study have a moderately negative attitude towards the promotion of materialism through advertising. The consumers blame advertising for making the society purchase a number of products that they do not really need. In addition, majority of the respondents in their study feel that advertising makes people live in a world of fantasy and it results into a materialistic society, which is overly interested in buying and owning possessions.

### **F. Falsity**

Falsity/no sense refers to consumer's belief with respect to the annoyance of advertisements through misrepresentation, misleading information and mockery and sarcasm. However, Americans show a significant dislike toward individual advertisements because they find them offensive and annoying. Attitude toward advertising in general (AG) is an important element affecting attitude toward advertisements (Aad) which, in turn influences purchase behavior (Durvasula et al., 1999).

## **2.2 Methodological Review**

### **2.2.1 Econometric Foundation**

#### **Independent variables and their Expected Sign**

**Product Information-** Awash bank advertising plays a vital role in providing information about its products

**Hedonic / Pleasure** – Awash bank advertisement always include hedonic benefit as this can encourage positive attitude towards target consumers.

**Good for Economy** – Awash bank advertising can generate a positive impact on the economy and also tend to portray a more positive attitude towards advertising.

**Social Image** – Awash bank advertisements keep consumers up-to-date with trends and developments in the markets, which advices about what the consumers are buying or using.



**Materialism-** Awash bank advertising makes people live in a world of fantasy and it results into a materialistic society.

**Falsity** – Awash bank advertisement provides truth full information to make a reliable image on the minds of the customer.

Therefore the researcher evaluated the independent variables regarding those all the matrices effect on customer attitude and finally the model employed was

$$Y = \beta_0 + \beta_1 x_1 + \beta_2 x_2 + \beta_3 x_3 + e_i$$

Y= the dependent variables

X= the vector of independent

$\epsilon$ = error terms

$\beta$ = partial slope of coefficients

Source: (christopher, 2011)

$$Y = \beta_0 + \beta_1 PI + \beta_2 HED + \beta_3 FAL + \beta_4 ECO + \beta_5 MAT + \beta_6 SOC + e$$

Where;

PI = product information

HED= hedonic/ pleasure

FAL= falsity

ECO= economic condition

MAT=materialism

SOC = social image

e= is error term (95% confidence interval which is standard acceptable range used)

Therefore their expected sign was positive relationship and the result of this study shows that all the variables positively affect the customer attitude.

### **2.3 Empirical Review**

According to the research conducted on “The Determinant of Consumers Attitude towards Advertising: The Case of a Private Higher Education Institution in Malaysia”, determinants such as hedonic, good for economy, product information, values corruption, materialism and consumer benefits consistently indicate strong relationship with consumers’ attitude towards advertising.( Kwek Choon Ling, 2010).

According to research conducted on “Factors Influencing Consumer Perception towards TV and Newspaper Advertising” identifies three factors namely: advertising media; economic and social factors and personal characteristics; that impact customer perception (CP) towards TV and newspaper advertising. While the extent of impact tends to vary, it is not possible to single out the factors. (E.Tekkanat and M .Topaloglu, 2016)

A research conducted on “Consumers Attitude on Television Advertisement” Advertising is a worldwide business activity today and its importance increases as more corporations go international. Vast expenditures are spent each year by corporations on advertising to achieve their corporate objectives. Television is the most popular choice among all media vehicles for advertisers and so this article aims at analyzing the attitude of consumers of various age groups about watching television advertisement and so an attempt has been made to know about it. (T. V. Chithra and S. Kothai, 2014).

Research conducted on “Consumer Attitude towards Advertising: A multiple case study within Malaysia heavy equipment machinery industry” examine the influence of six independent variables namely consumer manipulation, product information, hedonic/pleasure, economic condition, social integration, and materialism on consumers attitude towards advertising. The analysis reveals that from the six independent variables, consumer manipulation emerged negative relationship with the dependent variable. (U. C. Eze and C. Lee, 2012)

Research conducted on “Consumer Attitude towards Mobile Advertising in the Kingdom of Saudi Arabia” the study examine how consumer perceive SMS advertising in context of entertainment, informativeness, irritation & credibility and what are the antecedents that exist for purchase intentions. The results showed that SMS advertising had limited effect on the purchase intentions but at the same time SMS advertising was considered informative. (S. Saleem, 2015)

## **2.4 Conceptual Framework**

The researcher hypothesize that peoples’ attitude towards advertising could also be structured as such, with the attitude towards advertising in general (AG) being the organizing attitude for attitudes towards advertising in specific media, such as attitude towards print, attitude towards radio and television advertising (APRINT,ARADIO, and ATV).The researcher posit that the attitude towards advertising in general (AG) as an abstract attitude since it involves general beliefs about advertising without any media contexts.

As suggested by Reid and Soley (1982) the attitudes that consumers have towards advertising in different media (ARADIO or APRINT and ATV, specifically) would then be specific attitudes that are less abstract and which correspond to the personalized attitudes.

Using O'Donohoe's (1995) categorization of the extant beliefs of attitudes towards advertising into two groups, personal experience beliefs and macro beliefs, and the stratification of concrete to abstract levels of attitude used in social psychology, the following framework is proposed.

The personal experience and macro belief constructs of product information, hedonic/pleasure, falsity, good for the economy, and corrupt values/materialism, respectively, are all adopted from Pollay and Mittal's (1993) study. This is because the focus of this study is not to determine the already well-researched belief dimensions of attitude towards advertising, but rather to determine the structural relationships between general and specific attitudes towards advertising. However, unlike Pollay and Mittal's (1993) model, not all beliefs are posited to have a direct causal effect on AG in our model. The macro belief constructs of good for the economy and materialism are hypothesized to affect AG while the rest (personal experience factors) are hypothesized to affect APRINT, ARADIO, and ATV differently, as explained below.

In this framework, a person has an attitude towards advertising in general which is an abstract level attitude. It is based mostly on shared beliefs that this person acquired from secondary information sources, rather than from one's own experience with advertising. For instance, this person learns about the 'bad' effects of advertising that cause consumers to buy a brand that they do not like, from opinions expressed by others verbally or through the popular media. This information may influence the person's beliefs about social effects of advertising which are well documented in the literature as antecedents to the formation of an attitude towards advertising in general (Bauer and Greyser, 1968; Muehling, 1987; Durvasula et al., 1993; Pollay and Mittal, 1993).

On the other hand, this person may have purchased a product/brand that meets his/her needs after learning about it from an ad in a magazine. This personal experience reinforced his/her beliefs about the informative nature of print advertising. However, the researcher propose that because this is a personal experience belief(O'Donohoe, 1995) about the attribute of advertising in a specific media, it will help shape the person's attitude towards print advertising but not about advertising in general, which is more abstract. Of course, over time this personal experience belief may also reinforce the shared macro level beliefs this person has about advertising, that will then have an impact on his/her attitude towards advertising in general.

The relationships between attitude towards advertising in general (AG) being the organizing structure for attitudes towards advertising in specific media such as attitude towards print, radio and television advertising (APRINT,RADIO and ATV), as well as the set of antecedents that lead to these attitudes, are hypothesized as follows.

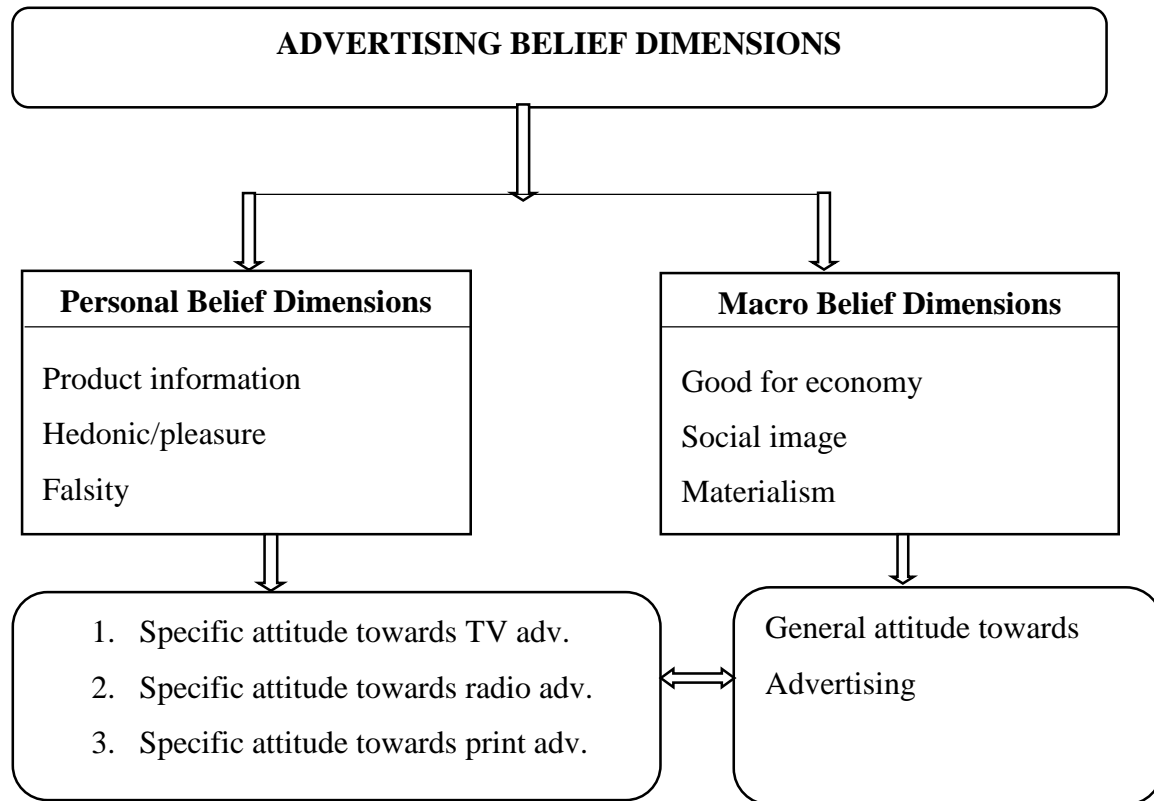


Figure 6 Conceptual Model of the Study Adapted from (Kitaw, 2013)

# **CHAPTER THREE**

## **RESEARCH DESIGN AND METHODOLOGY**

### **3.1 Research Design and Approach**

Quantitative research is a study that makes use of statistical analysis to obtain findings. Its key features include systematic and formal measurement of phenomena and the use of statistics (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.

Descriptive research studies are those studies which are concerned with describing the characteristics of a particular individual, or of a group. Studies concerned with specific predictions, with narration of facts and characteristics concerning individual, group or situation are all examples of descriptive research studies. Based on the above facts, the research followed the descriptive research design.

### **3.2 Sampling Design**

#### **3.2.1 Target Population**

The target population for this study is customers of Awash Bank S.C residing in Addis Ababa. They can be referred as customers of city branches of Awash Bank. From the 133 city branches of Awash Bank four were used for the study and the total population from the four branches are 33,877. Source: (Document of Association of AB, 2016)

#### **3.2.2 Sampling Technique**

To take samples from the city branches of AB a non-probability sampling was used. However, in order to achieve the balance in the selection of the branches, clustering method was used and they are clustered in to four grade levels. So the researcher was selected one branch from each grades found in Addis Ababa, and therefore totally four branches of AB are selected for this research.

#### **3.2.3 Sample Size**

There is no single rule that can be used to determine sample size. According to Kumar (2006), descriptive research typically uses larger samples; it is sometimes suggested that one should select 10-20 percent of the accessible population for the sample. Sampling is one of the methods, which allow the researcher to study relatively small number of units representing the whole population.

Table 1 Number of City Branches and Grade Level

S.No	Grades level of branches	Total Number of Branches
1	Grade 1	12
2	Grade 2	15
3	Grade 3	54
4	Grade 4	52

Source: (Awash Bank branch affair directorate).

The study selected one branch form each grade level by Using of simple random sampling method and totally four branches of AB were selected (Kolfe branch, Mehal Arada branch, Asko branch and Gulele fenance branch).To obtain representative samples, in selecting the research respondents, convenience sampling technique was applied.

Sample size of this study was determined by using the formula developed by (Taro Yemane, 1973).

$$n = \frac{N}{1 + Ne^2}$$

Where; n= sample size required

N= the population size

e= allowable error (%) 0.05,

Total population size of Kolfe Branch = 15,420

Mehal arada branch = 10,127

Asko Branch = 5,860

Gulelie Fienance Branch = 2,470

The total population size from four branches was = 33,877

$$n = \frac{33,877}{1+33,877(0.05)^2} = 395$$

For proportional allocation of questioner on selected branches the following formula are used;

$$x_a = n * \frac{y_a}{p}$$

Where; x= Sample size of each branch

a= Selected branch

y=Population size of one branch

p=Total population size of four branches

Table 2 Sample Size for Selected Branch

Number	Selected branch (a)	Population size of branch (y)	Total sample size (n)	Population size (p)	$x_a = n * \frac{y_a}{p}$
1	Kolfe	15,420	395	33,877	180
2	Mahal Arada	10,127	395	33,877	118
3	Asko	5,860	395	33,877	68
4	Gulelie Fienance	2,470	395	33,877	29

### 3.3 Sources of Data

Both primary and secondary sources of data used in this study;

- Primary source: Primary data collected through administered questionnaires that distribute to the respondents.
- Secondary source: Secondary data collected from publications including books, researches, journals and various materials that have relevance to this study.

### 3.4 Data Collection Methodology

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 Awash Bank. The questionnaire consists of four sections; Part 1,2,3 and Part 4. Part one includes respondents' demographic profile while the other parts includes questions that ask the key constructs of the research frame work. The Questions were scaled using 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 magazine etc.

### 3.5 Data Analysis Methods

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

### 3.6 Validity

According to Kothari (2004), validity is the most critical criterion and indicates the degree to which an instrument measures what it is supposed to measure. Validity can also be thought of as utility. In other words, validity is the extent to which differences found with a measuring instrument reflect true differences among those being tested. To guide the validity problem the study addresses construct and discriminator validities, in addition, the researcher more vigorously ask recognized experts (advisor) their opinion on the validity of the questionnaire items to customer attitude towards advertisement.

### 3.7 Reliability

Before distributing the questionnaire to all respondents, 20 questionnaires were translated to Amharic for pilot test to make sure the questions are clear and reliable. Its reliability test of alpha cronbach has been found 0.741 which is above the minimum requirement.

Reliability Statistics of pilot study

Table 3 Reliability Test

Cronbach's Alpha	No. of Items
0.741	17

Source: Compiled by author from SPSS version 20 result, 2017

### 3.8 Research Ethics

According to (Bhattacharjee, 2012) research ethics includes voluntary participation and harmlessness, informed consent, anonymity and confidentiality and researchers obligation in disclosure. Based on this, all ethical considerations listed above applied throughout the research process. The questionnaire not exposed to any other person other than the principal investigator and all the study subjects assured that their responses are kept confidential.



## CHAPTER FOUR

### DATA PRESENTATION, ANALYSIS AND INTERPRETATION

#### 4.1 Reliability Test

According to Nunnally (1978) Cronbach's alpha should be 0.700 or above. But, some of studies 0.600 also considered acceptable (Gerrard, et al., 2006). In this study, the value of Cronbach's alpha is greater than the standard value, 0.873. Thus it can be concluded that the measurements used in this study are valid and highly reliable. See Table 4 for the summary.

Table 4 Summary of Reliability Test Result of the Variables

Independent Variables	Cronbach' Alpha	Number of Items
Product information	.831	3
Hedonic/ pleasure	.851	3
Falsity	.685	3
Good for economy	.576	3
Materialism	.180	2
Social image	.652	3
Overall level of advertisement attitude	.873	17

Source: Compiled by author from SPSS version 20 result, 2017

#### 4.2 Descriptive Analysis

Descriptive statistics were used for demographic factors are gender, age, education, occupation, income per month, and advertisement of Awash Bank.

##### 4.2.1 Demographic Characteristics

The below listed Table 5 shows the general characteristics of respondents which include Gender, Age, Educational level, Occupation, Monthly income and sources of media.

Table 5 Demographic Characteristics of Respondents

Demographic Factor		Frequency	%
Gender	Male	257	65.1
	Female	138	34.9
	Total	395	100.0
Age group of respondents	Below 18	8	2.0
	18-25	111	28.1
	26-39	159	40.3
	40-45	89	22.5
	Above 46	28	7.1
	Total	395	100.0
Educational Qualification	Below secondary school	28	7.1
	Secondary school	104	26.3
	Diploma	120	30.4
	Degree	111	28.1
	Masters	28	7.1
	PhD and above	4	1.0
	Total	395	100.0
Occupation	Student	47	11.9
	Self employed	154	39.0
	Employed by other	166	42.0
	Unemployed	28	7.1
	Total	395	100.0
Income per month	Below 1,000	36	9.1
	1,001 – 3,000	61	15.4
	3,001 – 5,000	56	14.2
	5,001 – 10,000	152	38.5
	Above 10,000	90	22.8
	Total	395	100.0
Advertisement media source	TV advertisement	170	43.0
	Radio advertisement	112	28.4
	Print advertisement	64	16.2
	Other promotions	49	12.4
	Total	395	100.0

Source: Compiled by author from SPSS version 20 result, 2017

As indicated in Table 5 above, the proportion of female and male respondents in this survey is 34.9% female and 65.1 % male. Respondents within the age bracket of 18 years and below were 2.0 %, while those within the age range of 26 to 39 with a high rate of response of 40.3 %, followed by age range of 18 to 25 at 28.1 %, and 40 to 45 at 22.5 % and above 46 are the last 7.1%. It is obvious that the younger aged ones had a higher and were more willing to participate for advertising.

Regarding education of respondents, Diploma qualification had a response of 30.40 % and degree 28.10%, secondary school 26.3 % while masters qualification at 7.10%, PhD at 1.0 %. Occupation of the respondents shows, employed by other took a higher proportion of 42.0 percent, followed by self-employed with a response of 39.0 %, a student at a response of 11.9 0%, and unemployed at 7.10%.

Income of the respondents per month shows, those earning 5,001 to 10,000 are the higher with 38.50%, followed by those with above 10,000 incomes. Those earning 1,000 to 5,000 are 14.50 % and the least proportion goes to income groups below 1,000. From the above table TV advertisement primary source of information with higher proportion of 43.00 %, then Radio with 28.40 %, Print with 16.20 % and other means with 12.40 %.

#### 4.2.2 Overall Customer Attitude Level of Respondents

Table 6 Summary of Over All Respondents Attitude on Awash Bank Advertising

Attitude Level	Frequency	Percentage
1 (Strongly Agree)	82	21%
2 (Agree)	125	32%
3 (Neither agree Nor Disagree)	85	22%
4 (Disagree)	69	18%
5 (Strongly Disagree)	34	9%
<b>Total</b>	<b>395</b>	<b>100%</b>

Source: Compiled by author from SPSS version 20 result, 2017

The above Table 6 shows that, based on a scale ranging from 1 (strong agree) to 5 (strong disagree), out of 395 respondents 82 (21.00%) of customers are strongly agree by Awash Bank advertising quality and 125 respondents representing 32% are agree by Awash Bank advertisement quality is good. And 85 customers which also indicated 22% of customers restricted whether to say agree or not and 69 respondents of Awash Bank customers disagree by Awash bank advertising quality and 34 (9%) with strongly disagree. Based on the findings in general 53 % of customers are agreed that the advertising quality of Awash Bank is good.

#### 4.2.3 Customers Perception about Specific Media Advertisement

To validate the hypothesis of customer's attitudes to advertising in Awash Bank, as to whether there is a significant difference in the attitude concerning advertising in banking service or not it was deemed necessary to carry out a paired samples T-test. With the aid of the SPSS a paired sample T-test was carried out, as the Table 7 below shows.

Table 7 Mean and Standard Deviation of Independent Variables

Dimension	Measurement items	Mean	Standard Deviation
Product information	TV advertising of AB clearly display the information that I need	2.2253	1.2553
	Radio advertising of AB gives me up to date information about the bank service	2.3797	1.2453
	Print advertising of AB is a good source for timely information	2.5544	1.2499
	Product information Average	2.3865	1.2502
Hedonic/ pleasure	TV advertisement of AB is enjoyable	2.5342	1.2219
	I take pleasure in thinking about what I heard in AB radio advertisements	2.7975	1.1834
	AB print advertisement is amusing	2.7291	1.122
	Hedonic/ pleasure Average	2.6869	1.1758
Falsity	AB TV advertisement promote its service by exaggeration the real fact	2.4987	1.247
	AB radio advertisement lies about its service	2.7242	1.1912
	AB print advertisement consists falsified information	3.2127	1.3292
	Falsity Average	2.8119	1.2558
Good for economy	AB media advertising reduce cost of searching information about bank service	2.7519	1.0443
	AB media advertising give me sufficient information about economic issues	2.7241	1.1002
	AB advertising is wasteful of its economic resources	2.8658	1.0685
	Good for economy Average	2.7806	1.071
Materialism	AB media advertisement is useful to promote newest technology	2.5949	1.1892
	AB 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 AB promote its product/service by consider the norms of the society	2.1291	1.03788
	I like AB media advertising because it never offends any part of society	1.9519	0.93993
	AB advertising gives me advice what I like to purchase	2.3899	1.27048
	Social image Average	2.1570	1.0828

Source: Compiled by author from SPSS version 20 result, 2017

The above Table 7 shows that, statistical description of customers attitude of advertisement found Awash 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 Awash Bank.

Table 8 Descriptive Statistics of Advertisement Quality Dimensions

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

Source: Compiled by author from SPSS version 20 result, 2017

The advertisement quality of Awash Bank through different channels and the overall advertisement quality are revealed in the Table 8 above. Accordingly, Awash Bank Print advertisement with highest mean of 2.6025 has more quality followed by Radio advertisement and the least advertisement quality is TV.

Table 9 Rating of Advertisement Attribute According to Their Perceived Performance “Agree to Strongly Agree”

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

Source: Compiled by author from SPSS version 20 result, 2017

Based on the results found from Table 9 performance rate of Advertising quality attributes to be performing ‘Agree to ‘Strongly Agree’ by respondents; Awash Bank advertising never offends any part of society have been rated to perform extremely well by 78.2% of the respondents, Awash Bank advertisement consider norms of society (72.9%), Awash Bank advertising clearly display the information (70.3%), Awash Bank advertisement exaggerate the real fact (65.1%), Awash Bank Radio advertising gives up-to-date information (62.3%) and Awash Bank advertisement gives advice what to purchase (60.2%).

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

Table 10 Performance 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

Source: Compiled by author from SPSS version 20 result, 2017

As per Table 10 when advertising quality dimensions are ranked based on average performance rating of all attributes 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 Awash Bank is rated on average to 65.43% as agreed and strongly agreed for its quality.

### 4.3 Correlation Analysis

For the scale 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  $\pm 1$ . Positive values of  $r$  indicate positive correlation between the two variables (i.e., changes in both variables take place in the same 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 Awash Bank Advertising

#### 4.3.1.1 Specific Attitude towards Awash Bank TV advertisings

Table 11 Correlation Analysis Results for Personal Belief Dimensions and TV Ads of Awash Bank

		Product information of advertisement	Falsity of Advertisement	Hedonic or pleasure of advertisement	AB TV Advertisement quality is good
Product information of advertisement	Pearson Correlation	1			
	Sig. (2-tailed)				
	N	395			
Falsity of Advertisement	Pearson Correlation	.926**	1		
	Sig. (2-tailed)	.000			
	N	395	395		
Hedonic or pleasure of advertisement	Pearson Correlation	.921**	.948**	1	
	Sig. (2-tailed)	.000	.000		
	N	395	395	395	
AB TV advertisement quality is good	Pearson Correlation	.097	.068	.043	1
	Sig. (2-tailed)	.055	.178	.396	
	N	395	395	395	395

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

Source: Compiled by author from SPSS version 20, 2017

As shown in Table 11 all the personal belief dimensions product information, falsity and hedonic have a positive relationship with TV advertisement of Awash Bank. The highest correlation (0.097) has observed between product information and TV advertising of Awash Bank. Next to that (0.068) has been observed between falsity and TV advertisement of AB. Hedonic has been found the relatively weakest correlation point (0.043). Both the personal belief dimensions product information, hedonic/ pleasure and falsity is positively related to TV advertisement of Awash Bank.

### 4.3.1.2 Specific Attitude towards Radio ads of Awash

Table 12 Correlation Analysis Results for Personal Belief Dimensions and Radio Adv of Awash Bank

		Product information of advertisement	Falsity of Advertisement	Hedonic or pleasure of advertisement	AB radio advertisement quality is good
Product information of advertisement	Pearson Correlation	1			
	Sig. (2-tailed)				
	N	395			
Falsity of Advertisement	Pearson Correlation	.926**	1		
	Sig. (2-tailed)	.000			
	N	395	395		
Hedonic or pleasure of advertisement	Pearson Correlation	.921**	.948**	1	
	Sig. (2-tailed)	.000	.000		
	N	395	395	395	
AB radio advertisement quality is good	Pearson Correlation	.090	.084	.048	1
	Sig. (2-tailed)	.074	.097	.336	
	N	395	395	395	395

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

Source: Compiled by author from SPSS version 20, 2017.

As shown in the above Table 12 all the personal belief dimensions, product information, falsity, and hedonic or pleasure have a positive relationship with Radio advertisement of Awash Bank. The highest correlation (.090) has been observed between product information and radio ads of Awash Bank. The second highest correlation (.084) has been observed between the falsity and specific Radio advertising of Awash 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 Awash Bank.

### 4.3.1.3 Specific Attitude towards Print ads of Awash Bank

Table 13 Correlation Analysis Results for Personal Belief Dimensions and Print Adv of Awash Bank

		Product information of advertisement	Falsity of Advertisement	Hedonic or pleasure of advertisement	AB print advertisement quality is good
Product information of advertisement	Pearson Correlation	1			
	Sig. (2-tailed)				
	N	395			
Falsity of Advertisement	Pearson Correlation	.926**	1		
	Sig. (2-tailed)	.000			
	N	395	395		
Hedonic or pleasure of advertisement	Pearson Correlation	.921**	.948**	1	
	Sig. (2-tailed)	.000	.000		
	N	395	395	395	
AB print advertisement quality is good	Pearson Correlation	.114*	.118*	.103*	1
	Sig. (2-tailed)	.024	.019	.040	
	N	395	395	395	395

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

\* . Correlation is significant at the 0.05 level (2-tailed)

Source: Compiled by author from SPSS version 20, 2017.

As shown in the above Table 13 the personal belief dimensions, product information, falsity, hedonic/pleasure have a positive relationship with specific attitude towards print ads of Awash Bank. The highest correlation (0.118) has been observed between falsity and print advertising of Awash Bank. The second highest correlation (0.114) has been observed between the product information and specific attitude towards print ads of Awash Bank. Hedonic or pleasure the weakest correlation with print advertising of Awash Bank with a point (0.103).

### 4.3.2 Analysis of Respondents Attitude towards the Media Type

Table 14 Correlation Analysis Results of General Attitude Towards Adv and Media Types

		AB TV advertisement quality is good	AB radio advertisement quality is good	AB print advertisement quality is good	over all, the advertisement quality of AB is good
AB TV advertisement quality is good	Pearson Correlation	1			
	Sig. (2-tailed)				
	N	395			
AB radio advertisement quality is good	Pearson Correlation	.555**	1		
	Sig. (2-tailed)	.000			
	N	395	395		
AB print advertisement quality is good	Pearson Correlation	.472**	.593**	1	
	Sig. (2-tailed)	.000	.000		
	N	395	395	395	
over all, the advertisement quality of AB is good	Pearson Correlation	.692**	.614**	.584**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	395	395	395	395

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

Source: Compiled by author from SPSS version 20, 2017

As shown in the above Table 14 there is a significance and positive relationship between both of the media type and the overall attitude of advertising of Awash Bank. The highest correlation is scored by TV and overall attitude of advertising of awash 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 Awash Bank and the overall advertising attitude towards advertising of Awash Bank.

### 4.3.3 Analysis of the Macro Belief Dimensions and General Attitude towards Advertising

Table 15 Correlation Analysis Results of Macro Belief Dimension and General Attitude towards Advertising

Correlations		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	395			
Materialism of advertisement	Pearson Correlation	.929**	1		
	Sig. (2-tailed)	.000			
	N	395	395		
Social image of advertisement	Pearson Correlation	.902**	.872**	1	
	Sig. (2-tailed)	.000	.000		
	N	395	395	395	
over all, the advertisement quality of AB is good	Pearson Correlation	.104*	.111*	.111*	1
	Sig. (2-tailed)	.040	.027	.027	
	N	395	395	395	395

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

Source: Compiled by author from SPSS version 20, 2017

As shown in the above Table15 both the macro belief dimensions are positively related with the overall advertising attitude of Awash Bank. Both materialism and social image has the highest equal correlation score (0.111) with overall advertising attitude of Awash Bank followed by good for economy with a correlation point (0.104).

## 4.4 Assumptions for Regression Analysis

### 4.4.1 Multicollinearity

Table 16 Result of Multicollinearity Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		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 AB is good

Source: Compiled by author from SPSS version 20, 2017

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.

## 4.5 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 17 Model summary of regression

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

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

Source: Compiled by author from SPSS version 20, 2017

From the analysis in the above table 17 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 18 Test for the Model ANOVA

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

a. Dependent Variable: over all, the advertisement attitude

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

Source: Compiled by author from SPSS version 20, 2017

Table 18 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 19 Coefficients of Variables.

Model	Unstandardized Coefficients		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 AB is good

Source: Compiled by author from SPSS version 20, 2017

The Coefficients in the above Table 19 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 18 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 18 helps us to identify critical predictor that helps to significantly improve advertising quality. Based on that, Awash Bank can develop efficient and effective strategy for improving customer attitude by focusing on only relevant features. Awash Bank also uses this information to make predictions about customer's attitude, and target future advertising efforts appropriately.

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

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**

- As per the information gathered from 395 respondents 170 (43 %) replied that the source of information for Awash Bank promotion is TV advertisement.
- The result of the study shows that 207 (53%) of respondents are agreed with Awash Bank advertisement quality.
- The study also shows 103(27%) of the respondents disagree and strongly disagree with Awash Bank advertisement quality.
- The study further shows 85 (22%) of the respondents were neutral with Awash Bank advertisement quality.
- 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 result demonstrates the personal belief dimensions “product information, falsity and hedonic/pleasure” positively correlate with specific media (TV, RADIO and PRINT) advertising of Awash Bank.
- The macro belief dimensions “good for economy, Materialism and social image” positively correlate with general attitude of Awash Bank advertisings.
- The overall multiple regression relationship is significant with F ratio = 51.826 and  $\alpha = .000$  significant level
- The Over all, advertisement quality of Awash Bank is good had the mean of above 2.4.

## 5.2 CONCLUSION

The main aims of this study were to examine the customers' attitude on advertising, perceived value, and to examine which evaluative dimensions of advertising have the strongest impact on customers' attitudes. Accordingly, six evaluative dimensions of advertising were introduced: Product information, Hedonic/ pleasure, Falsity, Good for economy, Materialism and Social image.

Awash 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 Awash 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 Awash Bank. The macro belief dimensions "good for economy, Materialism and social image" positively correlate with general attitude of Awash Bank advertisings. The Over all, advertisement quality of Awash 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. Awash 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.
- Awash Bank can make the best use of it 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 of customers' attitudes.
- Advertising involves making decisions on the five Ms.-“mission, message, media, money, and measurement” therefore by considering this five basic decisions Awash bank form its advertisings campaign effectively and create a good advertising attitude on the minds of customers
- Trustworthiness of information on message content is mandatory so Awash 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 limited on customers of Awash Bank S.C who are found in Addis Ababa city and furthermore limited only on a small sample of AB customers. The research framework, only focus on the relationship of personal belief dimension (product information, hedonic/pleasure and falsity) and specific attitude towards AB TV, radio and print adv. and macro belief dimensions (Good for economy, materialism and social image) and the general attitude towards AB 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 A: QUESTIONNAIRE

### Part 1: General Characteristics of the Respondent

Direction: The below listed questions are related to General Characteristics of the Respondent, therefore, you are kindly requested to make a circle which represents you.

- |  |   |  |
|--|---|--|
| 1. Gender  | 1). Female  | 2). Male   |
| 2. Age   | 1) Below 18 years old<br>2) 18- 25 years old  | 3) 26- 39 years old<br>4) 40 – 45 years old<br>5) Above 46 years old |
| 3. Educational background  | 1) below Secondary school<br>2) Secondary school<br>6) PhD and above                                  | 3) Diploma<br>4) Degree<br>5) Post graduate                          |
| 4. Occupation  | 1) Student<br>2) Self-employed  | 3) Employed by other<br>4) Unemployed                                |
| 5. Income per month (ETB)  | 1) below 1,000 birr<br>2) 1,001- 3,000 birr<br>3) 3,001-5000 birr                                     | 4) 5001-10,000<br>5) above 10,000birr                                |
| 6. Which AB advertisement media is your main source of information to make you purchase decision of the bank services? | 1) TV advertisement<br>2) Radio advertisement<br>3) Print advertisement<br>4) Other promotion methods |  |

Part 2: Customer perception about specific media advertisement of AB.

Direction: Please, show the extent to which these statement reflect your perception of specific media advertising of AB. Please circle a number that show your level of agreement with the following five point scale where;

1= strongly Agree

2= agree

3= Neutral

4= disagree

5= strongly disagree

		Scale of Measurement				
S/ N	Dimensions	strongly agree	Agree	Neutral	disagree	strongly disagree
<b>I. Product information</b>						
7	TV advertising of AB clearly display the information that I need	1	2	3	4	5
8	Radio advertising of AB gives me up to date information about the bank service	1	2	3	4	5
9	Print advertising of AB is a good source for timely information	1	2	3	4	5
<b>II. Hedonic/ pleasure</b>						
10	TV advertisement of AB is enjoyable	1	2	3	4	5
11	I take pleasure in thinking about what I heard in AB radio advertisements	1	2	3	4	5
12	AB print advertisement is amusing	1	2	3	4	5

S/ N	Dimensions	strongly agree	Agree	Neutral	disagree	strongly disagree
<b>III. Falsity</b>						
13	AB TV advertisement promote its service by exaggeration the real fact	1	2	3	4	5
14	AB radio advertisement lies about its service	1	2	3	4	5
15	AB print advertisement consists falsified information	1	2	3	4	5

Part 3: Customer general perception about media advertisement of AB

Direction: Please, show the extent to which these statements reflect your perception of media advertising of AB in general. Please circle a number that show your level of agreement with the following five point scale

S/ N	Dimensions	Scale of Measurement				
		strongly agree	Agree	Neutral	disagree	strongly disagree
IV.	Good for economy					
16	AB media advertising reduce cost of searching information about bank service	1	2	3	4	5
17	AB media advertising give me sufficient information about economic issues	1	2	3	4	5
18	AB advertising is wasteful of its economic resources	1	2	3	4	5
V.	Materialism					
19	AB media advertisement is useful to promote newest technology	1	2	3	4	5
20	AB media advertising making me a materialistic society- overly interested in owning things	1	2	3	4	5
VI.	Social image					
21	Media advertisement of AB promote its product/service by consider the norms of the society	1	2	3	4	5
22	I like AB media advertising because it never offends any part of society	1	2	3	4	5
23	AB advertising gives me advice what I like to purchase	1	2	3	4	5

#### Part 4: Overall level of advertisement quality

Direction: This part indicates overall level of advertisement quality on Awash Bank Please circle a number that shows over all advertisement quality perception with the following statements where; social

1= strongly Agree

2= Agree

3= Neutral

4= disagree

5= strongly disagree

s/n	Advertisement quality level	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree
24	AB TV advertisement quality is good	1	2	3	4	5
25	AB radio advertisement quality is good	1	2	3	4	5
26	AB print advertisement quality is good	1	2	3	4	5
27	Over all, the advertisement quality of AB is good	1	2	3	4	5

## APPENDIX B: SPSS RESULTS

### TV advertisement of AB clearly display the information that I need

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly agree	138	34.9	34.9	34.9
agree	140	35.4	35.4	70.4
neutral	35	8.9	8.9	79.2
disagree	54	13.7	13.7	92.9
strongly disagree	28	7.1	7.1	100.0
Total	395	100.0	100.0	

### Radio advertising of AB gives me up to date information about the services of the bank

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly agree	115	29.1	29.1	29.1
agree	131	33.2	33.2	62.3
neutral	61	15.4	15.4	77.7
disagree	60	15.2	15.2	92.9
strongly disagree	28	7.1	7.1	100.0
Total	395	100.0	100.0	

### Print advertisement of AIB is good source for timely information

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly agree	92	23.3	23.3	23.3
agree	120	30.4	30.4	53.7
neutral	94	23.8	23.8	77.5
disagree	50	12.7	12.7	90.1
strongly disagree	39	9.9	9.9	100.0
Total	395	100.0	100.0	

**TV advertisement of AB is enjoyable**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly agree	94	23.8	23.8	23.8
Valid agree	124	31.4	31.4	55.2
Valid neutral	72	18.2	18.2	73.4
Valid disagree	82	20.8	20.8	94.2
Valid strongly disagree	23	5.8	5.8	100.0
Total	395	100.0	100.0	

**I take pleasure in thinking about what heard in AB radio advertisement**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly agree	71	18.0	18.0	18.0
Valid agree	83	21.0	21.0	39.0
Valid neutral	124	31.4	31.4	70.4
Valid disagree	89	22.5	22.5	92.9
Valid strongly disagree	28	7.1	7.1	100.0
Total	395	100.0	100.0	

**Print advertisement of AB is amusing**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly agree	70	17.7	17.7	17.7
Valid agree	82	20.8	20.8	38.5
Valid neutral	152	38.5	38.5	77.0
Valid disagree	67	17.0	17.0	93.9
Valid strongly disagree	24	6.1	6.1	100.0
Total	395	100.0	100.0	

**AB TV advertisement promote its service by exaggeration the real fact**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly agree	83	21.0	21.0	21.0
Valid agree	174	44.1	44.1	65.1
Valid neutral	28	7.1	7.1	72.2
Valid disagree	78	19.7	19.7	91.9
Valid strongly disagree	32	8.1	8.1	100.0
Total	395	100.0	100.0	

**AB radio advertisement lies about its service**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly agree	64	16.2	16.2	16.2
Valid agree	126	31.9	31.9	48.1
Valid neutral	84	21.3	21.3	69.4
Valid disagree	93	23.5	23.5	92.9
Valid strongly disagree	28	7.1	7.1	100.0
Total	395	100.0	100.0	

**AB print advertisement consists falsified information**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly agree	60	15.2	15.2	15.2
Valid agree	52	13.2	13.2	28.4
Valid neutral	110	27.8	27.8	56.2
Valid disagree	90	22.8	22.8	79.0
Valid strongly disagree	83	21.0	21.0	100.0
Total	395	100.0	100.0	

**AB media advertising reduce cost of searching information about bank service**

	Frequency	Percent	Valid Percent	Cumulative Percent
strongly agree	44	11.1	11.1	11.1
agree	120	30.4	30.4	41.5
neutral	145	36.7	36.7	78.2
disagree	62	15.7	15.7	93.9
strongly disagree	24	6.1	6.1	100.0
Total	395	100.0	100.0	

**AB media advertising gives me sufficient information about economic issues**

	Frequency	Percent	Valid Percent	Cumulative Percent
strongly agree	35	8.9	8.9	8.9
agree	168	42.5	42.5	51.4
neutral	98	24.8	24.8	76.2
disagree	59	14.9	14.9	91.1
strongly disagree	35	8.9	8.9	100.0
Total	395	100.0	100.0	

**AB media is wasteful of its economic resources**

	Frequency	Percent	Valid Percent	Cumulative Percent
strongly agree	38	9.6	9.6	9.6
agree	117	29.6	29.6	39.2
neutral	124	31.4	31.4	70.6
disagree	92	23.3	23.3	93.9
strongly disagree	24	6.1	6.1	100.0
Total	395	100.0	100.0	



**AB media advertising is useful to promote newest banking technology**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly agree	67	17.0	17.0	17.0
Valid agree	162	41.0	41.0	58.0
Valid neutral	58	14.7	14.7	72.7
Valid disagree	80	20.3	20.3	92.9
Valid strongly disagree	28	7.1	7.1	100.0
Total	395	100.0	100.0	

**AB media advertising making me a materialistic society overly interested in owning things**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly agree	40	10.1	10.1	10.1
Valid agree	60	15.2	15.2	25.3
Valid neutral	74	18.7	18.7	44.1
Valid disagree	118	29.9	29.9	73.9
Valid strongly disagree	103	26.1	26.1	100.0
Total	395	100.0	100.0	

**media advertisement of AB promote its service by consider the norms of the society**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly agree	115	29.1	29.1	29.1
Valid agree	173	43.8	43.8	72.9
Valid neutral	64	16.2	16.2	89.1
Valid disagree	27	6.8	6.8	95.9
Valid strongly disagree	16	4.1	4.1	100.0
Total	395	100.0	100.0	

**Media advertisement of AB never offends any part of society**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly agree	143	36.2	36.2	36.2
agree	166	42.0	42.0	78.2
neutral	51	12.9	12.9	91.1
disagree	32	8.1	8.1	99.2
strongly disagree	3	.8	.8	100.0
Total	395	100.0	100.0	

**AB media advertising gives me advice what i like to purchase**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly agree	119	30.1	30.1	30.1
agree	119	30.1	30.1	60.3
neutral	77	19.5	19.5	79.7
disagree	44	11.1	11.1	90.9
strongly disagree	36	9.1	9.1	100.0
Total	395	100.0	100.0	

**AB TV advertisement quality is good**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly agree	113	28.6	28.6	28.6
agree	186	47.1	47.1	75.7
neutral	16	4.1	4.1	79.7
disagree	56	14.2	14.2	93.9
strongly disagree	24	6.1	6.1	100.0
Total	395	100.0	100.0	

**AB radio advertisement quality is good**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly agree	99	25.1	25.1	25.1
Valid agree	155	39.2	39.2	64.3
Valid neutral	67	17.0	17.0	81.3
Valid disagree	63	15.9	15.9	97.2
Valid strongly disagree	11	2.8	2.8	100.0
Total	395	100.0	100.0	

**AB print advertisement quality is good**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly agree	74	18.7	18.7	18.7
Valid agree	133	33.7	33.7	52.4
Valid neutral	92	23.3	23.3	75.7
Valid disagree	68	17.2	17.2	92.9
Valid strongly disagree	28	7.1	7.1	100.0
Total	395	100.0	100.0	

**Over all, the advertisement quality of AB is good**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly agree	76	19.2	19.2	19.2
Valid agree	198	50.1	50.1	69.4
Valid neutral	23	5.8	5.8	75.2
Valid disagree	74	18.7	18.7	93.9
Valid strongly disagree	24	6.1	6.1	100.0
Total	395	100.0	100.0	