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St. Mary's University, Ethiopia

**THE EFFECT OF ADVERTISING PRACTICE ON CUSTOMERS' BRAND
CHOICE: THE CASE OF AWASH BANK S.C.**

BY: KHADIJA REMZI

JUNE, 2020

ADDIS ABABA, ETHIOPIA

St. Mary University
School of Graduate Studies
Faculty of Business
Department of Marketing Management

**The Effect of Advertising Practice on Customers' Brand Choice: The Case of
Awash Bank S.C.**

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fulfillment of the requirements for MA Degree in Marketing Management.**

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DECLARATION

I, Khadija Remzi Ibrahim, declare that the work in this thesis is original. This thesis entitle “The Effect of Advertising Practice on Customers’ Brand Choice: The Case of Awash Bank S.C.” has not been presented for any degree in this university or any other university or institution of higher learning.

Signature.....

Date.....

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Abstract

Background: Advertising is a component of promotional mix, which is used to create awareness about products and services for influencing purchase decisions. The general objective of the study was to examine the influence of advertising practice on customers' brand choice on the banking sector in the case of Awash bank S.C

Method and Material: This is a descriptive design with quantitative approach that assesses the effect of advertising media on customer brand choice. A total of 292 customers of the bank were participated in the study. Structured questionnaire were prepared by the researchers using related literature and adopted instrument as data collection instrument. Both descriptive and inferential statistics were used as data analysis method.

Results: Most respondents had high or above the average attitude towards the components of advertisement and brand choice. The finding revealed 50.1% of the variance on customer brand choice can be explained by the effect of advertising whereas the remaining 49.9% are explained by other variables. According to the result, all dimensions of advertising media which are media type, message content, frequency of advertisement, and timing of advertisement have statistically significant positive prediction or direct effect on customer brand choice of the bank service. Media type has the highest prediction value on the customer brand choice.

Conclusions: Advertising media does have strong effect on the customer brand choice of the bank service and product in the case of Awash Bank. Bank managers and advertising agencies should give attention to dimension of advertisement and continue advertising on their service and products if they require maximum profit.

Key words: Advertising, brand choice and customers.

CHAPTER ONE

INTRODUCTION

This section consists of background of the study, statement of the problem, research questions, research objectives, significance of the study, scope of the study, limitation of the study, definition of terms and organizations of the study.

1.1 Background of the Study

The main goal for any business is to produce goods and services for sales and profit maximization. Businesses need to have enough sales in order to cover all the cost and to get sound profit. For generating greater sales, businesses needs to market their product in line with the marketing mix or the 4Ps i.e. product, price, place and promotion. Promotion is one of the factors that influence sales and advertising comes under the promotional mix. It is believed that through good promotion, businesses can generate greater sales by influencing consumers buying decision. Of all the marketing weapons, advertising has leading impacts on the viewer's mind, assist exposure is much more effective. Marketing mix has four elements which are product, price, place and promotion. Advertising is a component of promotional mix, which is used to create awareness about products and services for influencing purchase decisions (Kotler, 2010).

Advertisements are considered as the nervous system of the business world. Just as our nervous system is built to give us all possible facilities sensitivities, so the advertising, which is comparable to our nervous system must awaken to the reader different types of images as the object itself can raise. Effectiveness advertising means different perceptions of its different effects on the groups responsible. Effective advertising must achieve several goals, such as giving the right message to the audience, thus creating profitable sales (Violeta and Ervin, 2016). Advertising has been a form of glorifying or gaining publicity for goods and merchandise since very early times. In fact, advertising has been around as an informal concept since the beginning of civilizations and former methods were oral advertising or claiming the benefits of products verbally when merchants sold goods to people directly on the streets. In modern times, advertisement has become an important way to promote products and services and issued for communication purposes (Hussainy and Herani, 2008).

Communication and information on a product or a service were the only focus of advertisement previously, but nowadays in addition to that advertising has to build brand image, shape brand loyalty and above all convince people to buy the product. Therefore the major aim of advertising is to impact on buying behavior. However, this impact about brand is changed or strengthened frequently by peoples' memories. Memories about the brand consist of those associations that are related to brand name in the consumer mind. These brand cognitions influence consideration, evaluation, and finally purchases (Ayanwale and Ayanbimipe, 2005).

Most companies conduct analysis of consumers' behavior. The major objective of consumer behavior analysis is to determine the factors that enhance consumers' behavior in particular circumstances like in economic aspects. According to Saleem et al., (2011) the principle aim of consumer buying behavior analysis is to explain why consumers act in a particular way under certain circumstances. With this information, marketers are able to determine better strategic marketing decisions. They will be able to predict how consumers are likely to react to various informational and environment cues and to shape their marketing strategies accordingly once they have understood consumers behavior on purchasing. With no doubt, marketers who understand consumer behavior have great competitive advantages in the market place. It can assist companies with knowledge of their consumers' consumption pattern and as well as external and internal influences that affect their purchase decision (Schiffman & Kanuk, 2001).

In the marketplace, consumers often face situations of selecting from several options. Brand choice represents consumer dispositions to favor a particular brand. It refers to the behavioral tendencies reflecting the extent to which consumers' favors one brand over another (Dhar et al., 1999). At most literatures agree that researcher think advertisement affect consumers' buying behavior. They believe that different advertisement tools have their own role and objective will have impact on customers brand choice. However, in spite of the huge impact of analysis of consumers' behavior for the organization and the impact of advertisement on customers brand choice in many ways, little is known about the effect of media advertising on consumers' buying behavior in Ethiopia. Therefore, this study analyse the effect of media advertising on customers' brand choice in the case of Awash Bank's. The paper will also examine the factors that motivate customers' to respond to advertising in relation to financial services. In the meantime, the factors which influence their brand choice are investigated as well.

1.2 Statement of the Problem

In today's competitive and volatile environment all marketers including banks communicate with their target markets through advertising. Without advertising neither the industry nor the consumer can survive. Industry cannot survive because; it will not have any tool to communicate to the consumers. Survival becomes difficult for consumers because, they will not have any information about the product, service or company. The final aim of advertisement is to instigate the actual behavior of the targeted audience, whether purchase intention or actual consumption. If an advertising strategy fails to achieve the same, the million dollars spent are not worth it.

Even though advertisement is used to persuade and inform people for purchase of product or service, there are a lot of question that should be answer. For instance 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 made their brand choice based on advertising? There are numerous advertisements in Medias; television, radio, newspapers and magazines. Another question that can be raised here is that "do all these media advertisements positively influence the customer brand choice?" If media advertisement is not create any positive change in consumers' buying behavior, all the resources such as money, time and efforts spent on media advertisement will go in vain. As it is very important and critical to evaluate the effectiveness of marketing communications elements of the company specifically the advertisement.

As we know these days companies are advertising their product so much on televisions, radio etc and are spending so much money on the Advertisements of their products. The final aim of every advertisement is to instigate the actual behavior of the targeted audience, whether purchase intention or actual consumption. For increasing the sale of their product they are taking film stars or other celebrities in their advertisements of their products which are again very costly. Correspondingly these theories will also apply to Awash Bank's media advertising that the Bank has spent millions of birr for advertisement and promotion. But, it is difficult to assess and know the effect of media advertising on the financial outcome that is gained whether due to advertising or due to other activities.

Measuring the effectiveness of advertising has become a hot issue for most companies, especially in the tight economic environment. That makes top management at many companies asking their marketing managers, “How do we know that we’re spending the right amount on advertising?” and “what return are we getting on our advertising investment?” (Kotler & Armstrong, 2013). Marketers in Ethiopia are also presently confronted with the challenge of developing relevant content and then later finding a medium that will effectively deliver the message to their target audience. Therefore, it is essential for a marketer to find out the extent to which the media advertisement influences in customers buying behaviour in the Banking Services (Mylonakis, 2008).

Brands are the most valuable intangible assets of the company, and creating a strong brand has many benefits for both consumers and producers. Companies across the world are establishing a brand to differentiate their offerings from the competitors, yet, due to various reasons all companies are not using their brand properly to get the maximum possible benefits (Dhar et al., 1999). Besides, creating/building strong brand perceived quality is the top priority of all the bank industry, but attaining this objective is not always an easy task due to the similarity of their product and their means of distribution and promotional strategies in addition to pricing strategies are alike. So that the present research contributed to a better understanding of how a advertising element (media type, frequency, content and timing of advertisement) works from a branding perspective. Measuring brand choice and conducting a study towards the effects of media advertisement on the brand choice of customer is very important for the company.

According to the banks marketing office, the bank invests a millions of birr for advertisement activity in every budget year but the bank didn’t analyze the advertising mechanisms are meet its objectives that attract a new customers and it satisfies its existing customers which have more effect on customer satisfaction. Despite the fact that analyzing the impact of company’s advertisement effect on customer brand choice is very important, there are very few studies illustrated the impact of advertisements on customer brand choice is very important. Therefore, research needs to be done to find out the effect of advertising media on customer brand choice and the researcher believes that this research can give an important insight about the current brand choice of the customers regarding advertismnt.

1.3 Basic Research Questions

In order to achieve the research purpose and look in to the issues mentioned in the statement of the problem, the study raised the following research questions.

- How advertising media type (print media and broadcast media) used by Awash Bank affects the customers brand choice?
- How advertisement messages used by Awash Bank influence customers` brand choice?
- What is the effect of advertising frequency of Awash Bank on customers` brand choice?
- How do timing of Awash Bank`s advertisement influence customers` brand choice?

1.4 Objective of the study

The general objective of the study was to examine the influence of advertising practice on customers` brand choice on the banking sector in the case of Awash bank S.C.

More specifically, the study tried to:

- To examine the influence of advertising media on customers` brand choice about Awash Bank product and services.
- To investigate the effect of message content used by Awash Bank`s on customers brand choice.
- To analyze the effect of Awash Bank`s advertisement frequency on its customers brand choice.
- To analyze the influence of timing of Awash Bank`s advertisement on the customers brand choice.

1.5 Significance of the study

The importance of this study can be viewed from two perspectives: theoretical contributions and practical implications. Theoretically, this study will add to the body of knowledge in marketing field by explaining the effect of advertising on customers brand choice. It explains how advertising elements in the bank industry is very important to influence customer brand choice.

The findings of the study may also help other who has interest to study the topic further and the study can also serve as a reference material for those who is interested to conduct research. The contribution of this study to academia is also not in doubt as it provides a good premise for future research. It also adds to existing literature on selected promotion elements and its effects on brand choice.

On the practical side, this study can help Awash Bank to execute their advertisings in the way that can influence customer brand choice to use the bank service. It can also help the company to gain insight of the importance of advertisement on building up brand choice on customers. By understanding the effect of advertising on customers brand choice, management of the bank can better strategize their advertising. The outcome of this study would also help the company to improve their advertisement and to select the most effective media so that they can build up positive effect on brand choice.

It helped the management staffs to cross-check whether they have effective media planning strategies or not, and to measure return on investment on media advertisement. This study can help marketers to design a better advertisement by identifying the most powerful media in customer brand choice. Therefore, this study can helpful for advertisers to implement their advertisings in the way that can build positive attitude towards their company's product and service they are promoting. Furthermore, the study also helps similar business firms to use proper types of media advertising knowing their effect on consumers 'buying behavior.

1.6 Scope of the study

This study focused on conducting an investigation on the effect of advertising on customer brand choice in Awash Bank S.C. Due to cost and time constraints, the study was delimited on assessing the effect of media advertising taking only (media type, frequency, content and timing of advertisement) on customers' brand choice. The general definition of advertisement spans to cover a wide spectrum of media tools. But this research strictly concerned itself with investigating two advertisement Medias (broadcasting and print media) and their effect on brand choice.

Geographically this study limited on customers of Awash Bank S.C who are found in Addis Ababa city. Even it not applicable for customers of the bank residing out of Addis Ababa as customer's exposure to media may differ. This study only focused on Banking sector, (Awash Bank S.C); other banks sectors are not involved. The period within which the research must be completed for submission was less than one academic year.

1.7 Limitations of the Study

The respondent's unwillingness to fill the questionnaires due to Corona (COVID 19) pandemic, lack of time, because of the nature of the customers of bank and lack of understanding the usefulness of the study was limitation. Beside, the outcome of the study entirely depends on responses of the respondents included in the study. Self-report questionnaires, being subjective by their very nature, may be less effective in obtaining unbiased data. However, the data collectors provide sufficient information about the purpose of the research and instruction to minimize this bias.

The number of variables which were used in the study are limited there are many other elements of advertising which can be investigated. Though, the researcher included common factors that are frequently influence the brand choice of customers because of the influence of advertisement. Moreover, as the sample is small considering the vast number of branches of Awash Bank in the country, the results might not be generalizable beyond the specific population from which the sample is drawn.

1.8 Definition of Terms

- **Advertisements** - are messages paid for by those who send them with the intention of influencing and informing people who receive them (Khan, 2006).
- **Advertising**: - which is a non- personal presentation of a particular product or service and tries to draw the attention of potential and current customers via newspapers, magazines, television, radio etc (Kotler & Keller 2012).

- **Brand** - is a set of mental associations, held by consumers, which add to the perceived value of a product or service”; focused on the gain in perceived value (benefit over cost) brought by the brand.
- **Brand Choice** – is the preference of the consumer for one brand of a product in relation to various other brands of the same product available in the market.
- **Consumer behavior** - is the dynamic interaction of affect and cognition, behavior, and the environment by which human beings conduct the exchange aspects of their lives (The American Marketing Association, 2014).

1.9 Organization of the Study

The paper was organized into five chapters. The first chapter constitutes with introduction part of the study providing details related to the background of the study, statement of problem, research questions, objectives of the study, significance of the study, scope of the study, limitation of the study, definitions of terms and organization of the study. Chapter two deals about review of related literatures with regard to the study's selected topics and the third chapter contain the methodology and description of the study area. Chapter four presents data analysis, findings and discussions of the data that were gathered. Chapter five deals with conclusions and recommendations part of the study.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

This chapter aims to provide a review of related literature. In line with the objectives of this study, this chapter covers concepts related to advertising, importance of advertising, brand, and concept of brand choice. In addition to these the findings of previous research from different authors as well as the theoretical framework of this study is also included. The chapter begins by presenting literatures about theoretical review. The researcher has also tried to review various empirical studies that are related to this research topic. Finally, the research model; i.e. the conceptual framework was plotted in order to put a clear picture about the variables in the research area.

2.1 Theoretical Review

2.1.1 Concept and Definition of Advertising

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

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

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

According to Kotler and Keller (2012) Advertising is Any paid form of non personal presentation and promotion of ideas, goods, or services by an identified sponsor via print media (newspapers and magazines), broadcast media (radio and television), network media (telephone, cable, satellite, wireless), electronic media (audiotape, videotape, videodisk, CD-ROM, Web page), and display media (billboards, signs, posters). A company cannot make dream to be a well-known brand until they invest in their promotional activities, for which consumer market have been dominating through advertisements. As the primary mission of advertiser is to reach prospective customers and influence their awareness, attitudes and buying behavior. They spend a lot of money to keep individual's interest in their products. They need to understand what makes potential customers behave the way they would like. It also appears that advertising may have the potential to contribute to brand choice among consumers (Kumar et al, 2013).

2.1.2 Objective of Advertising

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. The purpose of mass advertisements is to gain attention for the product, ensuring prolonged association with consumers, or for the purpose of recall of their product in customers' mind. Advertiser's primary mission is to reach prospective customers and influence their awareness, attitudes and buying behavior (Rai, N. 2013).

An advertising objective (or goal) is a specific communications task and achievement level to be accomplished with a specific audience in a specific period of time. (Kotler and Keller, 2012) classify advertising objectives according to whether their aim is to inform, persuade, remind, or reinforce.

- Informative advertising aims to create brand awareness and knowledge of new products or new features of existing products.
- Persuasive advertising aims to create liking, preference, conviction, and purchase of a product or service. Some persuasive advertising uses comparative advertising, which makes an explicit Comparison of the attributes of two or more brands.
- Reminder advertising aims to stimulate repeat purchase of products and services.
- Reinforcement advertising aims to convince current purchasers that they made the right choice.

Objective of any advertising is to communicate about the product and services to the prospective customers. General objectives of advertising are to inform the customers about the attributes and uses of the product (Helina, 2012). The advertisers' goals is to get enough relevant market data to develop accurate profiles of buyers-to-find the common group (and symbols) for communications this involves the study of consumers behavior. Generally, all the efforts to make an advertisement are centered on the sole aim of making it so effective and persuasive in a natural way so as to serve the motto of meeting the consumer psyche in a positive manner (Rai, 2013).

2.1.3 Types of Media Advertising

In today`s world, there are a myriad outlets in order to achieve the functional goals of advertising. These media outlets are competing for consumer`s attention. According to Kotler and Armstrong (2008), advertising media is the vehicle through which advertising messages are delivered to their intended audiences. As advertising becomes more important for businesses, larger companies are able to spend more and more on sophisticated ways to make us buy their products.

In advertising the term media refers to communication vehicles such as newspapers, magazines, radio, television, billboards, direct mail, and the Internet. Advertisers' use media to convey commercial messages to their target audiences, and the media depend to different degrees on advertising revenues to cover the cost of their operations. There are many advertising 'media' such as newspapers (local, national, free trade), magazine and journals, television (Local, national, Terrestrial, Satellite) cinema, outdoor advertising (Such as posters, Billboards bus sides). Generally advertising media have four types.

1. Print Media Advertising – Print media is a very commonly used medium of advertising by businessman. It includes advertising through newspaper, magazines, journals, etc. and is also called press advertising. The print media have always been a popular advertising medium. Advertising products via newspapers or magazines is a common practice. The print media must be able to attract large numbers of readers or a very specialized audience to be of interest to advertisers. Magazines and newspapers have been advertising media for more than two centuries; for many years, they were the only major media available to advertisers (Button, Available at; <http://www.ehow.com/info>). Advertising products via newspapers or magazines is a common practice. In addition to this, the print media also offers options like promotional brochures and fliers for advertising purposes. Often the newspapers and the magazines sell the advertising space according to the area occupied by the advertisement, the position of the advertisement (front page/middle page), as well as the readership of the publications (Fikru, 2019).

2. Broadcast Advertising – Television, radio and the internet. Broadcast advertising is a very popular advertising medium that constitutes of several branches like television, radio or the Internet. Television advertisements have been very popular ever since they have been introduced. The cost of television advertising often depends on the duration of the advertisement, the time of broadcast (prime time/peak time), and of course the popularity of the television channel on which the advertisement is going to be broadcasted. The radio might have lost its charm owing to the new age media; however the radio remains the choice of small-scale advertisers. The radio jingles have been very popular advertising media and have a large impact on the audience, which is evident in the fact that many people still remember and enjoy the popular radio jingles (Merugu, 2009).

Television (T.V.) enables the creative man to communicate by combining motion, sounds, words, colour, personality and stage setting to express and demonstrate ideas to and widely distributed audience. T.V. advertisements usually play a role in either introducing a product or reinforcing the familiarity to the product and also convincing to purchase the product. TV has the most effective impact as it appeals to both eye and the ear. Products can be shown, their uses can be demonstrated and their utilities can be told over television. A radio ad must be aired several times before it actually sinks in the minds of the consumers. Thus the frequency of the ad is important. The type of your target audience is also important. Therefore, one must do a research on which type of audience listens to which channels if they want the ads to be successful. The voice talent in the commercial should be taken keeping in mind the type of audience and the type of commercial (Management Study Guide, 2013 as cited by Fikru, 2019).

3. Outdoor advertising: It has probably existed since the days of cave dwellers. Both the Egyptians and the Greeks used it as early as 5,000 years ago. Outdoor is certainly one of the more pervasive communication forms, particularly if you live in an urban or suburban area (Belch & Belch, 2003). Outdoor advertising is also a very popular form of advertising, which makes use of several tools and techniques to attract the customers outdoors. The most common examples of outdoor advertising are billboards, kiosks, and also several events and tradeshow organized by the company. The billboard advertising is very popular; it however has to be really terse and catchy in order to grab the attention of the passersby. The kiosks not only provide an easy outlet for the company products but also make for an effective advertising tool to promote the company's products. Organizing several events or sponsoring those makes for an excellent advertising opportunity. The company can organize trade fairs, or even exhibitions for advertising their products. If not this, the company can organize several events that are closely associated with their field. For instance a company that manufactures sports utilities can sponsor a sports tournament to advertise its products (Omcredy, 2010 as cited by Ayelew, 2019).

4. Social Media Advertising - is a term that is widely used nowadays in connecting people from all over the world. Social Media is the democratization of information, transforming people from content readers into content publishers. It is the shift from a broadcast mechanism to a many-to-many model, rooted in conversations between authors, people, and peers (Neti, 2011). Twitter, face book, website ads indicate that the millennium generation is playing the leading role in

social network usage, it is clear indication that social media can be viewed as an important channel and tools to interact with the target audience. Moreover, Social Media Advertising can be defined as An online Ads that incorporates user interactions that the consumer has agree to display and be shared.

2.1.4 Advertising model

I. AIDA Model

Advertising model is according to AIDA (Attention-Interest-Desire- Action) model develop by Schramm M, the decision by consumer to purchase a particular product or service begin when the product captures his or her attention this is followed by developing an interest for that product or service, Which is followed by the desire for that product or service to fulfill his or her needs. The model is seen as a highly persuasive and is said to often unconsciously affect our thinking (Butterfield, 1997 cited in Helina, 2012).

Therefore the consumer decides to take action, which is to purchase to product or service. Advertising simply means selling but for this one need a creativity of mind with the work of beauty and art. Advertising has been a subject discussed over centuries ago, mostly in the 20th and 21st centuries whether advertising increases prices or lower prices one of the most controversial issues.

With the AIDA model Strong suggests that for an advertisement to be effective it has to be one that:

1. Commands Attention
2. Leads to Interest in the product
3. And thence to Desire to own or use the product
4. Finally leads to Action

AIDA is criticized as unproven and too simplistic, yet it remains a central tenet of many marketing texts. It has maintained its dominance in spite of challenges launched over almost thirty years.

II. ROI Model

The three ingredients of effective advertising are Relevance, Originality and Impact.

Relevance - Keith Reinhard, chairman of DDB worldwide Communications Group, relevance according to him is when the ad and the marketing truly resonates with the target audience. According to DDB Needham Agency, advertising is directed at convincing people to do something. A creative idea has to speak to the right audience with the right sales message. No matter how much the creative people or the client or the account executive may like an idea, if it doesn't communicate the right message or the right product personality to the right audience, then it won't work.

Originality - An Original advertising idea is creative, novel, fresh, unexpected, and unusual. Any idea can seem creative if it has never been thought of it before, but the essence of a creative idea is that no one else has thought of it either. The original ideas are those that only one person thinks of. A familiar phrase can become the raw material of a new idea if it is presented in some unusual or unexpected situation. A great idea is only great the first time around. When it gets copied and overused, it becomes a cliché (Rai, 2013).

Impact - According to Keith Reinhard, Impact is action-oriented marketing campaigns that produce real results i.e. not only just moving consumers emotionally but also moving them to action. A commercial with impact can break through the screen of indifference and focus the audience's attention on the message and the product. An ad with impact has the stopping power that comes from an intriguing idea-something you have never thought about before.

2.1.5 Factors of Advertising

2.1.5.1 Media selection

In developing an advertising program, marketing managers must always start by identifying the target market and buyer motives. Then they can make the five major decisions, known as “the five Ms”: Mission: What are our advertising objectives? Money: How much can we spend and how do we allocate our spending across media types? Message: What message should we send? Media: What media should we use? Measurement: How should we evaluate the results? (Kotler and Keller, 2012).

According to Keller and Kotler (2012), media selection is finding the most cost-effective media to deliver the desired number and type of exposures to the target audience. The effect of exposures on audience awareness depends on the exposures' reach, frequency, and impact:

- **Reach (R).** The number of different persons or households exposed to a particular media schedule at least once during a specified time period
- **Frequency (F).** The number of times within the specified time period that an average person or household is exposed to the message
- **Impact (I).** The qualitative value of an exposure through a given medium.

2.1.5.2 Message Factors

No matter how big the budget, advertising can succeed only if advertisements gain attention and communicate well. Good advertising messages are especially important in today's costly and cluttered advertising environment (Kotler and Armstrong, 2012).

I. Message Content

Message Appeals Kotler and Keller (2012) state that Creative strategies are the way marketers translate their messages into a specific communication. Communicators use negative appeals such as fear, guilt, and shame to get people to do things or stop doing things (smoking, abusing alcohol, overeating). Fear appeals work best when they are not too strong, when source credibility is high, and when the communication promises, in a believable and efficient way, to relieve the fear it arouses. Messages are most persuasive when moderately discrepant with audience beliefs. Stating only what the audience already believes at best just reinforces beliefs, and if the messages are too discrepant, audiences will counter argue and disbelieve them.

Communicators also use positive emotional appeals such as humor, love, pride, and joy. Motivational or "borrowed interest" devices, such as the presence of cute babies, frisky puppies, popular music, or provocative sex appeals are often employed to attract attention and raise involvement with an advertisement. Attention-getting tactics are often too effective. They may also detract from comprehension, wear out their welcome fast, and overshadow the product. Thus, one challenge is figuring out how to "break through the clutter" and deliver the intended message (Kotler and Keller, 2012).

II. Message Format

Kotler and Armstrong (2012) suggest that the marketing communicator also needs a strong format for the message. In a print ad, the communicator has to decide on the headline, copy, illustration, and colors. To attract attention, advertisers can use novelty and contrast; eye catching pictures and headlines; distinctive formats; message size and position; and color, shape, and movement. If the message is to be carried over the radio, the communicator has to choose words, sounds, and voices. The “sound” of an ad promoting banking services should be different from one promoting an iPod. If the message is to be carried on television or in person, then all these elements plus body language must be planned. Presenters plan every detail facial expression, gestures, dress, posture, and hairstyles. If the message is carried on the product or its package, the communicator must watch texture, scent, color, size, and shape.

III. Message Structure

According to Kotler and Armstrong (2012) Marketers must also decide how to handle three message structure issues. The first is whether to draw a conclusion or leave it to the audience. Research suggests that, in many cases, rather than drawing a conclusion, the advertiser is better off asking questions and letting buyers come to their own conclusions. The second message structure issue is whether to present the strongest arguments first or last. Presenting them first gets strong attention but may lead to an anticlimactic ending. The third message structure issue is whether to present a one-sided argument (mentioning only the product’s strengths) or a two sided argument (touting the product’s strengths while also admitting its shortcomings). Usually, a one-sided argument is more effective in sales presentations, except when audiences are highly educated or likely to hear opposing claims or when the communicator has a negative association to overcome.

2.1.5.3 Advertising Frequency

The purpose of advertising lies in telling consumers the information of the target product or service, and repeatedly broadcasting of advertising is for strengthening the audience to have an impression of the advertisement. The purpose of repeatedly broadcasting of advertising includes reminding the audience not to forget the previous information, strengthening the previous

information, and breaking out the audience's resistance to the information in their heart. Advertisers hence use different tactics and routes to persuade consumers and go beyond the traditional channels to impart the information to consumers and make consumers have positive judgment to the information (Hawkins and Hochm, 1992). Consumers easily forget the advertisement when they do not watch or contact it; however, repeatedly broadcasting of advertising reinforces consumers' impression and makes them unforgettable about the advertisement. Indeed, Kotler (2010) points out that the more advertising frequency, the better understanding the audience has. According to Hawkins and Hochm (1992), consumers' awareness of the product or service and their attitude to it vary with the intensity of advertising frequency and so do consumers' faith of brand image and their purchase decision-making. They claim that advertising frequency influences the audience's impression on the brand and makes them have purchase intention.

However, consumers usually have different expectations of advertising, which makes the effect of advertising different, too. Blair (1987) studied more than 100 enterprises in 1987 and found that high frequency of advertising will bore the audience and less persuasion of advertising has a worse effect even though the frequency of broadcasting is increased. Although the increase of advertising frequency can improve consumers to know the product or service and help them remember it; however, too many times of broadcasting an advertisement make consumers tired of and even disgust the product. Therefore, enterprises need to be very careful about advertising frequency and make it most effective.

2.1.5.4 Timing of Advertising

Over the past decades, the preponderance of the prescriptions from normative studies on the optimal timing of advertising has shifted from constant advertising schedules to pulsing advertising schedules as more and more real-world effects were included in the analyses. Consumers are more inclined to make purchasing decisions on certain days of the week and during certain times of the day. Sending your messages into cyberspace without adhering to your audience's particular habits is a sure way to miss out on ample opportunities to be seen. On the other hand, utilizing tools that will talk to consumers when they're most likely to pay attention, will allow you to optimize ROI and drive brand awareness (Tellis, 2004).

Data analytics provide the insights needed, to ensure you're speaking to consumers when they'll actually be listening. It's all about understanding consumer behaviors and adjusting your outreach in a way that resonates with them. Pay attention to daily, weekly, and seasonal trends that affect your own unique business, as well as general best practices that will help bolster campaigns overall. The best advertising campaigns deliver the right message to the right audience, at the right time. Achieving this end goal requires a combination of data and technologies. Data can inform everything from strategy to campaign execution, and then technology, including Artificial Intelligence, can enable successful campaign delivery and ongoing optimization. In an increasingly digital age, the absence of one or both of these critical elements makes your advertising susceptible to failure (Steenkamp, 2005).

2.1.6 Brand Choice

The brand is a fundamental marketing concept used to differentiating products designed to satisfy identical consumer needs, and differentiation is one of the key competitive positioning strategies. The word Brand is derived from the old Norse word brand, which means "To burn" as brands were and still are a means by which owners of livestock mark their animal to identify them (Keller 2004). The American Marketing Association (AMA), defined a brand as "a name, term, sign, symbol or design or a combination of them, intended to identify the goods and services of one seller or group of sellers and to differentiate them from those of competitor". This definition stressed the use of brand to distinguish one product from other competing brands in a given industry.

Brands can also use to differentiate different products of the same producer. When any new name, logo, symbol or design created by a marketing developer emerges in the market to differentiate a product from competitors or from other producers, a new brand has created (Keller, 2008). Brand can defined as "a brand is a set of mental associations, held by consumers, which add to the perceived value of a product or service"; focused on the gain in perceived value (benefit over cost) brought by the brand. In general, brands represent valuable pieces of legal property, capable of influencing consumer buying behavior, being bought and sold, and providing the safety of continual future revenues to their owner if the firm has a good brand management strategy and creating a strong brand (Aaker, 2010).

In marketing literature, the word preference means the desirability or choice of an alternative. Preferences are above all behavioral tendencies. Brand preference is defined variously as the consumer's predispositions toward a brand that varies depending on the salient beliefs that are activated at a given time; the consumer biasness toward a certain brand; the extent to which a consumer favors one brand over another. Another definition for brand preference is offered: "the biased behavioral tendencies reflecting the consumer's predisposition toward a brand" (Ebrahim, 2011). The term "Brand Preference" means the preference of the consumer for one brand of a product in relation to various other brands of the same product available in the market. The choice of the consumers is revealed by brand preference. Brand preference is the extent that respondents preferred and intended to stay with their service provider.

Rossiter and Bellman, (2005) suggest different levels of preferences and their corresponding states of loyalty. There is strong brand preference for single or multiple brands; the state at which consumers can be loyal to a certain brand. Moderate brand preference refers to the state of brand switching, where there is no inclination towards a certain brand and consumers are more likely to switch from one brand to another. Neutral preference refers to how consumers can be unaware of the brand or loyal to other brands. Negative brand preference occurs when consumers are not, and will not become, loyal. Each brand preference level represents a market segment; therefore, marketing managers design strategies, targeting consumers at each segment, based on the level of preference. Consumers' moderate or neutral brand preferences can be stimulated to become strong. However, consumers with a negative brand preference cannot be loyal; rather, they can end up with a weak or moderate preference level.

There has been a long standing interest from marketers to understand how consumers form their preferences toward a specific brand. Brand preference is closely related to brand choice that can facilitate consumer decision making and activate brand purchase. Knowing the pattern of consumer preferences across the population is a critical input for designing and developing innovative marketing strategies. It also uncovers the heterogeneity of consumer choices leading to efficient market segmentation strategies. However, forecasting consumer's preferences between brands is not an easy task (Ebrahim, 2011).

According to Aaker (1991), for new or niche brands, recognition can be important. For well known brands recall and top-of-mind are the most sensitive and meaningful. Consumer tastes and preferences for a product or brand might be built through one or more of the following distinct modes:

- Need association: the product or brand is linked to one need through repeated association.
- Mood association: the mood is attached to the product or brand through repeated association.
- Subconscious motivation: suggestive symbols are used to excite consumers' subconscious motives.
- Behavior modification: consumers are conditioned to buy the brand by manipulating cues and rewards.
- Cognitive processing: perceptual and cognitive barriers are penetrated to create favorable attitudes, and finally
- Model emulation: idealized social lifestyle models are presented for consumers to emulate.

2.2 Empirical Review

Advertising is more than a tool for selling goods and services. It has one overriding task, to position a brand in the prospectus perception or perceptual space in relation to competitors, so as to create distinctiveness and preference. Advertising tools contribute in building and supporting brands by informing, updating, convincing, and reminding customers about products of that particular brand. The empirical review of the study, summarizes and rounds on the below issues that are undertaken by different researchers and authors on the area.

2.2.1 The Effect of Advertising on Brand Choice

Advertising is to create understanding, liking, and selection of product or services. The most influencing theory in marketing and advertising research is attitude-towards-the-advertisement. According to a research conducted in Ghana by Shani & Alhassan (2013) on the banking sector so as to determine the extent of influence advertising has on the extent of patronage banking services, based on customer respondents view there is a minimal correlation between

advertisements and patronage of the products and services of the banks. The focal point of this research is to analyse the degree of influence that advertisements have on the patronage of products and services of selected banks. The result showed that bank managers and employees think that, the rate at which banks are advertising is satisfactory adding that, customers are inspired to do business with the banks based on the advertisement. Both the customers and the employees agree that sources of information; word of mouth recommendation and the presence of banks in the community serve as strong incentives to do business with a bank than media advertisements-Radio, Television, and Newspaper (Shani & Alhassan, 2013).

Research conducted by Rehman and his colleagues (2014) on how advertising affects the buying behavior of consumers in Pakistan analyzed impact of advertisement on consumer buying behavior, and the results of correlation indicated that advertising is positively correlated with buying behavior at highest. This implies consumer buying behavior is impacted by advertisement. Similarly, in investigating the Egyptian banking sector, Sadek, Redding and Tantawi (2015) identified advertising as one of communication tools that influences brand awareness, brand perceived quality, brand associations and brand trust. They also found that advertising is a proficient tool in introducing customers to banking services and in providing detailed information. Asto and Sudarmawan (2018) found out the effect of advertising on brand selection which indicates that there has been a change of brand selection decisions between before and after the ad serving. Advertising can change the brand selection decisions of customers.

Muhammad and his colleagues (2014) conducted a study on the impact of consumer perception and advertisement on consumer buying behavior. The study was conducted in Pakistan. The study found out that advertisement had strong positive impact on consumer buying behavior. It was also found that quality advertisement and positive perception can really play virtual role in improving consumer buying behavior. The researchers shown that choice of consumers indicated “Advertisement” as main factor when purchasing a product and they agreed the impressions of other consumers that owned the products would affect their purchase decision (Deloitte, 2012 as cited Meron, 2017).

In Ethiopia, there are some studies conducted to assess the effect of advertising on customer brand choice. Study conducted on Dashen Bank in Ethiopia demonstrated that among the customers' reasons of buying Dashen Bank services advertisement and quality of the service provided by the bank has high degree of influence; followed by accessibility of branches. The finding of the study also showed that consumers are interested to be informed about the quality and availability of the service through advertising messages (Endale, 2019). Fikru (2019) also found that private banking sector uses various advertising strategies namely printing, broadcast, outdoor and social media. Through those advertising strategies the private banks of Ethiopia have been able to attract more consumers. The researcher concludes that advertisement plays a very significant influence on consumers' buying behavior.

2.2.2 Elements of Advertising and Brand Choice

The success of the advertising depends on various factors of advertising. Based on a survey of 302 UK consumers, findings show that the individuals' attitudes toward the advertisements play a key role influencing brand equity dimensions, whereas advertising spend for the brands under investigation improves brand awareness but is insufficient to positively influence brand associations and perceived quality. The frequency with which a customer sees the advertisement and the customers' attitudes towards the advertisement influence their brand choice. This study shows that individuals' attitudes toward the advertisements. Findings show that by using an original, creative and different advertising strategy, companies can develop higher brand awareness and positive perceptions of their brands (Buil & Martı́ne, 2013).

Fikru (2019) conducted a research on the influence of advertising media choice on consumers' buying behavior in selected Ethiopian private commercial banks. Empirical findings of the study show that both objective of advertisement and broadcast media assumed higher effect on consumers buying behavior. The most of consumers are affected by advertisement in buying behavior broadcast advertisement that is television & radio have more impact on consumer buying behavior more than other advertisement media. Generally there are two major conclusions from this study. First objective of advertisement and broadcast media significantly and positively affect consumer buying behavior in the Ethiopian private commercial banking sector. Second, advertising media has a higher effect than advertising objective.

A research conducted on United Bank in Ethiopia, shown that the advertisements influence and customer perception significantly affected customer's bank service choice decisions. This study also concludes that regardless of the numerous media vehicles now available to advertisers, television continues to be the most powerful influence on consumers' purchasing decisions. The study found that more frequency of television advertisement increases the product demand because 65% of the respondents agreed that when they observed an advertisement of a product more and more, then they became inclined to purchase that product. The result may be explained by the fact that when people watch continuously the features, benefits, service fees and other facilities of a product, they prone to choose a bank. On the other hand, some were of the opinion that more frequency of television advertisement does not increase the product demand because they might not be receptive to any new products or brands (Meron, 2017). According to Endale (2019), all elements of advertising messages have significant impact on consumers buying behavior moreover information about quality of the service has the greatest impact on customer buying behavior. It was concluded that advertising message has the strongest positive and significant effect on Dashen Bank's customer buying behavior. Among the listed message appeals in this study respondents prefer and influenced by a message that advertise about quality of the service. Generally customers agreed that message of the advertisement is vital and it influence their buying behavior of the bank service.

2.2.3 Hypothesis

Accordingly the empirical evidence from various literature on the field, the study proposed the following hypothesis.

- Hypothesis 1: Advertising media type has a significant and positive effect on customers brand choice.
- Hypothesis 2: Message content of advertisement has a significant and positive effect on customers brand choice.
- Hypothesis 3: Advertisement frequency has a significant and positive effect on customers brand choice.
- Hypothesis 4: The timing of advertisement has a significant and positive effect on customers brand choice.

2.3 Conceptual Framework

The framework for this study was developed based on approaches and concepts identified in the literature review. The frame work shows that the independent variables and the dependent variable. The independent variables are advertising media type, frequency, content and timing of advertisement. And the dependent variable is customer brand choice

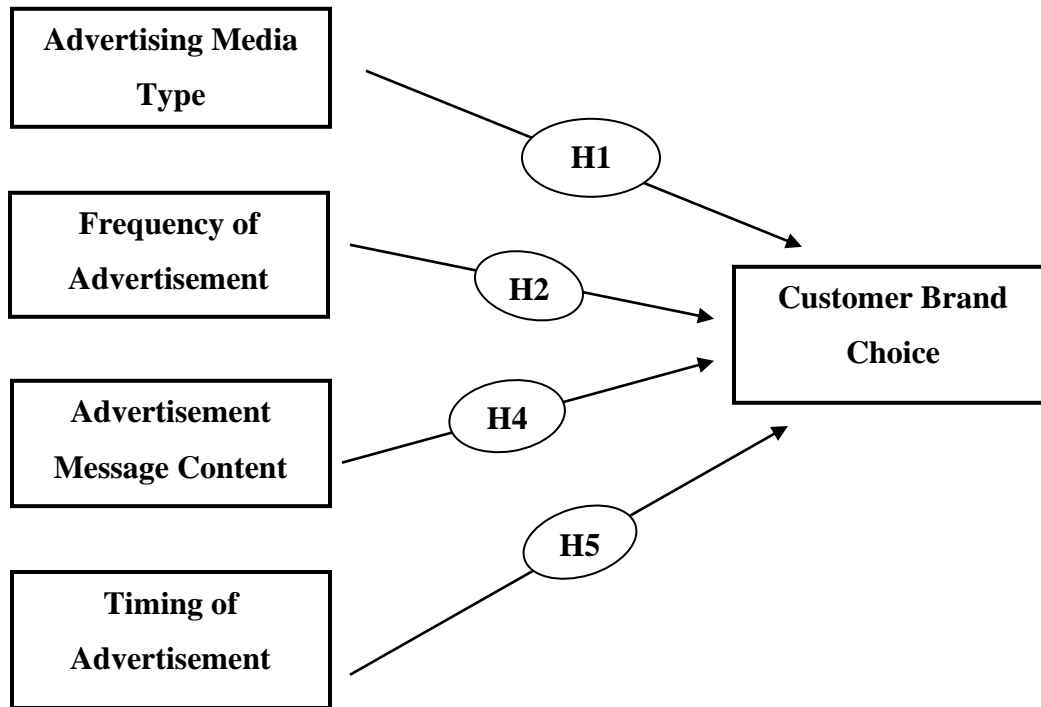


Figure 1: Conceptual framework of the study

Source: Adopted from (Rai, 2013; Fikru, 2019; Mylonakis, 2008; Khan, 2006)

CHAPTER THREE

RESEARCH METHODOLOGY

This chapter begins with a discussion of the research design and the participants involved in this study, as well as the methods used to select participants. The procedures for data collection are then discussed, including a review of the measures used to collect data. Finally, the variables that are examined in this study, as well as an overview of analysis procedures used, are presented.

3.1 Research approach

Quantitative approach was used in order to arrive at reliable conclusions for the research questions. This approach helps to collect more reliable and numerical data. The researcher collected numeric data that can be analyzed and interpreted using descriptive, correlation and regression analysis to show the relationship between the independent variables which is advertising, and dependent variables which is customer brand choice.

In this research the researcher followed a deductive approach because the research started from a theory about media advertising and customer brand choice and followed by formulating hypothesis the researcher tested the hypothesis for conformation or rejection. This why, researcher used quantitative approach as research approach.

3.2 Research Design

For the purpose of the present investigation an explanatory research design was used. Since the major purpose of the study is to investigate the variables associated and describing the existing fact which is the effect of advertising media on customers brand choice the design was selected. An explanatory research tries to establish relationship that exists between variables. It aims at identifying how one variable affects the other; it seeks to provide an empirical explanation to the causality and causes and effects relationship between one or more variables. In order to accomplish that well defined research problem has to be done and hypotheses need to be stated. Explanatory research seeks explanations of observed phenomena, problems, or behaviors which seeks answers to why and how types of questions (Kothari, 2004).

3.3 Study Area

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 February 1995. The Bank obtained a banking services license from the National Bank of Ethiopia and is registered with the Trade, Industry and Tourism Bureau of the Addis Ababa City Administration

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 2020, the total branch networks of the bank stood at 430 (City Branch 221 and Outlying Branch 209).

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. Since its establishment, the bank has achieved encouraging achievements in all standards. Within its Business Development wing, the bank has instituted Promotion and Brand Management department to carry out its promotional activities and to manage brand related matters. The bank is currently using variety of promotional mixes to reach its target audience. Some of these include mass media advertising, sales promotion and public relation programs. 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 and Radio advert), 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.

3.4 Target Population, Sample Size, and Sampling Technique

3.4.1 Target Population

All customers of Awash Bank S.C who are found in Addis Ababa city were the source population. Sampling units were the target population elements available for selection during the sampling process. The Sampling units for this study were all customers of Awash Bank during the sampling time. All customers of Awash Bank S.C who are found in Addis Ababa city who were in the bank during data collection period and selected by convenience sampling from source population was the sample of the study.

3.4.2 Sampling Size

The sample size was calculated by using the formula for single population proportion for cross sectional survey and taking the proportion as 50%, with confidence level of 95% and degree of precision of 5% (since the worst acceptable value of degree of precision is between 0.045-0.055). Based on the above information the total initial sample size was calculated by using Topman's formula; $n = (z\alpha/2)^2 pq/d^2$ Where

- n_i = required initial sample size
- $Z\alpha/2$ =critical value for normal distribution at 95% confidence interval which equals to 1.96 (Z value at $\alpha=0.05$).
- P= Proportion of success, that is percentage of anxiety and depression among diabetic patients 50% (0.5)
- q= Proportion of diabetic population not having co-morbid anxiety and depression.
- d= marginal error (0.05).

According to the above calculation, a sample size of 384 is selected from infinite population. Since the sampling was made from infinite population ($N > 10,000$), it needs no correction. The above sample size is the representative sample proportion at 95% confidence level and $\pm 5\%$ precision when the population is large and unknown.

3.4.3 Sampling Technique

Since this research is confined to the banking industry; the population consist only individuals who have experience of using banking services in Awash Banks. The sampling frame for this study incorporates a complete list of all customers of banks in any of branches located in Addis Ababa. The reasons behind choosing Addis Ababa for the study were that Addis Ababa consists of nearly half of the total branches of the bank. Another reason for selecting Addis Ababa is that it is relatively easier for the researcher to conduct the study with a given limited time and financial resources. Currently, the total number of branches is 430 and of which 221 branches are found in Addis Ababa. Specifically in the survey, sixteen branches were taken out of all districts in Addis Ababa.

A non probability sampling technique, which is convenience sampling, was used to undertake the study and to complete the structured questionnaire on voluntary basis. Since there was a limitation of cost and time there was difficulty of using sample frame and difficulty in determining the total population to list out the sample frame, so convenience sampling technique was used. Convenience sampling was referred to as sampling by obtaining units or people who were most conveniently available.

3.5 Data Source and Method of Data Collection

3.5.1 Data Source

The data was collected from the primary data source through a structured questionnaire. The primary data are those which are collected afresh and for the first time, and thus happen to be original in character.

3.5.2 Method of Data Collection

Data was collected by structured questionnaire prepared in English and then translated to local language (Amharic) which customer of Awash Bank could understand. The questionnaire has three parts to collect data on the socio-demographic, dimensions of advertising and customer brand choice.

3.6 Method of Data Analysis

The data was entered in MS excel-10 spread sheet, analyzed and interpreted using descriptive statistical measures like mean, standard deviation and percentages as appropriate. SPSS version 23 (SPSS Inc, Chicago, IL, USA) software program was used to analysis correlation, ANOVA and multiple linear regression. Data entry was done by an experienced data clerk at the data collection site. The researcher done the data cleaning, processing, preliminary analysis and final write-up of the study.

Descriptive statistics such as means, range and mode for continuous and proportion for categorical variables including table presentation was used for data summarization and description of the study population. Correlational analyses was used to determine the relationship (if any) between customer brand choice with media type, message content, frequency of advertisement, and timing of advertisement. Finally multiple regression analyses was used to assess the influence of predictor variables (dimension of advertising media) on customer brand choice.

3.7 Study Variables

- *Independent Variables* are dimensions of advertising that are Media type, Message Content, Frequency of Advertisement, and Timing of Advertisement.
- *Dependent Variable.* The dependent variable is customer brand choice.

3.8 Ethical Considerations

In social science research, ethical considerations are critical when researching people or animals. In order to collect data successfully, the researcher had voluntary consent of the participants. In addition, showing respect for research participants and explaining the purpose of the study, the reason why they were selected, the amount of time that they are involved and their responsibilities. Furthermore, the student researcher will create a healthy rapport with respondents expressing that there are decisive for the successful accomplishment of the study.

3.9 Validity and Reliability

The internal consistency or reliability of the measurement items under each variable or construct is an important test of sound measurement. For this study Cronbach's alpha was used to assess the internal consistency of variables in the research instrument. Cronbach's alpha is a coefficient of reliability used to measure the internal consistency of the scale; it represented as a number between 0 and 1. Scales with coefficient alpha between 0.6 and 0.7 indicate fair reliability, a Cronbach's alpha score of .70 or higher are considered as adequate to determine reliability (Zikmund, Babin and Griffin, 2010).

Instance to this the researcher carried out the pilot study to test the reliability of the construct whether the questionnaires can obtain the outcomes which the study required for meeting objectives and hypotheses of the inquiry. Accordingly 20 questionnaires were distributed and gathered up from branch of Awash Bank in Addis Ababa which is not included in the sample. The value of Cronbach's alpha coefficients that were calculated for dimensions of advertisement and customer brand choice items for both pilot study and the actual study were presented in the table below.

Table 1: Reliability analysis of variables

Variables	No of items	Cronbach' Alpha for the Pilot Test	Cronbach' Alpha for the actual study
Media Type	11	0.83	0.85
Message Content	11	0.78	0.81
Frequency of Advertisement	6	0.81	0.82
Timing of Advertisement	4	0.76	0.79
Customers' Brand Choice	7	0.89	0.91

In this study, the value of Cronbach's alpha is greater than the standard value for both the pilot study and the actual study, 0.814 and 0.836 respectively. Thus it can be concluded that the measurements used in this study are highly reliable Which shows higher internal consistency.

Validity is the extent to which differences found with a measuring instrument to reflect true differences among those being tested (Kothari, 2004). In order to ensure the quality of the research design, content and construct validity of the research questionnaire was checked. According to Kothari (2004), content validity is the extent to which a measuring instrument provides adequate coverage of the topic under study. If the instrument contains a representative sample of the universe, the content validity is good. Its determination is primarily judgmental and intuitive. It can also be determined by using a panel of persons who shall judge how well the measuring instrument meets the standards, but there is no numerical way to express it.”

Based on this definition, the questionnaire was given both to the experts in the subject matter area of study for comments and to the thesis advisor to look into the appropriateness of the questions and the scales of measurement and accordingly the refinement was made before administering the questionnaire to the respondents in addition to the researcher full engagement and effort.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND INTERPRETATION

In this chapter, the collected data from the bank customers are summarized and analyzed in order to realize the ultimate objective of the study. The analysis of participant socio demographic characteristics is presented first in this chapter and followed by an analysis of the perception of customer towards the advertisement and their brand choice. Then result of correlation analysis and linear regression analyses which are carried out in order to determine the relationship between advertisement and brand choice will be presented. Finally, the major findings of the study will be discussed with the available literatures and presented.

4.1 Demographic Characteristics of the Respondents

Table 2: Frequency of Demographic Characteristics of respondents (N=292)

Variables	Categories	Frequency	Percent
Gender	Female	124	42.47
	Male	168	57.53
Educational Level	Write and read only	7	2.40
	Elementary school	28	9.59
	Secondary school	51	17.47
	Vocational training	89	30.48
	Degree and above	117	40.07
Occupation	Student	22	7.53
	Government Employee	112	38.36
	Self-employed	75	25.68
	Unemployed	11	3.77
	Private Organization Employee	72	24.66
Monthly Income	Less than 3000	33	11.30
	From 3001 - 6000	46	15.75
	From 6001 – 9000	117	40.07
	Greater than 9000	96	32.88

A total of 292 customers in different district and branch of the bank participated in the study with a response rate of 76.04%. A total of 384 sets of questionnaires were distributed to the potential respondents and a total of 292 usable questionnaires were collected. SPSS version 23 was used for the analysis. The analysis had the objective of measuring the effect of advertising on the brand choice of customers. The hypothesis that advertising measurement dimensions have a significant effect on customers brand choice has been tested.

The depicted table below shows the socio-demographic characteristics of the study participants which includes their gender, educational level, occupation and their monthly income. As shown in the table majority of participants 168 (57.53%) were males and the rest 124 (42.47%) were females. In addition, the table shows that participants of this study have different academic levels. Majority 117 (40.07%) of respondents were first degree and above holder. The rest were 89 (30.48%) of them have technical and vocational training, 51 (17.47%) of them are secondary level complete, 28 (9.59%) of them were elementary school complete, and the remaining 7 (2.4%) of them were read and write only.

Regarding their occupation 112 (38.36%) of them were government employee and from the remaining 75 (25.68%) were self-employed, 72 (24.66%) were private organization employee, 22 (7.53%) were student, and the rest 11 (3.77%) of them were unemployed. With respect to monthly income of bank customer in the study, majority 117 (40.07%) of respondents have earning between 6001 to 9000 birr followed by those with above 10,000 incomes 96 (32.88%). The rest were 46 (15.75%) of them were with an earnings of between 3001 to 6000, and the least proportion goes to income groups below 3000.

4.2 Descriptive Analysis of Advertising and Customer Brand Choice

A questionnaire was used as a data collection method. The scores from this scale represent the respondents reported their perception of Awash bank advertisement in relation to their brand choices. The items on the questionnaire include customer's responses to the questions concerning advertisement (Media type, Message Content, Frequency of Advertisement and Timing of Advertisement) and brand choice. For a response format, the 5-point Likert scale was utilized, with anchors of frequency (1 = Strongly Disagree, 2 = Disagree, 3= Neutral, 4 = Agree, and 5 = Strongly Agree).

In order to compare the effect advertising on customers brand choice, descriptive statistics mean and standard deviation have been used. The mean indicates to what extent the sample group averagely agrees or disagrees with the different statements. Mean value shows the average of all customers' responses on each dimension of advertisement, the higher the mean the more the respondents agree with the statement while the lower the mean the more the respondents disagree with the statement. The descriptive statistics computed in each advertisement dimension by analyzing the customer's responses is summarized in the following table 2.

Table 3: Mean and standard deviation for components of advertising and customers brand choice (N=292)

No.	Categories	Mean	SD
1.	Media Type	3.59	.51752
2.	Message Content	3.57	.45310
3.	Frequency of Advertisement	3.75	.65233
4.	Timing of Advertisement	3.61	.62801
5.	Customers' Brand Choice	3.78	.50225

The total scores represent participants' perception towards each component of advertisement and brand choice. As it is observed in the above table, the calculated mean score of Media Selection, Message Content, Frequency of Advertisement, Timing of Advertisement and brand choice were 3.59, 3.57, 3.75, 3.61 and 3.78 respectively. The calculated mean scores for all components of advertisement and brand choice were greater than the neutral value of 3 in a 5 Point-Likert scale. This shows that most respondents had high or above the average attitude towards the components of advertisement and brand choice. This implies media type, message content, frequency and timing of Advertisement in Awash Bank ads were favorable to the customer.

4.3 Inferential Analysis of Advertising and Customer Brand Choice

4.3.1 Correlation Analysis

Correlation analysis estimates the extent of the relationship between any pair of variables. The correlation coefficient is a measure of this relationship and depends on the variability of each of the two variables. Because of covariance, correlation coefficient can take a number with + or – sign. One of the widely used methods to calculate a correlation coefficient is the Pearson product moment correlation. This method results in a number between –1 and +1 that expresses how closely the two variables are related, ± 1 shows a perfect 1:1 relationship (positive or negative) and 0 indicates that no systematic relationship exists between the two variables (Kothari, 2004).

Table 4: Correlation Matrix (N=292)

	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>
1. Media Selection	1	.598**	.224**	.243**	.569**
2. Message Content		1	.148*	.186**	.507**
3. Frequency of Advertisement			1	.263**	.459**
4. Timing of Advertisement				1	.377**
5. Customers' Brand Choice					1

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

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

The above table shows correlation between dependent and independent variables. Accordingly, as indicated in the table, there was a statistically significant positive correlation between brand choice with media type, frequency of advertisement, advertising message content and timing of advertisement. The correlation between advertising media type and brand choice was strong, $r = 0.569$, $p < 0.01$. Similarly, there was strong correlation between brand choice and message content of advertisement, $r = 0.507$, $p < 0.01$. The correlation between brand choice and frequency of advertisement was moderate, $r = 0.459$, $p < 0.01$. This implies that as one variable increase, the other variable also increases and vice-versa.

Table 3 also shows correlation among independent variables. There was a statistically significantly positive correlation between all independent variable. There was a strong correlation between message content and media type, $r = 0.598$, $p < 0.01$. However, there was a weak correlation between message content with frequency of advertisement and timing of advertisement, $r = 0.148$, $p < 0.05$ and $r = 0.186$, $p < 0.01$ respectively. There was statistically significant positive moderate correlation among the rest independent variables.

4.3.2 Multiple Regression Analysis

4.3.2.1 Assumptions Testing in Multiple Regressions

To evaluate the effect of advertising, this research looked at four predictive variables that include media type, message content, frequency of advertisement and timing of advertisement. The outcome variable for this study was customer brand choice. Multiple regression allows to determine the overall fit (variance explained) of the model and the relative contribution of each of the predictors to the total variance explained. Multiple regression analysis was conducted to examine the effect of advertising media on customer brand choice. The significance level of 0.05 was used with 95% confidence interval. The basic assumptions should be satisfied in order to maintain data validity and robustness of the regressed result of the research under the multiple regression models. Hence, this study has conducted the assumption tests such as, normality, Multico-linearity, model fit and adequacy of sample size.

I. Normality and Linearity Test

Normal distribution is detected based on skewness and kurtosis statistics. Skewness is a measure on the asymmetry of a distribution. Whereas, kurtosis measures the extent to which observations cluster around a central point. The acceptable range for normality for both statistics is between -1.0 and +1.0. As depicted in table 4, all variables are within the acceptable range for normality (-1.0 to + 1.0). The kurtosis statistics for all variables are within the suggested range of normality (-1.0 to + 1.0).

Table 5: Normality Measurement Table

	N	Mean	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Media type	292	3.5888	-.428	.143	.064	.284
Message Content	292	3.5740	-.123	.143	.199	.284
Frequency of Advertisement	292	3.7457	.052	.143	-.749	.284
Timing of Advertisement	292	3.6146	-.307	.143	-.374	.284
Brand Choice	292	3.7793	-.162	.143	.386	.284

The assumption of linearity can be checked by inspecting the Normal Probability Plot (P-P) of the Regression Standardized Residual and the Scatterplot shown as part of the analysis. If points lie in a reasonably straight diagonal line from bottom left to top right in the Normal P-P plot, no major deviation from normality can be suggested. The study applied Normal P-PP lot of regression Standardized Residual (See Figure 2) to test linearity. Since the points were symmetrically distributed around adding on a line, linearity pattern was observed. Hence, the straight line relationship between the residuals and the predicted dependent variable scores depicted that linearity was achieved.

Normal P-P Plot of Regression Standardized Residual

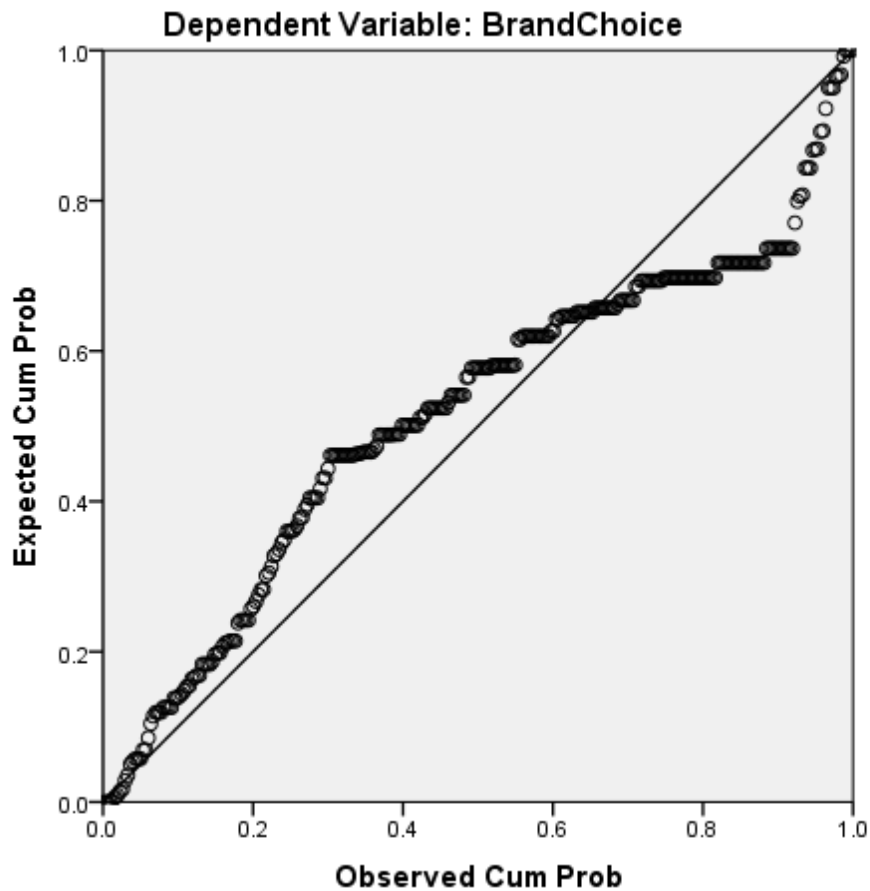


Figure 2: Normal PP of the Regression Standardized Residual

II. Test for Multicollinearity

Once the normality of the distribution is verified, multicollinearity was checked. Multicollinearity is a situation when a high correlation is detected between two or more predictor variables. Tolerance is an indicator of how much of the variability of the specified independent is not explained by the other independent variables. If this value is very small (less than 0.10), it indicates that the multiple correlation with other variables is high, suggesting the possibility of multicollinearity. The other value given is the VIF (Variance inflation factor), which is just the inverse of the Tolerance value (1 divided by Tolerance). VIF values above 10 would be a concern (Pallant J., 2011).

The variables (Media type, Message Content, Frequency of Advertisement and Timing of Advertisement) have shown significant relationship with each other which was not too high (see table 3). As it can observe in Table 5, the tolerance value for each independent variable was not less than 0.10, therefore, this also suggests that the assumption of multi co-linearity was not violated. In the present study the VIF value was less than 10 for all independent variables (see table 5). This also indict that the assumption of multicollinearity was not violated.

Table 6: Collinearity Statistics Test of Independent Variables

Variable	Collinearity Statistics	
	Tolerance	VIF
Media type	.613	1.632
Message Content	.641	1.561
Frequency of Advertisement	.903	1.107
Timing of Advertisement	.893	1.120

III. Homoscedasticity Test

"Homogeneity of variance" assumption or homoscedasticity states that the variances of the same variable, selected from independent samples, will be equal. In regression analysis, this assumption states that the variances of the Ys, for each X, will be equal. The standard suggestion for examining the assumption of homoscedasticity in regression analysis is to plot the predicted Y values against the residual values. If points are concentrated around 0 in the scatterplot, it indicates that the assumption of homoscedasticity is satisfied (Pallat, 2007). The scatterplot shows that the points are concentrated around 0 which shows that no violation of homoscedasticity (see figure 3).

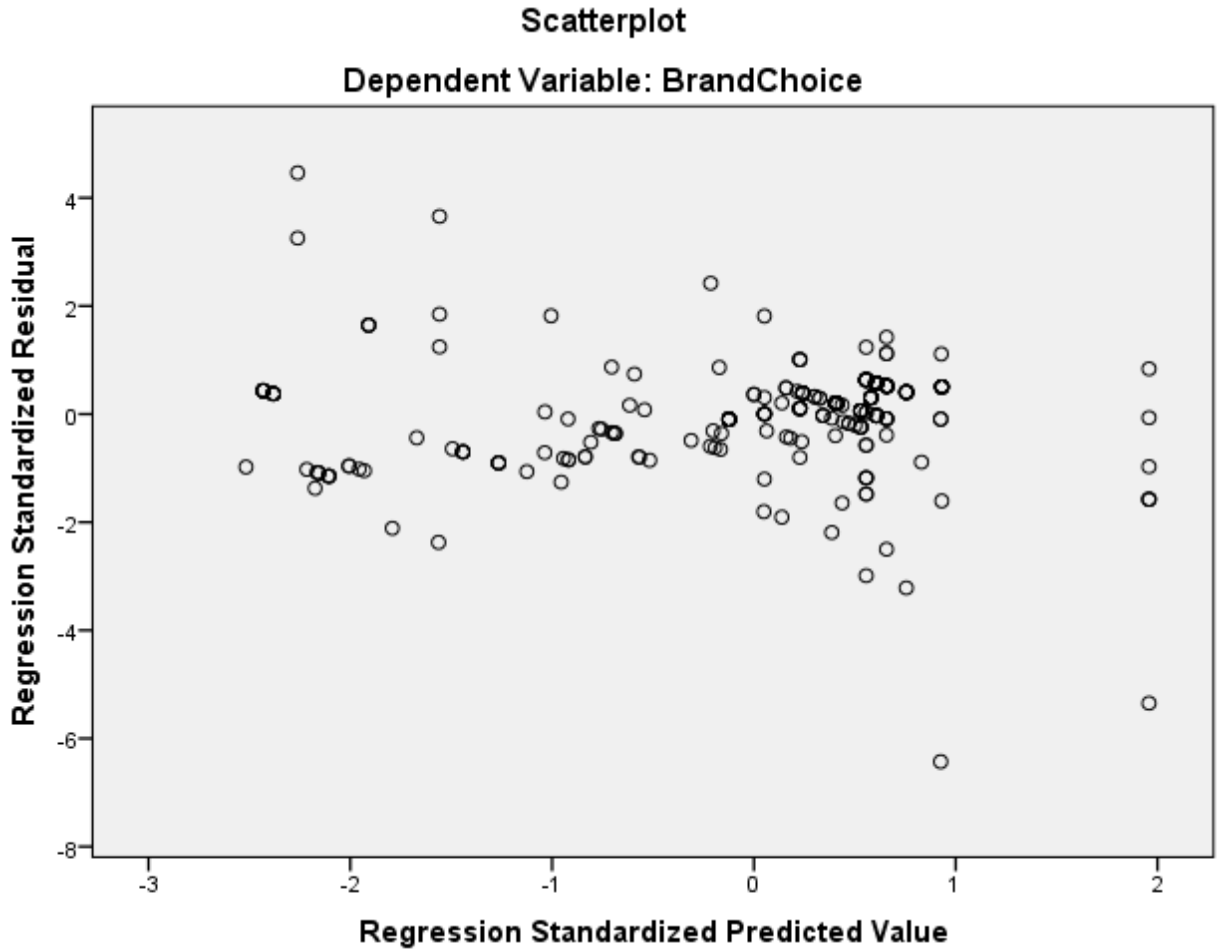


Figure 3: Scatterplot of Retention

IV. Model Fit

Model fit was seen among the various components of advertisement on media, for the purpose of this survey, only four were selected as media of advertisement. The effect of these four independent variables; media type, message content, frequency of advertisement and timing of advertisement were examined on the dependent variable i.e. customer brand choice using multiple regression.

Table 7: ANOVA table

ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	37.261	4	9.315	73.962	.000 ^b
	Residual	36.146	287	.126		
	Total	73.407	291			

a. Dependent Variable: Brand Choice

b. Predictors: (Constant), Timing, Content, Frequency, Media Type

ANOVA tells us whether the model, overall, is acceptable from a statistical perspective i.e. whether the independent variables are in a significantly good degree of prediction of the outcome variable (SPSS, version 23). As can be seen from the table below, the variables of Advertising (independent variables) significantly predict the dependent variable (Brand choice) with $F=142.268$, $p < 0.01$ which is less than $p < 0.05$, the model is significant. This indicates that the variation explained by the model is not due to chance.

4.3.2.2 Regression Results and Discussion

Multiple regression analysis was employed to examine the effect of advertising on customer brand choice. Multiple regression analysis was chosen as it helps to predict the linear relationship of a dependent variable and one or more independent variables.

Table 8: Model summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.712 ^a	.508	.501	.35489	1.377

a. Predictors: (Constant), Timing, Content, Frequency, Media Type

b. Dependent Variable: Brand Choice

As we can see from the above table, the regression model explains how much of the dependent variable is explained by the four independent variables. Adjusted R Square statistic tells us the proportion of variance in the dependent variable that is accounted for by the independent variables. In this case the coefficient of determination adjusted (R²) is 0.501. This implies that about 50.1% of the dependent variable (i.e. customer brand choice) can be explained by the independent variables (i.e. media type, message content, frequency and timing of advertisement); the rest about 49.9% is explained by other exogenous factors outside of the model or variables that are not included in the model.

Table 9: Regression coefficient analysis

Dependant Variable	Predictors	B	SEB	β	T	P
Brand Choice	Media type	.304	.051	.314	5.929	.000
	Message Content	.268	.057	.242	4.667	.000
	Frequency of Advertisement	.236	.034	.307	7.038	.000
	Timing of Advertisement	.140	.035	.175	3.992	.000

In order to assess the influence of predictor variables on customer brand choice, multiple linear regression analysis was computed. Table 8 shows that, all of the predictor variables, i.e. media type, message content, frequency of advertisement and timing of advertisement made a statistically significant influence/prediction in predicting the dependent variable, brand choice. In order to evaluate the contribution or influence of each independent variable to the dependent variable, we can see the Beta value. In the table above, the Beta value for predictor variable, media type was 0.314 which implies that this predictor variable made the first strong positive and statistically significant influence in explaining or predicting the dependent variable brand choice, when the variance explained by all other variables in the model is controlled for.

In addition, frequency of advertisement made a statistically significant positive prediction to the dependent variable with Beta value of 0.307. This implies that frequency of advertisement made the second strong influence in predicting the criterion variable, brand choice. Furthermore, message content made the third strong positive influence/contribution in predicting the dependent variable, with Beta value of 0.242. Finally, timing of advertisement predicts brand choice with Beta value of 0.175. From the above regression, an increase in media type used for advertisement dimension by one unit would result in an increase in customer brand choice to use Awash Bank by 0.314 unit of value. As frequency of advertisement increases by one unit, brand choice will increase by 0.307 units. Also one-unit increase in message content would result in an increase of brand choice by 0.242 unit. As timing of advertisement increases by one unit, brand choice to use Awash Bank will increase by 0.175 units.

According to the result Multiple Linear regression analyses, a decision to accept or reject each hypothesis of the study was made. The table below indicates a summary of the overall outcome of the research hypotheses.

Table 10: Decision towards hypothesis

No.	Hypothesis	Decision	Reason
1.	Advertising media type has a significant and positive effect on customers brand choice.	Accepted	$\beta = -.314, p < 0.05$
2.	Message content of advertisement has a significant and positive effect on customers brand choice.	Accepted	$\beta = -.242, p < 0.05$
3.	Advertisement frequency has a significant and positive effect on customers brand choice.	Accepted	$\beta = -.307, p < 0.05$
4.	The timing of advertisement has a significant and positive effect on customers brand choice.	Accepted	$\beta = -.175, p < 0.05$

4.4 Discussion

This study was conducted to examine the effect of advertising practice on customers' brand choice on the banking sector in the case of Awash bank S.C. In order to achieve the objectives of these study 292 customers of the bank in Addis Ababa city administration were selected by using convenience sampling method. Structured questionnaire were used to assess the effect of advertising on customer behavior and brand choice. In this part of the study the findings of the study will be discussed with the available literatures and presented as follows.

The finding of the current study concerning the customer on the practice of advertising and their brand choice was in agreement with various literatures which explain customer behavior have agreed that advertising has an impact on their brand choice. According to the results obtained in this study, mean value shows that average of all customers' responses on each dimension of advertisement and also brand choice were higher than the expected mean score 3 which implies the more the respondents had favorable attitude with media type, message content, frequency and timing of Advertisement in Awash Bank ads. This observation is consistent with findings of a study done in Pakistan found out that advertisement had strong positive impact on consumer buying behavior (Muhammad et al., 2014). In Ethiopia, study conducted on Dashen Bank demonstrated that among the customers' reasons of buying Dashen Bank services advertisement provided by the bank has high degree of influence (Endale, 2019). Fikru (2019) also found advertisement plays a very significant influence consumers' buying behavior and able to attract more consumers. As a result it can be inferred that the increase in the level advertisement will increase the probability of customers brand choice of Awash Bank service in Addis Ababa.

The correlation analysis of the study indicates a statistically significant positive correlation between brand choice with media type, frequency of advertisement, advertising message content and timing of advertisement. So the empirical finding of this study is consistent with the study conducted by Rehman and his colleagues (2014) on how advertising affects the buying behavior of consumers in Pakistan and the results of correlation indicated that advertising is positively correlated with buying behavior at highest. This implies consumer buying behavior is impacted by advertisement. Similarly, in investigating the Egyptian banking sector, Sadek, Redding and Tantawi (2015) identified advertising as one of communication tools that influences brand

awareness, brand perceived quality, brand associations and brand trust. Asto and Sudarmawan (2018) found out the effect of advertising on brand selection which indicates advertising can change the brand selection decisions of customers.

The results regarding predictor variables of brand choice among customers, all variables media type, message content, frequency of advertisement and timing of advertisement found significantly predicted the level of brand choice. This result is consistent with findings of a study done by Fikru (2019) who conducted a research on the influence of advertising media choice on consumers' buying behavior in selected Ethiopian private commercial banks. He concluded that objective of advertisement and broadcast media significantly and positively affect consumer buying behavior in the Ethiopian private commercial banking sector. Second, advertising media has a higher effect than advertising objective. The result also corresponds to the result of other researchers that advertising was proved to have an association with customers brand choice (Buil & Martíne, 2013; Fikru, 2019; Meron, 2017; Endale, 2019; Hawkins and Hochn, 1992). In these literatures, it was reported that more frequency of advertisement, using the best timing for advertising, selecting the right media and favorable is vital and it influence their brand choice of the bank.

Consumers are not expected to respond immediately; rather, advertisers realize they must provide relevant information and create favorable predispositions toward the brand before purchase behavior will occur. Kotler (2010) points out that the more advertising frequency, the better understanding the audience has. According to Hawkins and Hochn (1992), consumers' awareness of the product or service and their attitude to it vary with the intensity of advertising frequency and so do consumers' faith of brand image and their purchase decision-making. The best advertising campaigns deliver the right message to the right audience, at the right time. Consumers are more inclined to make purchasing decisions on certain days of the week and during certain times of the day.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATION

In this chapter of the study, summary of findings, conclusion drawn, recommendations and limitation of the study are stated. The purpose of the study was to examine the effect of media advertising on customer brand choice.

5.1 Summary of Findings

- Majority of participants 168 (57.53%) were males and 117 (40.07%) were first degree and above holder.
- Regarding their occupation 112 (38.36%) of them were government employee and followed by 75 (25.68%) were self-employed. With respect to monthly income of bank customer in the study, majority 117 (40.07%) of respondents have earning between 6001 to 9000 birr.
- The calculated mean score of Media Selection, Message Content, Frequency of Advertisement, Timing of Advertisement and brand choice were 3.59, 3.57, 3.75, 3.61 and 3.78 respectively.
- The correlation matrix of the study indicates a statistically significant positive correlation between brand choice with media type, frequency of advertisement, advertising message content and timing of advertisement.
- The highest coefficient of correlation in this research lay between advertising media type and brand choice was strong, $r = 0.569$, $p < 0.01$. There was a statistically significantly positive correlation between all independent variable.
- The normality test, adequacy of sample size, test for multicollinearity and model fit preliminary analyses were performed that ensure no violation of the assumptions multiple linear regression.
- The finding revealed the coefficient of determination adjusted (R^2) is 0.501 which implies that about 50.1% of the dependent variable (i.e. customer brand choice) can be explained by the independent variables whereas the remaining 49.9% are explained by other variable

- As the coefficient table shows the constant, beta value and p-value of the variables to examine the significance of set hypothesis. The significance level of all variables is P value .000 and media type, frequency of advertisement, message content and timing of advertisement standardized coefficients are 0.314, 0.307, 0.242 and 0.175 respectively.

5.2 Conclusions

This is a descriptive design with quantitative approach that assesses the effect of advertising media on customer brand choice. A total of 292 customers of the bank were participated in the study. Structured questionnaire were prepared by the researchers using related literature and adopted instrument as data collection instrument. Both descriptive and inferential statistics were used as data analysis method.

According to the research result, the calculated mean score of Media Selection, Message Content, Frequency of Advertisement, Timing of Advertisement and brand choice were above the neutral value of 3 in a 5 Point-Likert scale. This shows that most respondents had high or above the average attitude towards the components of advertisement and brand choice. This implies media type, message content, frequency and timing of Advertisement in Awash Bank ads were favorable to the customer. The correlation matrix of the study indicates a statistically significant positive correlation between brand choice with media type, frequency of advertisement, advertising message content and timing of advertisement. There was a statistically significantly positive correlation between all independent variable. This implies that as working more on the advertising help the bank to be chosen by its customers.

Multiple regression analysis was employed to examine the effect of advertising on customer brand choice. The finding revealed 50.1% of the variance on customer brand choice can be explained by the effect of advertising whereas the remaining 49.9% are explained by other variables. The result of multiple regression analysis confirmed that all dimension of advertising media has direct effect on customer brand choice of the bank service. Media type has the highest effect on the customer brand choice which implies that this predictor variable made the first strong positive and statistically significant influence in explaining or predicting the dependent variable brand choice.

5.2 Recommendations

Having analyzed, discussed and interpreted the data collected in this study, the researcher forwarded the following recommendations.

1. It can be seen from the study that, advertising does have effect on the customer brand choice of the bank service and product and it is a must for bank managers to continue advertising on their service and products if they require maximum profit.
2. This research revealed that customer brand choice mainly influenced by media type of the advertisement. Most attention should be given to advertising media type by bank to attract more customers in addition to the existing customers.
3. Marketers of the bank should ensure that advertising messages of the bank are designed and executed to take advantage of the unique advantages rendered by each media type.
4. Nowadays, in Ethiopia there is a high competitive market with private banks in light of this modifying and qualifying in the best way of the advertising frequency and timing of advertisement is the best way to influence the customers brand choice.
5. Researchers should be further investigate and repeat the study with a into consideration variables that did not consider in this research and other data gathering instruments to fill the gaps of the study and come up a comprehensive finding.

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APPENDICES

Appendix A: English Questionnaire

St. Mary University

School of Graduate Studies

Faculty of Business

Department of Marketing Management

Questionnaire to be filled by Customer

This questionnaire is prepared by a prospect graduate student of St. Mary University in the field of marketing management for the partial fulfillment of a thesis in order to assess the effect of advertising on customers' brand choice: The case of Awash Bank S.C. Your genuine answer will have much use for the research paper. Fill all answer dedicatedly and honestly just by taking a few minutes out of your precious time. All information you provide to this study will be kept strictly confidential. Thank you in advance for filling this questionnaire.

General Direction

- ❖ No need to write your name
- ❖ Please put a tick (✓) mark corresponding to your response

Part I. Demographic and General Information

1. Gender: Male Female

2. Educational Level

Cannot write and read only Secondary school

Write and read only Vocational training

Elementary school Degree and above

3. Occupation

Student Government Employee

Self-employed Unemployed Private Organization Employee

4. Monthly Income

Less than 3,000 birr From 6,001-9,000 birr

From 3,001-6,000 birr Greater than 9,000 birr

Part II. Customers Perception about Advertising

Below are statements that are designed to collect data on how you perceive the advertising of Awash Bank. Please indicate the level of your agreement or disagreement on the statements by putting tick (✓) mark on the space below the options provided.

1= Strongly Disagree, 2= Disagree, 3= Neutral, 4= Agree, 5= Strongly Agree

A. Media Selection						
No.	Statement	1	2	3	4	5
1.	Printing advertisement used by Awash Bank changes perception towards a service					
2.	Print advertisements used by Awash Bank are accessible in highly populated areas					
3.	I buy services because of printing advertisement					
4.	Printing advertisement used by Awash Bank is enjoyable					
5.	Printing advertising used by Awash Bank are realistic and practical					
6.	Print advertising used by Awash Bank is a good source for timely and important information					
7.	Awash Bank's Broadcasting advertisement influential					
8.	Broadcasting advertisement used by Awash Bank is timely					
9.	Awash Bank's Broadcasting advertisement is enjoyable					
10.	Broadcasting advertising used by Awash Bank is realistic and practical					
11.	Broadcasting advertising used by Awash Bank is a good source for timely and important information					
B.	Message Content					
1.	The message contents used by Awash Bank's advertisement is convincing and attractive					

2.	The message contents used by Awash Bank's advertisement is influential					
3.	The message contents used by Awash Bank's advertisement is scientifically acceptable					
4.	The message contents used by Awash Bank's advertisement is distinctive from other bank's adv.					
5.	The message contents used by Awash Bank's advertisement is what practically observed in branches					
6.	The message contents used by Awash Bank's advertisement is understandable					
7.	The message contents used by Awash Bank's advertisement is better than other Bank's					
8.	All the banking services announced by Awash Bank's advertisement are accessible in branches					
9.	The languages used to advertise Awash Bank are clear.					
10	I can consider adv message used by Awash Bank as a honest information source.					
11.	Advertisement message used by Awash Bank is able to stick my mind					
C.	Frequency of Advertisement	1	2	3	4	5
1	Awash Bank conducts advertisement Frequently than other banks.					
2.	Repetitive advertisements made by Awash Bank make consumers to think the bank is well.					
3.	When Awash Bank advertised frequently the bank gets more focus by its customers.					
4.	Frequently advertised bank indicates the bank service is motivating					
5.	Frequently advertised banking service influence customers.					
6.	Frequently advertised banking are memorable					

D.	Timing of Advertisement	1	2	3	4	5
1.	Awash Bank advertisement are made at convenient time to audience					
2.	Awash Bank Advertising is made during some TV or Radio programmes.					
3.	Advertisement of Awash Bank is usually made at customers rest time					
4.	Advertisement of Awash Bank is usually made after news program					

Part III. Customers' Brand Choice

Below are statements that are designed to collect data on customers' brand choice. Please indicate the level of your agreement or disagreement on the statements by putting tick (√) mark on the space below the options provided.

1= Strongly Disagree, 2= Disagree, 3= Neutral, 4= Agree, 5= Strongly Agree

No.	Statement	1	2	3	4	5
1.	It makes sense to use services of Awash Bank than any other brand					
2.	Even if another brand has same features as Awash Bank, I would prefer to use Awash Bank's service.					
3.	If there is another brand as good as Awash Bank, I prefer to use Awash Bank.					
4.	If I have to choose among brands of banks Awash Bank is definitely my first choice					
5.	When I think of a bank, Awash Bank is one of the bank that comes to my mind					
6.	I like and trust the service provided by Awash Bank					
7.	When I see a new service on the Awash Bank advertisement, I'm not afraid of giving it a try.					

Thank you very much for your cooperation!

Appendix B: Amharic Questionnaire

ቅድስተማሪያምዩኒቨርሲቲ

የቢዝነስ ፋኩልቲ

የገበያ አስተዳደር ትምህርት ክፍል

የጥናቱ ተመራማሪ በቅድስተ ማርያም ዩኒቨርሲቲ የማርኬቲንግ የማስተራረቅ ዲግሪ ተመራቂ ተማሪ ስሆን በአሁኑ ወቅት የመመሪቂያ ጽሁፌን በማዘጋጀት ላይ እገኛለሁ። ጥናቱ የሚያተኩረው ማስታወቂያ ደንበኞች የሚገለገሉበትን ባንክ ምርጫ ላይ ያለውን ተፅዕኖ ሲሆን የአዋሽ ባንክ ላይ ብቻ ትኩረት የሚያደርግ ነው።

ይህ መጠይቅ ሶስት ክፍሎች ያሉት ሲሆን የመጀመሪያው ክፍል ስለ እርሶ አጠቃላይ መረጃ ለመሰብሰብ የሚጠቅም ሲሆን ቀጣዩ ክፍል ደግሞ ማስታወቂያ ሚዲያ በደንበኞቹ የመገልገል የሚገለገሉበትን ባንክ ምርጫ ላይ የሚኖረውን ተፅዕኖ ያሉትን አጠቃላይ ግንዛቤ ለማወቅ ይረዳል። ሶስተኛው ባንኩ ለመገልገል ምን ያህል እንደሚመርጡት የሚጠይቅ ነው። ይህንን መጠይቅ በሙሉ ታማኝነት እንዲሞሉልኝ እየጠየኩኝ የሚሰጡኝ መረጃ ከዚህ ጥናት ውጭ ለሌላ ለምንም አገልግሎት እንደማይውል አረጋግጣለሁ። የእርሶ አስተያየት ለዚህ ጥናት መሳካት ከፍተኛ አስተዋጾ እንደሚያደርግ እየገለፀኩ ለሚያደርጉልኝ ትብብር ከልብ አመሰግናለሁ።

ማስታወሻ:

- ስም መጻፍ አያስፈልግም።
- ከእናንተ ጋር በሚስማማው ሳጥን ውስጥ (✓) ይህን ምልክት ያስገቡ/ይጠቀሙ።

ክፍል አንድ: የግል መረጃዎች

1. ጾታ: ወንድ

 ሴት

2. የትምህርት ደረጃ

 ማንበብና መጻፍ የማይችል

 ሁለተኛ ደረጃ ትምህርት

 ማንበብና መጻፍ ብቻ

 የሙያ ትምህርት ወይም ዲፕሎማ

 የመጀመሪያ ደረጃ ትምህርት

 የመጀመሪያ ድግሪና ከዛ በላይ

3. የስራ መስክ

 ተማሪ

 የመንግስት ሰራተኛ

 ስራ ፈጣሪ/ በግል

 ስራ ላይ ያልሆነ

 በግል መስራቢቶች ተቀጥሮ የሚሰራ

4. ወርሃዊ ገቢ

 ከ3,000 ብር የሚያንስ

 ከ 6,001-9,000 ብር

 ከ 3,001-6,000 ብር

 ከ 9,000 ብር በላይ

ክፍል ሁለት፡ የማስታወቂያ ተፅእኖ ዳሰሳ

ከዚህ በታች የተዘረዘሩት ዐረፍተ ነገሮች እርሶ ስለ አዋሽ ባንክ ማስታወቂያ ተፅዕኖ ያሉትን አመለካከት ለመረዳት የተቀመጡ ናቸው። ከእነዚህ አርፍተ ነገሮች ጋር ምን ያክል እንደሚስማሙ ወይም እንደማይስማሙ ከዐረፍተ ነገሮቹ ጎን ከተቀመጡት መለኪያዎች አንዱ ላይ ይህን (✓) ምልክት በማድረግ ያሳዩ።

1=በጣም አልስማማም፣ 2=አልስማማም፣ 3=ገለልተኛ ነኝ፣ 4= እስማማለሁ፣ 5=በጣም እስማማለሁ

ሀ. ማስታወቂያ የሚዲያ ምርጫ						
ተ.ቁ	መግለጫ	1	2	3	4	5
1.	አዋሽ ባንክ የሚጠቀመው የሕትመት ማስታወቂያ በባንኩ ለሚሰጠው አገልግሎት ያለኝን አመለካከት ቀይሮታል።					
2.	አዋሽ ባንክ የሚጠቀመው የሕትመት ማስታወቂያ በማንኛውም ህዝብ በሚበዛባቸው ቦታ በቀላሉ ማግኘት ይቻላል።					
3.	አዋሽ ባንክ የሚጠቀመው የሕትመት ማስታወቂያ የባንኩ ተጠቃሚ እንድሆን አድርጎኛል።					
4.	አዋሽ ባንክ የሚጠቀመው የሕትመት ማስታወቂያ አዝናኝ ነው።					
5.	አዋሽ ባንክ የሚጠቀመው የሕትመት ማስታወቂያ ግልፅና ተማኝነት ያላቸው ናቸው።					
6.	አዋሽ ባንክ የሚጠቀመው የሕትመት ማስታወቂያ ወቅታዊ የሆኑ ጠቃሚ መረጃዎችን ለማግኘት ይጠቅማል።					
7.	አዋሽ ባንክ የሚጠቀመው የብሮድካስት ማስታወቂያ ተፅዕኖ ፈጣሪ ነው።					
8.	አዋሽ ባንክ የሚጠቀመው የብሮድካስት ማስታወቂያ ጊዜውን የሚመጥን ነው።					
9.	አዋሽ ባንክ የሚጠቀመው የብሮድካስት ማስታወቂያ አዝናኝ ነው።					
10.	አዋሽ ባንክ የሚጠቀመው የብሮድካስት ማስታወቂያ ግልፅና ተማኝነት ያላቸው ናቸው።					
11.	አዋሽ ባንክ የሚጠቀመው የብሮድካስት ማስታወቂያ ወቅታዊ የሆኑ ጠቃሚ መረጃዎችን ለማግኘት ይጠቅማል።					
ለ. ማስታወቂያ መልእክት						
1.	የአዋሽ ባንክ ማስታወቂያ መልዕክት ተፅዕኖን ያለውና ሳቢ ነው።					
2.	የአዋሽ ባንክ ማስታወቂያ መልዕክት ተፅዕኖ ፈጣሪ ነው።					
3.	የአዋሽ ባንክ ማስታወቂያ መልዕክት ሳይንሳዊ ተቀባይነት ያለው ነው።					

4.	የአዋሽ ባንክ ማስታወቂያ መልዕክት ከሌሎች የባንክ ማስታወቂያዎች ይለያል።					
5.	የአዋሽ ባንክ ማስታወቂያ መልዕክት በባንኩ ቅርንጫፎች ከምናገኘው አገልግሎት ጋር ተመሳሳይ ነው።					
6.	የአዋሽ ባንክ ማስታወቂያ መልዕክት ተፅዕኖ በቀላሉ መረዳት የሚችሉት ነው።					
7.	የአዋሽ ባንክ ማስታወቂያ መልዕክት ከሌሎች ባንኮች ማስታወቂያዎች የተሻለ ነው።					
8.	በአዋሽ ባንክ ማስታወቂያ ላይ የሚተላለፉት መልዕክቶች በባንኩ ቅርንጫፎች አገልግሎት ማግኘት ይቻላል።					
9.	የአዋሽ ባንክ ማስታወቂያ መልዕክት ግልፅ በሆነ ቋንቋ ነው የሚተላለፈው።					
10.	በአዋሽ ባንክ ማስታወቂያ ላይ የሚተላለፉት መልዕክቶች ታማኝነት ያላቸው የመረጃ ምንጮች ናቸው።					
11.	በአዋሽ ባንክ ማስታወቂያ ላይ የሚተላለፉት መልዕክቶች ትውስታዊ ላይ መቅረት ይቻላሉ።					
ሐ. የማስታወቂያ ድግግሞሽ		1	2	3	4	5
1.	በአዋሽ ባንክ ከሌሎች ባንኮች በተሻለ በተደጋጋሚ ማስታወቂያ ያስተላልፋል።					
2.	አዋሽ ባንክ በተደጋጋሚ ማስታወቂያ መስራቱ ደንበኞቹ ስለባንኩ እንዲያስቡ ያደርጋል።					
3.	አዋሽ ባንክ በተደጋጋሚ ማስታወቂያ መስራቱ ደንበኞቹ ለባንኩ ትኩረት እንዲሰጡት ያደርጋል።					
4.	አዋሽ ባንክ በተደጋጋሚ ማስታወቂያ መስራቱ የባንኩን አገልግሎት ለማነቃቃት ይጠቅማል።					
5.	በተደጋጋሚ ማስታወቂያ የሚሰራ ባንክ ደንበኞች ላይ ተፅዕኖ ያሳድራል።					
6.	በተደጋጋሚ ማስታወቂያ የሚሰራ ባንክ ትውስታን ይፈጥራል።					
መ. ማስታወቂያ የሚተላለፍበት ጊዜ		1	2	3	4	5
1.	የአዋሽ ባንክ ማስታወቂያ ለአድማጮች በሚመች ሰዓት ነው የሚተላለፈው።					
2.	የአዋሽ ባንክ ማስታወቂያ በቴሌቪዥን እና በሬዲዮ ፕሮግራሞች ላይ ነው የሚተላለፈው።					
3.	የአዋሽ ባንክ ማስታወቂያ ደንበኞች እረፈት በሚያደርጉበት ወቅት ነው የሚተላለፈው።					
4.	የአዋሽ ባንክ ማስታወቂያ ከዜና በኋላ ነው የሚተላለፈው።					

ክፍል ሶስት፡ የደንበኞች የብራንድ ምርጫ ልኬት

ከዚህ በታች የተዘረዘሩት ዐረፍተ ነገሮች እርሶ አዋሽ ባንክ ምን ያህል እንደሚመርጡት ለመለካት የተቀመጡ ናቸው። ከእነዚህ አርፍተ ነገሮች ጋር ምን ያክል እንደሚስማሙ ወይም እንደማይስማሙ ከዐረፍተ ነገሮቹ ጎን ከተቀመጡት መለኪያዎች አንዱ ላይ ይህን (✓) ምልክት በማድረግ ያሳዩ።

1=በጣም አልስማማም፣ 2=አልስማማም፣ 3=ገለልተኛ ነኝ፣ 4= እስማማለሁ፣ 5=በጣም እስማማለሁ

ተ.ቁ	ምርጫ	1	2	3	4	5
1.	ከሌሎች ባንኮች አገልግሎት ይልቅ የአዋሽ ባንክን አገልግሎት መጠቀም ትርጉም ይሰጠኛል።					
2.	ምንም እንኳን ሌሎች ባንኮች ተመሳሳይ አገልግሎት ቢሰጡም፣ የአዋሽ ባንክን አገልግሎት እምርጣለሁ።					
3.	ምንም እንኳን ሌሎች ባንኮች እንደ አዋሽ ባንክ ጥሩ አገልግሎት ቢሰጡም፣ የአዋሽ ባንክን አገልግሎት እምርጣለሁ።					
4.	ካሉት ባንኮች ምርጫ ቢቀርብልኝ ያለጥርጥር፣ አዋሽ ባንክን እምርጣለሁ።					
5.	ስለባንክ ሳስብ አዋሽ ባንክ ነው ቀድሞ ወደ ሀሳቤ የሚመጣው።					
6.	በአዋሽ ባንክ የሚሰጠው አገልግሎት አምነዋለሁ፣ ደስም ይለኛል።					
7.	የአዋሽ ባንክን አዲስ አገልግሎት በማስታወቂያ ስመለከት ለመሞከር አለፈራም።					

ስለትብብርዎ አመሰግናለሁ።

Appendix C: Statistical Analysis Results

Descriptive Statistics

No.	Categories	Mean	SD	N
1.	Media Type	3.59	.51752	292
2.	Message Content	3.57	.45310	292
3.	Frequency of Advertisement	3.75	.65233	292
4.	Timing of Advertisement	3.61	.62801	292
5.	Customers' Brand Choice	3.78	.50225	292

Normality Measurement Table

	N	Mean	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Media type	292	3.5888	-.428	.143	.064	.284
Message Content	292	3.5740	-.123	.143	.199	.284
Frequency of Advertisement	292	3.7457	.052	.143	-.749	.284
Timing of Advertisement	292	3.6146	-.307	.143	-.374	.284
Brand Choice	292	3.7793	-.162	.143	.386	.284

Correlations

		Brand Choice	Media Type	Content	Frequency	Timing
Pearson Correlation	Brand Choice	1.000	.569	.507	.459	.377
	Media Type	.569	1.000	.598	.224	.243
	Content	.507	.598	1.000	.148	.186
	Frequency	.459	.224	.148	1.000	.263
	Timing	.377	.243	.186	.263	1.000
Sig. (1-tailed)	Brand Choice	.	.000	.000	.000	.000
	Media Type	.000	.	.000	.000	.000
	Content	.000	.000	.	.006	.001
	Frequency	.000	.000	.006	.	.000
	Timing	.000	.000	.001	.000	.
N	Brand Choice	292	292	292	292	292
	Media Type	292	292	292	292	292
	Content	292	292	292	292	292
	Frequency	292	292	292	292	292
	Timing	292	292	292	292	292

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	Timing, Content, Frequency, Media Type ^b	.	Enter

a. Dependent Variable: BrandChoice

b. All requested variables entered.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.712 ^a	.508	.501	.35489	.508	73.962	4	287	.000	1.377

a. Predictors: (Constant), Timing, Content, Frequency, Media Type

b. Dependent Variable: Brand Choice

ANOVA^a

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	37.261	4	9.315	73.962	.000 ^b
1 Residual	36.146	287	.126		
Total	73.407	291			

a. Dependent Variable: Brand Choice

b. Predictors: (Constant), Timing, Content, Frequency, Media Type

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
(Constant)	.340	.206		1.647	.101	-.066	.746					
1 Media Type	.304	.051	.314	5.929	.000	.203	.405	.569	.330	.246	.613	1.632
Content	.268	.057	.242	4.667	.000	.155	.381	.507	.266	.193	.641	1.561
Frequency	.236	.034	.307	7.038	.000	.170	.302	.459	.384	.292	.903	1.107
Timing	.140	.035	.175	3.992	.000	.071	.209	.377	.229	.165	.893	1.120

a. Dependent Variable: BrandChoice

Coefficient Correlations^a

Model		Timing	Content	Frequency	Media Type	
1	Correlations	Timing	1.000	-.050	-.220	-.131
		Content	-.050	1.000	-.006	-.574
		Frequency	-.220	-.006	1.000	-.137
		Media Type	-.131	-.574	-.137	1.000
	Covariances	Timing	.001	.000	.000	.000
		Content	.000	.003	-1.119E-005	-.002
		Frequency	.000	-1.119E-005	.001	.000
		Media Type	.000	-.002	.000	.003

a. Dependent Variable: Brand Choice

Collinearity Diagnostics^a

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions				
				(Constant)	Media Type	Content	Frequency	Timing
1	1	4.939	1.000	.00	.00	.00	.00	.00
	2	.024	14.369	.00	.11	.09	.47	.15
	3	.021	15.161	.00	.01	.00	.43	.77
	4	.009	23.048	.57	.55	.04	.05	.04
	5	.006	27.933	.43	.33	.87	.05	.03

a. Dependent Variable: Brand Choice

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.6461	4.8373	3.7793	.35783	292
Residual	-1.84519	.89388	.00000	.35244	292
Std. Predicted Value	-3.167	2.957	.000	1.000	292
Std. Residual	-5.199	2.519	.000	.993	292

a. Dependent Variable: Brand Choice