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**The Effect of Marketing Practice on Brand Development: The Case of Debub Global Bank  
S.C., Ethiopia**

A Thesis Submitted to the School of Graduate Studies of Addis Ababa University in Partial  
Fulfillment of the Requirements for the Master of Art in Business Administration (MBA)

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**March, 2021**

**Addis Ababa, Ethiopia**

### Declaration

I, the undersigned, declare that this thesis entitled “*The Effect of Marketing Practice on Brand Development (A Case of Dehub Global Bank S.C.,Ethiopia)*” is my own original work and that all sources have been accurately reported and acknowledged, and that this document has not been submitted for a degree in anyother universities.

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### Statement of Certificate

This is to certify that **Yonas Gebrehiwot** has completed his thesis entitled “*The Effect of Marketing Practice on Brand Development (A Case of Debub Global Bank S.C.)*”, is his original work and is submitted for examination with my approval as a thesis.

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**By: Yonas Gebrehiwot  
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iii

**A Thesis Submitted for Partial Fulfillment of the Requirement for the Award of the  
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iv

**ADDIS ABABA UNIVERSITY**

**College of Business & Economics**

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### **Declaration**

**I, Yonas Gebrehiwot, hereby declare that this thesis titled, ‘The Effect of marketing practice on brand development in the case of Debu Global bank S.C, Ethiopia is my original work. I have carried out the present study independently with the guidance and support of the research advisor, Yohannes Workineh (PhD). Any other research or academic sources used here in this study have been duly acknowledged. Moreover, this study has not been submitted for the award of any degree or Diploma program in this or any other institution.**

**Declared**

## **Acknowledgement**

First, I would like to be grateful to my Almighty God for keeping his eyes on me, giving me health; strength and firmness to continue and finish this study.

Next, I would like to thank to my advisor, Yohannes workaferahu (Ph.D) for supporting and properly advising to prepare the theses. His guidance and encouragement throughout the process of formulating my ideas was invaluable and their ability to view things pragmatically was critical and priceless to the success of this study and needs to be highly praised.

## ***Abstract***

*The main objective of this study was to investigate and analyze the effect of marketing practice in the case of Debu Global Bank S.C., Ethiopia. This study was used descriptive and explanatory study & adopting quantitative research techniques to answer three basic research questions, first the effect of marketing mix on brand development, Secondly the effect of quality customer service deliverance on brand development and thirdly the effect of the overall organizational performance enhancement on brand development. Purposive sampling method was taken in order to select 10 branches. A structured questionnaire was prepared and pre-sampling test was conducted by taking 10% of the sample population before distributing to the customers' of DGB to gather primary data. The questionnaire was presented to 384 customers selected conveniently. 374 customers were responded to the questioners and SPSS software was used to process the primary data. From the findings, it was learnt that the effect of marketing Mix, Deliverance of Customer service and enhancement of overall organizational performance was correlated. Therefore, the study concluded that the effect of marketing mix, effect of quality customer service deliverance and the effect of the enhancement of overall organization performance have significant effect on brand development. The study finally recommended the need for Banks to give more emphasize for the marketing activity in order to build their image and makes them to gain more market share and stay in the market competitively.*

*Key words: Marketing Practice, Customer service, Branch layout, Organizational Performance, Bank name, Bank logo, Bank Motto*

## List of Tables

<b>4.1. Gender of Respondent</b>	<b>35</b>
<b>4.2. Age of Respondent</b>	<b>36</b>
<b>4.3. The respondent education level</b>	<b>36</b>
<b>4.4. Period of commencing Customer relation</b>	<b>37</b>
<b>4.5 Marital Status of the respondents</b>	<b>38</b>
<b>4.6. Monthly Income</b>	<b>38</b>
<b>4.7 Descriptive Statistics of Promotion</b>	<b>39</b>
<b>4.8 Descriptive statistics of Customer service</b>	<b>41</b>
<b>4.9 Descriptive Statistics</b>	<b>42</b>
<b>4.10 descriptive statistics of Performance enhancement</b>	<b>43</b>
<b>4.11: Classification of the Strength of relationship</b>	<b>43</b>
<b>4.12 variable correlation analyses</b>	<b>44</b>
<b>4.13 Model Summary</b>	<b>48</b>
<b>4.14: ANOVA of the Variables</b>	<b>49</b>
<b>4.15: Regression Coefficients of the Variables</b>	<b>49</b>

## Table of Contents

<b>Chapter One-----</b>	<b>1</b>
<b>1. Introduction</b>	
1.1. Back ground of the study _____	2
1.2 Statement of the problem_____	2
1.3. Basic research questions _____	4
1.4. Objective of the study_____	5
1.4.1. General Objective-----	5
1.4.2. Specific Objective-----	5
1.5 Significance of the study-----	5
1.6. Organization of the study-----	5
1.7. Scope of the study-----	6
1.8. Limitation of the study-----	6
<b>ChapterTwo _____</b>	<b>7</b>
<b>2. Literature Review-----</b>	<b>7</b>
2.1 Definition of Marketing Management-----	7
2.2. Service marketing -----	8
2.2.1.1. Service marketing Definition -----	8
2.2.1.2. Characteristics of Service-----	8
2.2.2. Banking Service Market-----	9
2.3. Concept of marketing management-----	9
2.4. Strategy of Marketing Management-----	10
2.4.1. Strategic Management Definition -----	10
2.4.2. Market segmentation -----	11
2.4.3. Market Targeting-----	13
2.4.4. Differentiation and positioning_-----	14
2.5. Marketing Management Practice-----	16
2.5.1. Market Mix-----	16
2.5.1.1 .Advertising-----	17
2.5.1.2. Sales Promotion _____	18
2.5.1.3. Public Relations and publicity-----	19

2.5.1.4. Personal Selling-----	20
2.6.1. Brand Management -----	21
2.6.2 The importance of Branding -----	21
2.6.3. Brand equity-----	22
2.6.4. Brand identity-----	23
2.6.5. Brand image-----	24
2.6.6. Brand loyalty-----	25
2.7. Empirical literature review-----	25
2.8. Research Hypothesis-----	27
2.9. Conceptual Framework-----	27
<b>Chapter Three: Research and Methodology</b>	
3.0 Research Design and Methodology-----	28
3.1. Description of the Study Area -----	28
3.2. Research Approach and Design-----	29
3.3. Sample size -----	30
3.4. Source of Data -----	30
3.5. Instrument of Data Collection-----	31
3.6. Data analyses -----	31
3.7. Reliability and Validity -----	33
3.7.1. Reliability -----	33
3.7.2. Validity Analysis -----	33
3.8. Ethical Consideration-----	34
<b>Chapter Four</b>	
4.0 data analysis _____	35
4.1. Portfolio of respondant _____	35
4.1.2 Age descriptive-----	36
4.1.3 Educational level descriptive-----	36
4.1.4 Period of commencing Customer relation -----	37
4.1.5 Marital Status descriptive-----	38
4.1.6 Monthly Income descriptive-----	38
4.2 Descriptive Variables-----	39
4.2.1 Descriptive statistics of Impact of Promotion-----	39

4.2.2. Descriptive Statistics customer service-----	41
4.2.3. Descriptive Statistics Performance enhancement-----	42
4.2.4. Descriptive Statistics of Brand development-----	43
4.3. Collinear analysis-----	44
4.3.1 Diagnostic Tests of Assumptions of Classical Linear Regression Model-----	44
4.3.1.1. Linearity Test-----	44
4.3.1.2. Multicollinearity Test-----	44
4.3.1.3. Normality Test-----	45
4.3.2 Correlation analysis -----	46
4.4. Regression Analysis-----	48
4.4.1. Variables regression Analysis-----	48
4.4.2 ANOVA Analysis-----	49
4.4.3. Regression Coefficients of the Variables-----	49
4.5 Summary of Findings and Discussion-----	50
<b>Chapter five: Conclusion and recommendation</b>	
5. Conclusion and recommendation -----	53
5.1 Summary of key findings-----	53
5.2 Conclusions -----	53
5.3 Recommendations-----	54
5.4 Limitations of the Study -----	55
Reference-----	56
<b>Append</b>	

## **Chapter One:**

### **1. Introduction**

#### **1.1. Back ground of the study**

Banking industry plays a pivot role on the overall economic growth of the country. Currently 17 commercial banks and Developmental Bank of Ethiopia have been functioning in Ethiopia. Out of the 17 commercial banks running in the country, one bank, CBE, is governmental bank while the remaining 16 banks are privately owned banks.

National Bank of Ethiopia, as central bank of the country, has authorized to supervise and monitor the financial sectors including Banks, Insurances and Micro finance institutions closely. Accordingly, Debub Global Bank S.C. has begun operation since August 2012 after getting license under NBE license Number LBB/018/2012 to conduct bank business throughout the country in accordance with the Banking Business Proclamation NO 595/2008. Currently the bank has 102 branches in the country. From the total branches 61 branches are operated in Addis Abebi city while the remaining 41 branches are found in various city of the country.

The private commercial banks in Ethiopia are experiencing increased competition since the last few years mainly resulting from increased new entrants into the market and their extensive branch expansions (Zerayehu, Kagnew & Teshome 2013). The sector has witnessed entrance of many banks to the unbanked and under banked population, mainly in the rural areas. This makes the competition stiffer and threatens the attractiveness of the sector, which ultimately would reduce the profitability of the players in the industry. Similarly, Hailemichael (2012) looked as intensive competition is observed among private commercial banks. Bank Size and efficiency, as sources of competitive advantages, were found to be the main significant bank specific factors in explaining the market power of the dominant once

ank industry in Ethiopia is in a stiff competition. Unless every bank will not craft its marketing, strategy and doing business differently to win its customers heart, it may enter to severe problem that may extends to the level of bankruptcy. Now a day's marketing activities is not an option to banks rather it is a must done task. In this view, since Debub Global Bank S.C is one of the three banks that have been joined the industry lately. it has faced difficulties to

penetrate the market and capable of winning customers' heart as per the required level compared to banks that have been entered to the industry a decade earlier and already created strong brands. As a result, wide and comprehensive overall marketing activities should be carried out from the bank management to coup up the challenges it faced and able it to take a significant share from the entire market.

Marketing is a process of selling its product or service in a manner of planned way at a right time, at a right place, through a distributor at a right price. Marketing is the activity, set of institutions, and process for creating, communicating, delivering, and exchanging offerings that have value for customers, clients, partners, and society at large (Approved 2017) Definition of marketing by American Marketing Association.

The marketing mix is a set of controllable marketing factor that an organization uses to produce the response it wants from its various target market. Traditionally, a '4P's (product, price, place and promotion) model is enough for tangible products; the services sector on the contrary uses a '7P's (product, price, place, promotion, people, process and physical evidence) approach in order to satisfy the needs of their customers (Ivy, 2008). Physical evidence: is defined as the environment in which the service is delivered and where the service provider and the customers interact, and any tangible commodities that facilitate performance or communicate the service (Zeithaml & Bitner, 2003). Process: is policies, procedures, mechanization, employee discretion, customer involvement, customer direction and flow of activities (Rafiq & Ahmed, 1995). People: refers to employees and customers who are involved in the delivery of service (Woodruffe, 1995).

Marketing refers to activities a company undertakes to promote the buying or selling of a product or services. Marketing includes advertising, selling, and delivering products to consumer or other businesses. Marketing makes use of the "Marketing Mix" is also known as the four Ps-Product Price, Place and Promotion. Investopedia, Business essentials by Alexandra Twin Updated Feb 3, 2020. Banks use different Marketing practice to promote their product and/or services. Mostly they use different promotional mix, enhancing customer services, using branch logo and creating conducive atmosphere to the customer (setting attractive branch layout) and performance enhancement mostly profitability of the bank and incremental of capital dividend. Among the most used promotional mix in banks are personal selling, Television and Radio Advertisement, public relations and direct marketing.

It is not only advertising that has significant role on brand development, rather deliverance of quality customer service, which can be more described by the 7Ps of Marketing mix, as people, process and physical evidence; People who are involved in the service deliverance and Process that help the service to be more qualified has also play significant role on brand development. In addition to promotion and customer service deliverance, the rise of the overall organizational performance has also play significant role to brand development. As a result the study was focused on the impact of marketing practice on brand development in the case of Debu Global Bank S.C.

## **1.2 Statement of the Problem**

According to Melaku (2016), the stiff competition that we are currently observing in the Ethiopian banking sector is leading most of private commercial banks to exhibit the low efficiency hypothesis. With the stiff competition that we are currently, majority of the private banks are facing challenges in meeting their objectives they set.

Even though the population of Ethiopia is large second to Nigeria in the continent, most of the population is un-bankable. The main reasons for the majority of the population being un-bankable are lack of awareness, economical problem, poor infrastructure and other problems. Besides, banks are not accessible to the majority of the rural population.

Various survey studies have been conducted to assess the impact of marketing and brand on performance (TayyipSabriErdil , NurettinOzanBakir & BahadırAyar ,2017) and the influence of selected marketing and brand practice (S Farrington,2018). The other studies set of studies have been conducted on the effect of marketing practice (Rakula, 2016). Most studies on the impact, influence and effect of marketing practice on brand on performance Most of the above studies have been carried on the data from member countries of EU. Comparatively fewer numbers of studies have been carried out on data from other country.

Rendering similar service to their customers and the availability of swift completion among banks makes switching customers from one bank to other bank a common practice. This nature of the industry, providing similar service and product, makes the competition edge to be focused mainly on two dimensions; the quality of the service they rendered and the strength of brand it builds. The brand image' of respective banks are mainly developed through time by using advertisement, different promotional activities , and the profitability of the bank or the amount of dividend granted to their respective shareholders. Hence, this study

will be focused on identifying the impact of marketing practice in brand development in the case of Debu Global Bank Share Company.

Organizational performance, according to Cho and Dansereau (2010), refers to the performance of a company as compared to its goals and objectives. In addition, Tomal and Jones (2015) define organizational performance as the actual results or output of an organization as measured against that organization's intended outputs.

Many researchers have been conducted and confirms that branding has strong impact on organizational performance. A solid brand will profit by high purchaser loyalty, permitting solid deals even after the patent has lapsed. In addition, brands will affect the conduct and state of mind of patient and specialists (Schuiling and Moss, 2004). On the Contrary, This study carries out to confirm organization performance enhancement has also significant effect on creating brand building.

Considering the existing stiff competition in the banking industry in Ethiopia, and the restricted researches conducted mainly on the impact of advertisement on branding and the other parts of marketing activities are not well addressed, specially customer service deliverance and organization performance enhancement, motivate the researcher to do a research on the given topic in a given industry to provide conclusion and recommendations on the findings obtained.

### **1.3. Basic Research questions**

- ❖ Does the different promotion made by the Bank through advertisement, public relation, and direct selling create impact on its image building?
- ❖ Is the implementation of attractive and differentiated branch layout a positive attribute towards image building?
- ❖ Is the Bank name, Logo and its Motto create significant impact to build its image positively?
- ❖ Is its service excellence helps to attract more customers and consequently create its brand positively?
- ❖ Is the enhancement of the overall organization performance positive impact on the brand development?

### **1.4. Objective of the study**

#### **1.4.1. General Objective of the study**

The general objective of the study is to identify the impact of marketing practice in developing brand development in Debu Global Bank S.C.

#### **1.4.2. The Specific Object of the study**

The specific objective of the study is:

- ❖ To examine the impact of promotional activities on brand development.
- ❖ To identify the overall impact of marketing practice on brand development
- ❖ To realize the relationship between marketing practice and brand development
- ❖ To identify the effect of marketing activities of banks on brand building.

#### **1.5. Significant of the study**

The study aims to study the relationship between the marketing practice and brand development of banks in Ethiopian context. The inter relationship between marketing practice and brand development has not been researched thoroughly in the Ethiopian banking industry.

This is therefore; the research helps to understand the impact of marketing activities on the brand development of banks, subsequently all private banks would use marketing activities to build their brand's image. The study is also expects to use a reference for further research.

#### **1.6. Organization of the study summarized**

This study is organized in to five chapters, the first chapter discussed on the introduction of the study, focused on the back ground of the study, the statement of the problem, basic research questions, the statement of the problem and the significant of the study. The second Chapter presented theoretical background on marketing management followed by a review of previous studies. The Third chapter discussed on the study's research design and methodology. In chapter four, the findings discussion and analysis is presented. In chapter five, the findings of the study are summarized, conclusion is made and recommendations are discussed.

#### **1.7. Scope of the study**

The study, the effect of marketing activities on brand development, was limited on Debut Global Bank S.C. due to the constraint of time and money. Besides, since it is difficult to get data from outlying branch customers, the study was taken only from Addis Ababa City Customers.

Believing that the bank's customers have been witnessed the progress of the bank in all dimensions (both on the marketing activities and its brand status), quaternaries have been prepared to the banks customer only. For convenience purpose 10 Addis Ababa City branch customers are selected for conducting interview.

The study focuses on the main marketing activities of the banks which are promoting with different promotional mixes, branch lay-out, service deliverance, bank name, logo and motto.

### **1.8. Limitation of the study**

Due to the pandemic corona virus disease the study is conducted only in DGB. And it may be difficult to get customers and conduct questionnaires' due to the fear of the Pandemic Corona virus.

## **Chapter Two: Literature Review**

### **2. Literature Review**

These days, financial success of an organization including Banks depends upon marketing ability of the organization. Since stiff competition among organization is rising higher and higher through time, it becomes essential for organizations to exert maximum effort on their marketing activities.

## **2.1 Definition of Marketing Management**

Marketing Management has been given different definition and explanation by different marketing management Scholars. The American Marketing Association's (AMA'S), (2004,p.17) define; Marketing is an organizational function and a set of processes for creating, communicating, and delivering value to customers and for managing customer relationships in ways that benefit the organization and its stakeholders.

According to Kotler(1982,pp3-27) Marketing is the analysis, planning, implementation, and control of carefully formulated programs designed to bring about voluntary exchanges of values with target markets for the purpose of achieving organizational objectives. Marketing involves the organization in studying the target market's needs, designing appropriate products and services, and using effective pricing, communication, and distribution to inform, motivate, and service the market.” And Kotler (1967,p.12) also describe marketing is the analyzing, organizing, planning and control of the firm's customer-impinging resources, policies, and activities with a view to satisfying the needs and wants of chosen customer groups at a profit.

Whereas, Webster Jr, (1992, p.14.) illustrates marketing is the management function responsible for assuring that every aspect of the organization focuses on customer relationships by delivering superior value, recognizing that the organization's ongoing relationships with customers are its most important asset. Marketing is an exchange process between producers and consumers, in which the producer matches a marketing offering (the product or service, plus its promotion, distribution and price) to the wants and needs of the consumer” (Mandal &Rosenberg, 1981, p.6)

### **2.2.1 Service Marketing**

Services constitute a very significant portion of the business market. These days, the service sector has been exhibited an enormous growth almost in all countries.

#### **2.2.1.1. Service marketing Definition**

Services can be described as the performance or act that creates benefits for customers by bringing a desired change on behalf of the recipient of services. (Lovelock & Wright 2001, 4-10)

Philip Kotler, defines a service as an act of performance that one party can offer to another that is essentially intangible and does not result in the ownership of anything. Its production may or may not be tied to a physical product. Philip Kotler, Zeithaml and Bitner also define services as “deeds, processes and performance “. Here, deeds are the actions of the service provider, processes are the steps in the provision of service, and performance is the customer understands of how the service has been delivered. Zeithaml and Bitner Christian Gronroos in 1990 “A service is an activity or series of activities of more or less intangible nature that normally, not necessarily, take place in interaction between the customer and service employees and /or systems of the service provider, which are provided as a solution to customer problems” Christian Gronroos . As the different scholar describes service is an intangible activities that has given or rendered to the customers at the spot. Service may be varying from place to place but it has some common characteristics. Such as its intangibility. Service in the bank industry is a crucial activity. The existence of a bank determines its service Excellency

#### **2.2.1.2. Characteristics of Services**

Bitner, Fiskand Brown (1993) suggests on the service characters by saying that “scholars are agreed that service has four major distinctive such as: intangibility, inseparability, variability, and perishability”. However, after 1980, different scholars raise questions on the previous understanding about the characteristics’ of service. Unlike many other kind of business, Service business may either use electronic channels or combine the service factory and point of consumption at the single location. All of these service characteristics will be clearly analyzed in banking’s essence as well. (Lovelock & Wright 2001, 5-7)

#### **2.2.2. Banking Service Market**

Since customers are the back bone of bank industry, Banks are heavily– focusing on building long term relation- ships with their esteemed customers. Bank marketing can be understood as a system of banking strategies impacting on the entire process of providing banking services in the best way which will satisfy the needs of the target customers. Bank marketing is maintained in a vital interaction between products, services with customers’ demands and

activities of competitors on the basis of balance benefits among banks, customers and society.(Shodhganga 2009, 1-12) . Bank marketing is called to develop a distinctive brand image which is considered the capital-reputation of the financial institution. It is a process, consisting of identifying the most profitable markets now and in future; assessing the present and the future needs of the customers; setting business development goals and making plans to meet them; and managing various services and promoting them to achieve the plans – all in the context of a changing environment in the market. Bank marketing activities are mostly focused on promotion activities specially advertisement work. However, in reality, marketing activity is not limited only on promotional activities.

### **2.3. Concept of marketing management**

An organization that intends to carry out marketing activities can use one or a combination of the marketing concepts that was described by the known scholar, Kotler, such as the production concept, the product concept, the selling concept, the marketing concept and the societal marketing concept.

"The production concept holds that consumers favor products that are available at low cost and that management's task is to improve production efficiency and bring down prices. The product concept holds that consumers favors quality products and that little promotional effort is thus required. The selling concept holds that consumers will not buy enough of the company's products unless they are stimulated through heavy selling and promotion. The marketing concept holds that a company should research the needs and wants of a well-defined target market and deliver the desired satisfaction. The societal marketing concept holds that the company should generate customer satisfaction and long-run consumer and societal well-being as the key to achieving both its goals and responsibilities." (Kotler, et al. 1994 p. 18)

Taking the argument raised by different scholars that the above marketing concept do not incorporate the public and non profit organizations Kotler (1972) asserted the marketing concept as : The core concept of marketing is the transaction. A transaction is the exchange of values between two parties. In response to the emerging criticism, Bagozzi (1975) attempted to modify the generic concept of marketing further, by proposing three types of marketing exchange (restricted, generalized, and complex) and that they could exhibit three classes of meanings (utilitarian, symbolic, and mixed). Bagozzi (1975) saw the essence of non business marketing as being the concept of complex exchange, which he defined as "a system of mutual relationships between at least three parties [where] each social actor is

involved in at least one direct exchange, while the entire system is organized by an interconnecting web of relationships" (Bagozzi, 1975, p. 33)

## **2.4. Strategy of Marketing Management**

### **2.4.1. Strategic Management Definition**

Sudharsan 1995 "Marketing strategy creates pathways to a desirable future. The output from such marketing strategy analysis and choice ( or strategic marketing decision ) is a marketing strategy statement". Jain 2000 "Strategic marketing means looking at the whole of a company's portfolio of products and markets, and managing the portfolio to achieve the company's overall goals "Bennet 1995 " the process of planning and executing the conception , pricing , promotion and distribution of ideas, goods and services to create exchanges that satisfy individual and organizational goals."

The marketing strategy lays out target markets and the value proposition that will be offered based on an analysis of the best market opportunities." (Philip Kotler & Kevin Keller, Marketing Management, Pearson, 14th Edition)Bradley 1991 " the strategic marketing process, therefore implies deciding the marketing strategy based on a set of objectives, target market segments, positioning and policies". Though there are many different strategic marketing definitions, there also scholars that said Strategic marketing has a unique definitions like Schnaars 1991 "There is no unified definition upon which marketers agree. Instead, there are nearly as many definitions of it as there are uses of the term. Clearly, marketing strategy is a commonly used term, but no one is really sure what it means".

The strategic marketing planning process flows from a mission and vision statement to the selection of target markets, and the formulation of specific marketing mix and positioning objective for each product or service the organization will offer. Leading authors like Kotler present the organization as a value creation and delivery sequence. In its first phase, choosing the value, the strategist "proceeds to segment the market, select the appropriate market target, and develop the offer's value positioning. The formula - segmentation, targeting, positioning (STP) - is the essence of strategic marketing." (Kotler,1994, p. 93). "An over-riding directional concept that sets out the planned path." (David Aaker and Michael K. Mills, Strategic Market Management, 2001, p. 11)

Strategy is "reserved for actions aimed directly at altering the strengths of the enterprise relative to that of its competitors... Perfect strategies are not called for. What counts is... performance relative to competitors."KenichiOhmae, the Mind of the Strategist, 1982, p. 37)

### **2.4.2. Market segmentation**

Segmentation attempts to identify homogeneous demand function within a heterogeneous market demand function and Dhalla and Mahatoo (1976: 41) point to the advantage of 'how these differences can be exploited to increase the productivity of the firm's marketing program'. Segmentation is the process of partitioning a market into groups of potential customers who are similar in designated ways and who are likely to exhibit similar purchase behavior (Weinstein, 1987).

Market segmentation is a means of identifying and resolving four characteristic types of marketing problem; defining the market; rationalizing policies for existing brands and products; positioning ranges of brands and of product varieties; and identifying gaps in the market which T. Ellson, Culture and Positioning as Determinants of Strategy © Tony Ellson 2004 offer new market opportunities (Tynanand Drayton, 1987). The goal of 'getting close to the customer' is meaningless because a marketer cannot effectively satisfy a wide range of customers equally (Shapiro, 1988: 120).

The process of segmentation divides (potential) customers into distinct groups for the purpose of targeting and designing segment-specific marketing strategies (Muhlbacher, Dreher and Gabriel-Ritter, 1994) offering the possibility of a better unity between the offer and the desire (HiamandSchewe, 1993: 65). There are advantages in trying to match a product offering closely to what the market requires (Hanson, 1972) and, in particular, to concentrate on narrow markets through segmentation and carve out a specific niche in the market (Ries and Trout, 1986b). Specialization and concentration on a well-defined market with a thorough understanding of customer needs is the ability to make subsequent decisions (Cavangh and Clifford, 1986), whereas a product that offers the best average performance across all segments will generally lose out to products that are tuned to the specific needs of specified segments (Czepiel, 1992; Eng, 1994).

Segmentation is only a first step in understanding the market (ShungluandSarkar, 1995) producing results that indicate desirable marketing action (Johnson, 1995). Selected segments must form a sound basis for product, distribution, pricing, and communication strategy that can only be realized by stable segments of which buying behaviour can be reliably predicted (Van Raaij and Verhallen, 1994). The process of market segmentation can also consist of the selection of those segments for which a firm might be particularly well suited to serve by having competitive advantages relative to competitors in the segment, reducing the cost of adaptation in order to gain a niche. This application of market segmentation serves the

purpose of developing competitive scope, which can have a "powerful effect on competitive advantage because it shapes the configuration of the value chain."(Porter, 1985, p. 53).

According to Porter, the fact that segments differs widely in structural attractiveness and their requirement for competitive advantage brings about two crucial strategic questions: the determination of (a) where in an industry to compete and (b) in which segments would focus strategies be sustainable by building barriers between segments Porter, 1985, p. 231).

Segmentation as a process consists of segment identification, segment selection and the creation of marketing mixes for target segments. The outcome of the segmentation process should yield "true market segments" which meet three criteria: (a) Group identity: true segments must be groupings that are homogeneous within segments and heterogeneous across groups. (b) Systematic behaviors: a true segment must meet the practical requirement of reacting similarly to a particular marketing mix. (c)

The third criteria refer to efficiency potential in terms of feasibility and cost of reaching a segment (Wilkie, 1990). In addition, Gunter (1992) recommends considering the stability of market segments over time and different market conditions. Stage one - segment identification The first stage of market analysis consists of segment identification. The analyst has the option of segmenting the market using different sets of criteria including personal characteristics of the consumer, benefits sought, and behavioral measures of the consumer(Wilkie, 1990, p. 101).Within these categories the options available are truly overwhelming and in many cases different segmentation approaches will steer strategy along very different paths. Utilizing multiple segmentation approaches is recommended by several authors Porter, 1985; Gunter,1992).

There is no recipe for choosing which variables to utilize when segmenting. The identification of segmentation variables is among the most creative parts of the segmentation process, because it involves conceiving dimensions along which products and buyers differ, that carries important structural or value chain implications. Furthermore, "the greatest opportunity for creating competitive advantage often comes from new ways of segmenting, because a firm can meet buyer needs better than competitors or improve its relative cost position" (Porter, 1985, p. 247).

### **2.4.3. Market Targeting**

Market targeting is the process of evaluating each market segment's attractiveness and selecting one or more segments to enter. When evaluating segments, a marketer must look at

segment size and growth, segment structural attractiveness and company objectives and resources. A target market consists of a set of buyers sharing common needs or characteristics that the company decides to serve.

There are several forms of market targeting.

- I. Undifferentiated (mass) marketing: a marketing coverage strategy in which a firm decides to ignore market segment differences and go after the whole market with one offer.
- II. Differentiated marketing or segmented marketing: a market-coverage strategy in which a firm decides to target several market segments and designs separate offers for each.
- III. Concentrated marketing (niche): a market-coverage strategy in which a firm goes after a large share of one or a few segments or niches.

Micromarketing is tailoring products and marketing programmes to the needs and wants of specific individuals and local customer segments. It includes local marketing: tailoring brands and promotions to the need and wants of local customer segments; cities, neighborhoods and even specific stores. It also includes individual marketing: tailoring products and marketing programs to the needs and preferences of individual customers, also called one-to-one marketing, customized marketing and markets-of-one marketing.

Companies need to consider a lot of factors when deciding upon a targeting strategy, such as available resources, market variability and competitors' marketing strategies.

#### **2.4.4. Differentiation and positioning**

Positioning is the act of designing the company's offering and image to occupy a distinctive place in the minds of the target market. The goal is to locate the brand in the mind of consumers to maximize the potential benefit to the firm (Kotler and Keller, 2009). Successful creation of a customer-focused value proposition is the result of positioning, a cogent reason why the target market should buy the product. Positioning requires the similarities and differences between brands be defined and communicated. For example, in the automobile industry Mercedes is positioned for luxury segment and Volvo is positioned for safety.

Kerin et al. (2009) prescribe two approaches for positioning a product in the market. "Head-to-head positioning" involves directly competing with competitors on a similar product attributes in the same market and "Differentiation positioning" involves seeking less competitive, smaller market niche in which to locate a brand. Ferrell et al. (1998) recommends differentiating the products from competitive offerings and then, positioning it

so that it seems to possess the characteristics the target market most desired. The most important element that communicates the differences between one product and another is the brand, besides that, three other important bases are product descriptors, customer support services and image. In product positioning strategies, Ferrell et al. (1998) recommends the following strategies in which marketers can choose any one or all of them to create a positive image for their products – Strengthening the current position, moving to a new position, or attempting to reposition the competition.

Gunter and Furnham (1992) prescribe the marketers to develop positioning objectives to then develop them into a detailed marketing mix. However, Aaker (1996) recommends developing the positioning objective only after the brand identity and value proposition have been developed. In exploring the latter, it is useful to understand Aaker's definition of positioning is "the part of the brand identity and value proposition that is to be actively communicated to the target audience and that demonstrates an advantage over competing brands." Kotler (1994) refers to it as the unique selling proposition.

In developing the positioning objective, Ries (1996) described "positioning is not what you do to the product, but what you do to the mind." Ries and Trout (1990) suggest the position is the mental angle used to enter the prospect's mind and the role of the entire strategy is to support that tactic.

In summary, once the organization has decided which customer groups within which market segments to target, it has to determine how to present the product to this target audience. This allows to exactly addressing the needs and expectations of the target groups with a tangible marketing mix. Effective strategies of segmentation, targeting and positioning gives an extra advantage in changing and highly competitive environment. The literature reviewed here is by no means comprehensive. There are far too many studies on the subject matter, but this exploration is to provide an overview of the Segmentation, Targeting and Positioning process for this work.

Positioning prescribe that after selecting target markets the strategist should develop positioning objectives to then develop them into a detailed marketing mix. Gunter and Furnham (1992). However, Aaker (1996) recommends developing the positioning objective only after the brand identity and value proposition have been developed. In exploring the latter, it is useful to understand Aaker's definition of positioning is "the part of the brand

identity and value proposition that is to be actively communicated to the target audience and that demonstrates an advantage over competing brands."Aaker (1996)

Kotler (1994) refers to it as the unique selling proposition. Explained in other words, the positioning statement is the point where the bundles of attributes join to form one concept which aims at capturing the essence of that which the target audience seeks in the product category. Kotler (1994.) The benefit of following Aaker's recommendation lies in the expanded range of position alternatives. Three places are suggested in looking for brand position elements: the core identity (central, timeless essence of a brand), points of leverage within the identity structure (an attribute, sub-brand, special feature, or service), and the value proposition (benefits that drive relationships with target audiences).

In developing the positioning objective, Ries(1996)is concise and clear: "positioning is not what you do to the product, but what you do to the mind." Understanding how the mind receives stores or rejects information will improve the chances of making the positioning objective coincide with actual positioning in the target audience. Ries & Trout (1990) suggest the position is the mental angle used to enter the prospect's mind and the role of the entire strategy is to support that tactic. It appears that the process as outlined by Porter, Aaker, Kotler, Ries and Trout for STP is one in which the different elements interact: strategy points to the markets, research unveils position alternatives and the position tactic requires a full strategy to support it.

The literature reviewed here is by no means comprehensive. There are far too many studies on the subject matter for that, but this exploration should provide an understanding of the theoretical framework within which the STP process can be conducted.

## **2.5. Marketing Management Practice**

### **2.5.1. Market Mix**

Marketing mix describes the set of tools that management can use to influence sales. The traditional formulation is called the 4Ps –product, price, place, and promotion (Kotler, 2007:108).According to Kotler (2007:88), the promotion is meant: "Promotion includes all of the companies activity undertakes to communicate and promote its product the target market", this state means that includes all of the promotional activities conducted by a company to inform and promote its products to market share.

Promotion refers to communicating the base P (product) and the other support Ps(price and place) to encourage sale. Through promotion, company creates target market awareness, interest, desire and action (AIDA) toward product offering. In promotion, you are already selling your product through introducing what product are you going to sell at what price, either high or low price and also considering the place where are you going to sell the product. (Delayco, 2016).Abrugar(2016) mentioned that utilizes the internet technology and other digital plat forms is both effective and cost efficient. This is because business owners often choose digital marketing as a tool to reach their target market and to be patronized by many customers. Businessmen often use different website to promote their products. They will use info graphics, images, information or even video clips about the product to support and promote it. They can also create website for better promotion and this will make customers more comfortable because the blogs that can be visible and can be viral on social media. By blogging, you can still improve your website through hiring artists

### **2.5.1 .1. Advertising**

Advertising and promotion constitutes the overt forms of communication for the product that involve the use of various media to deliver messages to the market in order to achieve business objectives”. Promotion uses different kinds of media like Print Media, Broadcast Media and the New Media or with the use of internet. New Media is now the most popular because of our modernized country and high-tech world because of new inventions of our new technology which has also a big contribution in terms of promotion.(Ilano,2016).

Out of the total cost of a product, 34 per cent is attributed to advertising expenses. This is important because through advertisements, marketers aim to achieve high top of the mind recall (Singh, 2012). Hence, advertisements are a critical part of the marketing strategy, especially in business-to-consumer contexts. Kotler, Keller, Koshy, and Jha (2009) stated that the consumer passes through different stages before making a final PUR. This was explained with the help of different models like attention, INT, desire & action (AIDA), attention, INT, desire, CON & action (AIDCA), hierarchy of effects model, innovation adoption model and information processing model. Ehrenberg (1992) posited that an advertisement first creates AWR and INT resulting in product PUR. The research conducted by Rai (2013) established the effects of advertisements on attitude formation and CB.

Marketers use different media vehicles to send across an engaging message to the targeted audience. Ayanwale, Alimi, and Ayanbimipe (2005) established that newspapers, magazines, radio, TV and outdoor are popular media among the marketers. However, Internet advertising

is the current trend. It includes many forms of commercial content, namely, billboards, banner advertisements, corporate websites, e-mail messages, interactive games, and so on (Ducoffe, 1996).

In 2004, the amount spent for advertising on broadcast, cable TV and radio was 44 per cent, which was marginally higher than newspapers and magazines. This is because of the positive effect of TV commercials and online advertisements on consumers (Sadhasivam&NithyaPriya, 2015; Sorce & Dewitz, 2007). In contrast, Nayak and Shah (2015) opined that newspaper advertisements play a crucial role in creating a brand and it affects purchase decision (PURDEC). Raju and Devi (2012) conducted similar research and established that press advertisements are considered more trustworthy. Sorce and Dewitz (2007) found that magazine advertisements are more effective than that of TV. Pongiannan and Chinnasamy (2014) established empirical evidence for print media being the favorite medium among the advertisers. However, contradicting the prevailing notions, Trivedi (2017a) posited that viral advertisements do not have a direct impact on consumers' PI. Message process involvement and attitude towards the brand mediate the relationship between viral advertisements and PI.

The aforesaid inferences state that media affects CB on various purchasing levels. The previous studies were restricted to either general impact of media (positive or negative) or focused on measuring effects on brand AWR and PURDEC. In the twenty-first-century media revolution, consumers have more media options. Hence, more research needs to be conducted to measure the effects of media advertisements on various stages of CB. This facilitates advertisers to take the right media mix decisions.

Abert Lasker endorses the same definition. Till the term 'salesmanship in print' was coined, advertising was, viewed as information dissemination. Salesmanship added a new dimension to the advertising process – that of persuasive skills of a salesman. It introduced the art of persuasion and made advertising a force to reckon with. Sidney Bernstein (1990) reinforces Kennedy's definition by describing 'advertising as a substitute for the human salesman'. Chris Jacques, chairman, BBDO Asia-Pacific thinks that advertising is the business of creative thinking for commercial advantage. Advertising is the foot on the accelerator, the hand on the throttle, the spur on the flank that keeps our economy surging forward.–Rober W. Sarnoff (1956)

### **2.5.1.2. Sales Promotion**

According to John and William (1986), the sales promotional marketing activities considered to be more efficient than advertising publicity and personal selling. In addition to that other researchers considered sales promotion as a direct inducement, proposing special added value for goods to target salesperson, customers or resellers (William and Ferrell, 1987; Gardener and Treved, 1998). According to Joncos (1990) sales promotion is an effective way of competitive retaliation rather than marketing activities. Mercer (2002) defined promotion as it is a technique which mainly used by marketer on a temporary basis to create an attractive goods or services to encourage the customers to purchase goods or services in a specific time period by providing more benefits. Belch and Belch (1996) defined sales promotions as direct encouragements provide an additional stimulant for the products to be sold or distributed in a short period of time.

Both Kotler (2002) and Totten & Block (1994) defined sales promotion as any activity which obtained by the producers usually short term designed to encourage quicker or greater amount trade retailer or wholesaler as well as influence individual to buy the product. According to Perreault, Cannon & McCarthy (2006) and Shimp (2003) sales promotion defined as a communicating information within two parties, seller and potential buyers, which is obtained to effect customers decisions. Brassington and Pettitt (2000) provide a new definition for sales promotion as “a range of marketing techniques designed within a strategic marketing framework to add extra value to a product or service over and above the “normal” offering in order to achieve specific sales and marketing objectives. This extra value may be a short term tactical nature or it may be part of a longer-term franchise-building program”. Moreover, Zallocco, Perreault & Kincaid (2008) defined sales promotion as it is an intentional effort from marketers to deliver the appropriate information in suitable inducement way to get the desired acceptable responses from the customers. According to Cotton and Babb (1978) another trend of sales promotion used to increase consumer purchases which known as in-store promotion, it is more effective during the period when a deal is going on. Some researchers have different views that promotion is an expensive tool and it may affect negatively on retailers profits (Walters and Mackenzie, 1988). Additionally, Martinez and Montaner (2006) indicated that there are some factors can induce customers to buy more or less, depends on his economic and hedonistic situation as well as his characteristics.

### **2.5.1.3. Public Relations and publicity:**

Cutlip et al.(1994:42) suggests that Public relation practitioners adopt specific roles in the organization that they are members of. Hage (1980) stated that dominated coalition was formed as a result of an in a formed as a result of crease in environment issues. The term “inner circle” was used to this group. Thompson ,1967 mintzeberg on the other hand categorized coalitions into different type including classification internal and external coalition. Mintzberg viewed public relations as having only supportive role whose main source of power in the management operations was its ability to oversee, manipulate, and establish communication. Although Cutlip et al (1994) were the first to establish that PR took on roes; their identified roles were not accepted by all those in those in the field of Public Relations.

#### **2.5.1.4. Personal Selling**

Personal selling is an important component of the overall marketing strategy of an organization. According to Adamu (200) personal selling is the presentation of a persuasive message by selling to a potential customer or group of customers, personal selling can also take place through personal correspondence telephone conversation or email. Personal selling is an effective communication with potential buyers of a product with the intention of promoting sales. Personal selling may focus initially on developing a relationship with the consumers and potential buyers of a product. This relationship ultimately ends with an attempt to “close the sales” • (Okoh, 2009).

The oldest form of promotion is personal selling. It involves the use of a sales force to encourage intermediaries to buy the product or a pull strategy where an organization may be limited to supporting retailers and providing after sales services. According to the American Marketing Association, “Personal selling can be defined as an oral presentation, in conversation with one or more prospective purchasers, for the purpose of making sales”. According to F.E. Webster, Jr. "Personal selling is a highly distinctive form of promotion. Like other forms of promotion, personal selling is basically a method of communication, but unlike others it is a two-way, rather than unidirectional communication. It involves not only the individual but social behavior. Each of the persons in face-to-face contact, salesman and prospect influences the other. The outcome of each sales situation depends heavily upon the success that both the parties experience in communicating with each other and reaching a common understanding of needs and goals. The main task involved in personal selling is to match specific products with specific consumers so as to secure transfer of ownership". According to K.B. Hass-"Personal selling basically consists of the interpretation of product

and service features in terms of benefits and advantages to the buyer and of persuading the buyers to buy the right kind and quantity of the product."

## **2.6. Branding**

### **2.6.1. Brand Management**

A traditional definition of a brand was: "the name, associated with one or more items in the product line that is used to identify the source of character of the item" 44. (Kotler 2000, p.396).

Brands are intangible assets that represent value and provide firms an opportunity to extract higher rents and prices from customers (Keller & Lehmann 2006).

It is not surprising that firms strive to build strong brands. Much of the literature on brands and brand management is discussed from the consumer perspective (Baumgarth & Schmidt2010; Santos-Vijande et al.2013). Only recently have researchers started paying attention to brand management from an organizational perspective (Baumgarth and Schmidt2010; Merz et al. 2009; Santos-Vijande et al. 2013).The literature in brand management from an organizational perspective focuses on the brand orientation (Urde 2016;Urde et al. 2013), strategic brand management (Keller1993; Keller and Lehmann 2006), and internal branding (Burmam and Zeplin 2005; de Chernatony 2001; King and Grace 2008; Piehler et al. 2016; Punjaisri and Wilson2007, 2011). While these three components are seen as the cornerstones for improving brand performance, the links among them have not been established. Specifically, the role of employees, and the organization's effort to align their employees and brands with each other, i.e., internal branding in the organization's brand management strategy, has not been fully investigated (Sirianni et al. 2013; Tavassoli et al. 2014)

The American Marketing Association (AMA) defined the brand in 1960 as: A name, term, sign, symbol, or design, or a combination of them which is intended to identify the goods or services of one seller or a group of sellers and to differentiate them from those of competitors.

### **2.6.2 The importance of Branding**

The main important benefit of branding is to make the customer brandings more memorable of the service and else makes them better understand their expectation from the company.

Overall branding helps to get recognition, increases business values, and helps to generate new customers easily and to build trust with in the society(Keller, 1998).Brand awareness is created by the familiarity of the brand, meaning that the consumer should be exposed to it repeatedly through, for example, advertisement campaigns. However, it is important to note that a brand develops over time, and can be divided into levels of progress (Ghodeswar, 2008).For newly established companies, there are three levels particularly interesting. At the first level, the brand owner seeks to express its identity; in the form of different labels that can be associated with the company. At the second level, the brand owner aims to provide the customers with a point of differentiation. The brand seeks to establish a desired perception in the mind of it's the customers. Finally, at the third level, the brands want to establish an emotional connection with its customers to become a distinguished alternative 52. (Ghodeswar, 2008)

Christensen and Askegaard (2001) argue that an organization with a strong brand, clearly associated with specific benefits, can attract high-quality personnel. This is agreed in the article 'Better than Brand X (2007) where it is stated that a strong brand does not only benefit a company through attracting customers. In a market where companies are competing over employees it can also have the potential of attracting the best employees available.

According to Le Pla& Parker (2002),a strong brand is valuable for an organization since it can provide the company with benefits such as clear companywide focus, higher margins, deep customer loyalty and a higher success rate with new product launches. One need to realize the importance of having a clear focus throughout the organization and make sure that focus is not only centered at the top management, but also that it is congruent in the different levels of the organization. Otherwise, the management's view of the brand will lose its focus in the other parts of the organization and the company might not communicate it congruently to the customers. Hence, the identity of the brand will not be the same throughout the company. In the following sections, the brand identity is explained further

### **2.6.3. Brand equity**

Brand equity is defined by55.Farquhar (1989), brand equity is “the ‘added value’ with which a given brand endows a product” (p.24). Apart from Farquhar's first definition of brand equity, other definitions have appeared. According to Lassar, Mittal, and Sharma (1995), brand equity has been examined from a financial (Farquhar, Han, and Ijiri 1991; Simon and Sullivan 1993; Kapferer 1997, Doyle 2001b), and a customer-based perspective (Keller 1993; Shocker, Srivastava, and Rueckert 1994; Chen 2001). In other words, financial meaning from

the perspective of the value of the brand to the firm, and customer-based meaning the value of the brand for the customer which comes from a marketing decision-making context (Kim, Kim, and An 2003).

Brand equity has also been defined as “the enhancement in the perceived utility and desirability a brand name confers on a product” (Lassar, Mittal & Sharma 1995, p.13). High brand equity is considered to be a competitive advantage since: it implies that firms can charge a premium; there is an increase in customer demand; extending a brand becomes easier; communication campaigns are more effective; there is better trade leverage; margins can be greater; and the company becomes less vulnerable to competition (Bendixen, Bukasa, & Abratt 2003). In other words, high brand equity generates a “differential effect”, higher “brand knowledge”, and a larger “consumer response” (Keller 2003a), which normally leads to better brand performance, both from the subjective understanding of brand equity refers to the consumers’ perception of the brand and is strategically valuable for brand management. Consumers are the ones who experience the brand, and their perception of brand equity can be defined as: ‘A consumer perceives a brand’s equity as the value added to the functional product or service by associating it with the brand name’ (Aaker & Biel 1993 p. 2)

#### **2.6.4. Brand identity**

Brand identity is a unique set of brand associations that the brand strategists aspire to create or maintain. These associations represent what the brand stands for and imply a promise to customers from the organization members” (Aaker, 1996, p 68). Brand identity refers to the identity of the brand. There are many different perceptions of what the brand identity consists of. But the more common definition of brand identity is that it is; ‘a set of associations the brand strategist seek to create maintain’.(Aaker & Joachimsthaler 2002, p. 43). The brand identity is hence something that the marketer ‘has’ as well as something he tries to create through the right brand strategy. The brand identity must express the particular vision and uniqueness of the brand – what the brand stands for basically, and the brand identity must be of a long-lasting or permanent nature. If the brand identity is both unique, distinct, and a clear expression of what the brand is all about as well as long-lasting, then it can create the basis of a solid, coherent and long-lasting brand and be the driver of all brand-related activities.

#### **2.6.5. Brand image**

Brand image can be define as the observations around a brand as reflected by the brand association held in consumer's memory Keller(1993)' The brand image can be explained as how the customers perceive the brand. It is the key of how consumers make their choices after gathering information about the particular brand and the alternatives (Ataman &Ülengin, 2003

It can define as consumer's sentiments and thought regarding the brand Keller (1993), in Erfan &Kwek , as set of customer's beliefs towards the brand. Moreover, brand image considered a brand image could recognize as a representation of individual imagery that customers collaborate with the brand, which incorporates a large portion of brand related information .Iversen & Hem (2008), stated in Hsiang-Ming et al., (2011).

The image of the brand is the perception of the brand by consumers. The goal of working strategically with brand image is to ensure that consumers hold strong and favorable associations of the brand in their minds. The brand image typically consists of multiple concepts: perception, because the brand is perceived; cognition, because that brand is cognitively evaluated; and finally attitude, because consumers continuously after perceiving and evaluating what they perceive form attitudes about the brand (Aaker &Joachimsthaler 2002, p. 43; Keller 1993,2003; Grunig 1993).

Brand image is the current view of the customers about a brand. It can be defined as a unique bundle of associations within the minds of target customers. It signifies what the brand presently stands for. It is a set of beliefs held about a specific brand. In short, it is nothing but the consumers' perception about the product. It is the manner in which a specific brand is positioned in the market. Brand image conveys emotional value and not just a mental image. Brand image is nothing but an organization's character. It is an accumulation of contact and observation by people external to an organization. It should highlight an organization's mission and vision to all. The main elements of positive brand image are- unique logo reflecting organization's image, slogan describing organization's business in brief and brand identifier supporting the key values.

The idea behind brand image is that the consumer is not purchasing just the product/service but also the image associated with that product/service. Brand images should be positive, unique and instant. Brand images can be strengthened using brand communications like advertising, packaging, word of mouth publicity, other promotional tools, etc.

Brand image has not to be created, but is automatically formed. The brand image includes products' appeal, ease of use, functionality, fame, and overall value. Brand image is actually brand content. When the consumers purchase the product, they are also purchasing its image. Brand image is the objective and mental feedback of the consumers when they purchase a product. Positive brand image is exceeding the customers' expectations. Positive brand image enhances the goodwill and brand value of an organization.

#### **2.6.6. Brand loyalty**

Achieving a high degree of loyalty is an important goal in the branding process. Loyal consumers are valuable consumers because it is much more expensive to recruit new customers than nursing and keeping existing ones. Brands are important vehicles when building consumer loyalty as they provide recognizable fix points in the shopping experience. Read Keller chapter 5 in (2003) about developing loyalty programs. The concept of brand loyalty has been elaborated in the relational approach (chapter 8) that seeks to answer how and why loyal brand consumers consume the brand of choice.

#### **2.7. Empirical literature review**

Promotion involves communicating the message of a brand to consumers through various means of communication, including advertising, personal selling, sales promotion, public relations and several others. These promotional tools contribute in building and supporting brands by informing, updating, convincing, and reminding customers about products of that particular brand (Builet al., 2013). According to Swamy and Chaipoopirutana (2014), marketing strategies like sales force, advertising expenditures, public relations, jingles or slogans, symbols, packages and event marketing have been proposed as factors contributing to dimensions of brand equity like brand loyalty, perceived quality, brand awareness, brand associations. Though there are number of studies in this area, the research will only see the empirical relationship between selected promotional elements (advertising, sales promotion and sponsorship) and brand equity.

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. Advertising highly influences perceived quality, brand Loyalty, brand awareness and brand associations in the Indian banking sector (Selvakumar and Vikkraman, 2011). The success of

the advertising depends on the amount of money invested in the advertisement (as perceived by customers), the frequency with which a customer sees the advertisement and the customers' attitudes towards the advertisement, which is determined by the communicated messages (Yoo et al., 2000; Buil et al., 2013).

According to Keller (2013), television is a powerful advertising medium because it allows for sight, sound, and motion and reaches a broad spectrum of consumers. TV advertising has two particularly important strengths. First, it can be an effective means of vividly demonstrating product attributes and persuasively explaining their corresponding consumer benefits. Second, TV advertising can be a compelling means for dramatically portraying user and usage imagery, brand personality, emotions and other brand intangibles.

Television advertising is an effective media in contributing towards building brand equity (Mutsikiwa, Dhliwayo and Basera, 2013) . On other hand, radio is a pervasive medium. It is particularly effective medium in the morning and can effectively complement or reinforce TV advertisements (Keller, 2013). Mutsikiwa et al. (2013) stated that radio advertising has been used as one of the dominant mass media for promoting brands. Promotion strategies for banking Services Case studies of Nordea in Estonia by Anna Granviskt, Carolina kollberg and ANNA PERSON on their study the find and concluded that all promotion tools in the promotion mix are used to some extent for the promotion of banking services, personal selling is the most important promotional tool when promoting banking services , Segmentation of customers is an essential part of the promotion for banking service and a strong brand is essential in order to attract customers

According to Abrara Shifa, 2019, media used for advertising and source factor have positive and significant effect on brand equity. In contrary, message content didn't make a statistically significant influence/contribution in predicting the dependent variable. From the type of media included in this study, Television advertisements were more effective than other media type. Similarly all source factors were found to be effective and using a spokesperson that is expertise, trustworthy, and likeable were found having significant effect on student decision making in such order

## **2.8. Research Hypothesis**

Based on the literature review and the hypothesized connections presented in the conceptual framework the following hypotheses were formulated in order to understand the effect of marketing practice on brand development.

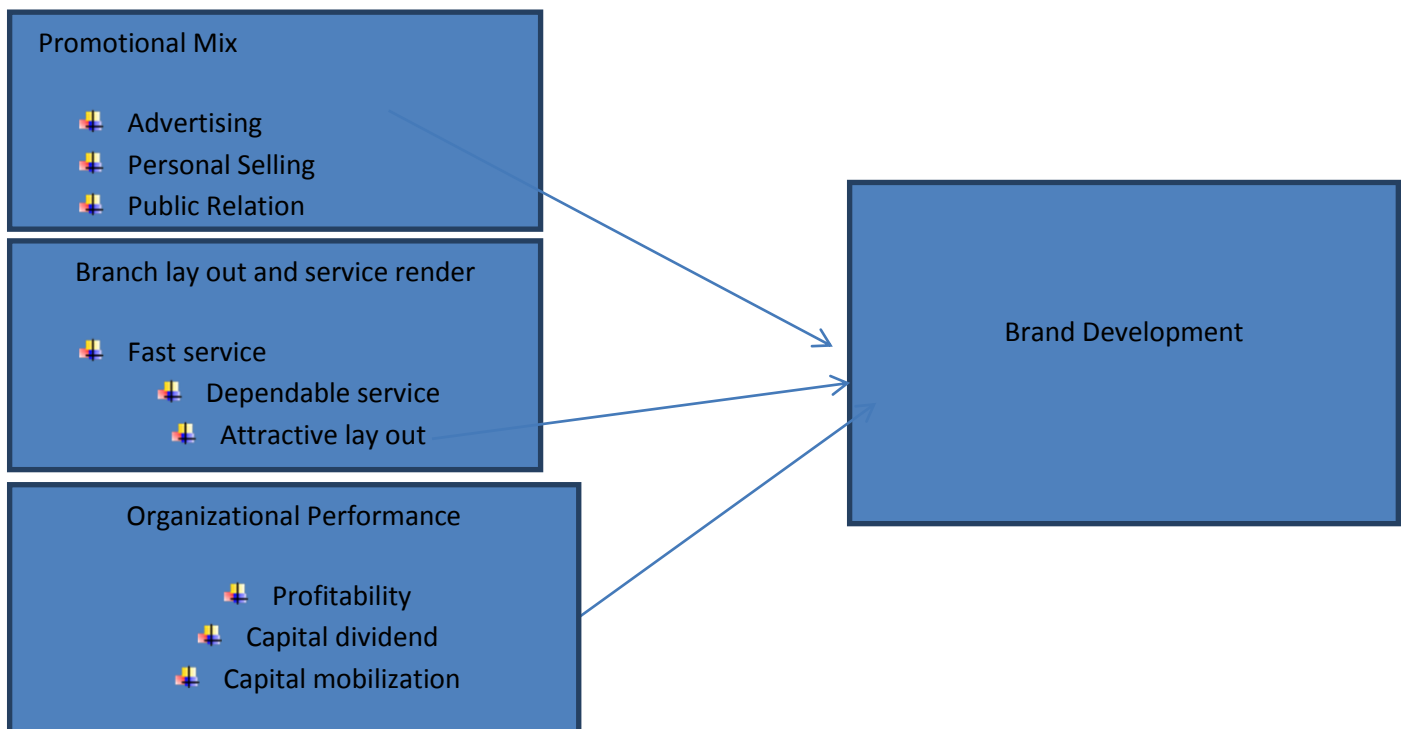
**Hypothesis 1:** Promotional mix has a positive and significant impact on brand development

**Hypothesis 2:** Deliverance of fast and reliable customer service has a positive and significant impact on brand development.

**Hypothesis 3:** Organizational Performance enhancement has positive significant impact on brand development

## 2.9. Conceptual Framework

The research adopted the communication process model with a slight modification as a conceptual framework of the study to test the hypothesis. The three elements of marketing practice commonly worked on banking industry, the independent variables, namely promotional mix, fast and reliable customer service rendering & Overall Organizational Performance enhancement and the dependant variable brand development, for measuring the effect of marketing practice on brand development



Adopted from conceptual framework of Chandrima, 2009; Vivekananthan, 2010

## Chapter Three

### Research Methodology

#### 3.1. Description of the Study Area

The research is aimed to investigate the impact of marketing practice on brand development in the case of Debu global bank S.C. According to the conceptual framework of the study the impact of marketing practices such as: promotional mix, Branch layout and service and

performance enhancement. This marketing practice has proposed to be influence on the brand development.

As it is known worldwide different marketing practices have been acknowledged in brand development, such positive correlation is not well established and practiced in the Ethiopian context. Particularly the marketing communication in the banking industry is dominated by advertising (Wolde and Soudikar, 2015). This situation has drawn the researcher attention to look in to which the bank uses different marketing practice and to investigate whether the use of these different marketing practice has an impact on brand building.

Debut Global Bank S.C. is one of the private commercial bank that provides domestic and international banking service to its esteemed customers, established by the Monetary and Banking Proclamation No. 83/1994 and by the Licensing and Supervision of Banking Proclamation No. 592/2008. From the current operating private banks in Ethiopia, the three banks, Addis International Bank, Enat Bank and Debut Global Bank S.C have been entered to the industry lately and commonly recognized in the same peer group.

Due to the following main reasons;

- ✚ Late entrance to the industry
- ✚ The poor performance of the bank at the beginning of the first five years. The Bank has taken more than five years to provide dividend to its shareholders un-like the other banks and its peer groups in the industry.
- ✚ Few customers had suspect that DGB had mobilized the then minimum capital requirement, i.e. Five hundred million birr at the end of five year. And by the time National Bank of Ethiopia has warned the bank to mobilize the minimum Capital mobilization with in specific period of time. On that time the news was presented by Sheger Radio and it has created negative perception in the minds of its customers.

The above mentioned reason has created significantly negative brand to Debut Global Bank S.C. These sever things makes the bank to work greatly by giving special attention to the marketing activities to advert the scenario (the negative images of the bank years ago previous to four years ago). This is therefore; the main objective of the study is to verify the different marketing activities of the bank have created positive impact on the Bank's brand development.

### **3.2 Research Approach and Design**

Research design constitutes the blueprint for the collection, measurement and analysis of data. It is a decision regarding what, where, when, how much, by what means concerning an inquiry or a research study (Kothari, 2004).

Research in social science mostly employs theoretical constructs by operationalizing them into variables to allow empirical testing (Bhattacharjee, 2012). Accordingly, this study employed the deductive research approach in which the existing literatures are used as a base of developing variables and testing hypothesis. Conceptual frameworks that are developed by well-known authors on the subject matter are adopted to identify the main variables. Moreover, it is a cross-sectional study in which the population will be investigated at specified point in time.

The study applied correlation research design to demonstrate the relationship between independent variables i.e. selected promotional elements and dependent variable i.e. brand equity. Such relationships are examined through the mediating effects of brand equity dimensions, namely brand awareness, brand association, perceived quality and brand loyalty. The research employed combination of Yoo et al. (2000) framework and Aaker's (1991) brand equity model to create the aforementioned relationships between variables.

The research used sample survey in which primary data were collected from DGB'S customers using non-probability sampling technique. Questionnaires were used exclusively to collect these primary data. The collected data were analyzed in alignment with the research question with the help of statistical software.

### **3.3. Sampling Design**

#### **Target population**

The size of sample should neither be excessively large, nor too small but it should be optimum. An optimum sample is one which fulfills the requirements of efficiency, representativeness, reliability and flexibility (Kothari, 2004). The sample size for the study is calculated from the total customer of DGB 'Addis Ababa branches, which are 164,033 as at January 2, 2021.

Hence taking the total customer of Addis Abeba branches being 164,033, determination of sample size is calculated using sample size calculator with acceptable confidence level. Therefore, with 95% confidence level and +/- 5% confidence interval, the sample size becomes . Different studies in the area (Buil et al., 2013; Alhaddad, 2015; Mutsikiwa et al., 2013) were also conducted with similar sample size.

Therefore, the sample size for this study was determined by using the formula developed by Krejcie and Morgan (1970). Sample size from the customers is calculated as follows:

$$n = \frac{x^2 NP (1-P)}{D^2 * (N-1) + X^2 P (1-P)}$$

Where; n = required sample size.

$x^2$  = table value of chi - square for one degree of freedom at the desired confidence level (3.841 for 0.95 confidence interval).

N = the given population in this case 164,033

p = population proportion (assumed to be 0.5 since this would provide the maximum sample size.

d = the degree of accuracy set at 0.05. The above sample size equation gives result of 383

### **3.4. Source of Data**

The study used data from both primary and secondary sources. Questionnaires were the sole source of primary data collection. These questionnaires were distributed to sample DGB customers in Addis Ababa in which their responses were collected for further statistical analysis.

Secondary data were collected from various sources such as previous research like journal articles, internal publications, in-house company survey and others

### **3.5. Instrument of Data Collection**

The study employed self-administered questionnaires to collect primary data. Structured questionnaires were used because it is easy for respondents to answer and it is simple for the researcher to compare and analyze different response. Because each person (respondent) is asked to respond to the same set of questions, questionnaire provides an efficient way of collecting responses from a large sample prior to quantitative analysis (Saunders et al. 2009).

Generally, Likert scale is the most suitable method of survey collection and is simple for the researcher to collect data and to code responses. The responses on Likert scale are easily quantifiable and simple to apply statistical analysis (Kumar, 2011). Five Point Likert scale questionnaire that ranges from ('Strongly Agree' to 'Strongly Disagree') is proposed to measure questions with 39 item scales under a total of nine variables. Most studies in similar subject matter also applied the Five Point Likert Scale in constructing their questionnaires (Yoo et al., 2000; Buil et al., 2013).

The questionnaires were prepared in line with the objective of the study mentioned in the first chapter and it is organized in three sections. The first section is intended to measure responses of customers on selected promotional mix of DGB. The second section deals with the perception of respondent of branch layout and Profitability on the relationship of the brand development and the third part is the perception of the respondent on Bank name, logo and its motto of the DGB. The items in the questionnaire are adopted from popular journal studies like (Yoo et al., 2000; Buil et al., 2013; Salelaw and Singh, 2015) with some modification by the researcher. After originally developing the questionnaires in English it was translated in to Amharic version for easy comprehension by respondents. The questionnaires were delivered to each respondent physically by hand and collected on the spot after completion.

### **3.6. Data Analysis**

The study explains the relationship between dependent and independent variables. According to the hypothesis developed by the study, the dependent variable i.e. brand equity through its dimensions is positively affected by independent variables i.e. marketing practice .

Since there are exogenous variables, similar to independent variables that are mentioned under promotional elements and endogenous variable, similar to dependent variable i.e. brand equity, the study applied Structural Equation Model (SEM) to determine the relationship between these variables. When there is a need to predict the value of a dependent variable based on the value multiple independent variables, studies suggest to use multiple linear regression (Saunders et al., 2009). Multiple regressions are an excellent tool to predict variance in a dependent variable and to demonstrate the relationship between variables (Alavifar, Karimimalayer and Anuar, 2012). However, it is limited in explaining the indirect effect of independent variables on dependent variables through mediating factors. That is, it impossible to apply multiple regression analysis when there are mediating factors like the brand equity dimensions in this study.

In order to alleviate this problem, the research used SEM, one of the powerful and sophisticated models in explaining the complex relationship between variables. SEM grows out of and serves purposes similar to multiple regression, but in a more powerful way which takes into account the modeling of interactions, nonlinearities, correlated independents, measurement error, and multiple mediating factors (Hooper, Coughlan and Mullen, 2008). SEM becomes a vital tool when there are variables that are both predictors and outcome in the same analysis (Alavifar et al., 2012). In the case of this research, brand equity dimensions are outcomes of promotional elements and they are also predictors of brand equity.

By running the model, the study identified the indirect contribution of independent variables equity dimensions). With a SEM mediation could be examined if a third variable is modeled between an exogenous construct and an endogenous construct. Both direct and indirect effects of full or partial mediation among constructs can be assessed and the optimal path coefficients among exogenous and endogenous constructs can be determined (Hair, Gabriel and Patel, 2014). In applying SEM, the research used the latest version SPSS Amos 24 to create path diagrams and tables to show estimates and test of significance. (promotional elements) on dependent variable (brand equity) through mediating variables (brand equity dimensions). With a SEM mediation could be examined if a third variable is modeled between an exogenous construct and an endogenous construct. Both direct and indirect effects of full or partial mediation among constructs can be assessed and the optimal path coefficients among exogenous and endogenous constructs can be determined (Hair, Gabriel and Patel, 2014). In applying SEM, the research used the latest version SPSS Amos 24 to create path diagrams and tables to show estimates and test of significance

### **3.7. Reliability and Validity**

Key indicators of the quality of a measuring instrument are the reliability and validity of the measures

#### **3.7.1. Reliability**

Before applying statistical tools, testing of the reliability of the scale is very much important as it shows the extent to which a scale produces consistent result if measurements are made repeatedly (Karunanithy and Sivesan 2013). Reliability is the degree of accuracy or precision in the measurements made by a research instrument. This is done by determining the association in between scores obtained from different administrations of the scales. If the association is high, the scale yields consistent result, thus is reliable. Cronbach's alpha is

most widely used method to test consistency of scale items and represents the number between 0 and 1 (Kumar, 2011).

Prior to full data collection pilot testing of the instrument was done by distributing questionnaires to 38 customers (10% of the sample size) from conveniently selected branches. Before applying reliability test to the whole sample size, it was done for the pilot test to ensure the internal consistency of the instrument using Cronbach's alpha.

After ensuring the reliability for the pilot test, it was also done for the whole sample size to all the nine constructs that are labeled as variables in the study. The closer Cronbach's alpha coefficient is to 1.0 the greater the internal consistency of the items in the scale, particularly above 0.7 coefficient value (Gliem and Gliem, 2003). With the resulting Cronbach's alpha coefficients of above 0.73 for all the constructs in this study, the instrument is deemed reliable in measuring the variables

### **3.7.2. Validity Analysis**

Validity is the extent to which differences found with a measuring instrument reflect true differences among those being tested. In other words, Validity is the most critical criterion and indicates the degree to which an instrument measures what it is supposed to measure. There two main categories of validity- content validity which is mostly judgmental and construct validity that can be ensured with statistical results (Kothari, 2004). The study determined both content and constructs validity.

According to Kothari (2004), the decision on validity of research instrument and what it should measure primarily rests on the researcher and experts in the field. Besides, there a need to ascertain an instrument measures what it is designed to measure using statistical techniques. In view of this, the researcher tried to determine the appropriate measurement through consulting well accepted and popular literatures. It was also tried to incorporate advisor's and examiner's opinion as means of including experts' view. On other hand Confirmatory Factor Analysis (CFA) was used to verify the construct validity, particularly convergent validity by computing factor loadings and Average Variance Extracted (AVE) for each item scale in a variable. The detail statistical analysis validity test is presented in chapter four of this research

### **3.8. Ethical Consideration**

Any researcher need to think carefully about how to gain access to undertake research and about possible ethical concerns that could arise in relation to the conduct of the entire

research project (Saunders et al, 2009). Throughout the whole research process an attempt was made to stick with general rules of research ethics. Respondents were requested to provide genuine information on voluntary basis and they were communicated in advance about the purpose of the study and confidentiality of their information. In order to avoid data entry and processing mistakes, registration of sample responses to statistical software was handled with the highest due care. Moreover, the researcher made the greatest effort to be abide by the rules and regulations of the University and advisor’s opinion

## Chapter Four

### 4.0 Data presentation, Analysis and Interpretation

In this chapter, the data collected from the respondent and the statically analysis was discussed. In the analysis, the data were compared with the theories presented in the theoretical research frame, all derived from the literature review. The analysis will fallow in the same structure as the research questions and hypotheses.

#### 4.1. Portfolio of Respondent

##### 4.1.1 Gender descriptive

**Table 4.1. Gender of Respondent**

<b>Gender</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	144	38.5	38.5	38.5
	Male	230	61.5	61.5	100.0

	Total	374	100.0	100.0	
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Source; Survey Results and Own Computation, SD: Standard Deviation

As the above table describes, the Female respondents are 144 while the males are 230. These indicates the females are 38.5 % and the males' percentage is 61.5%. The number of male respondent is greater than the number of female respondents by 160%.

#### 4.1.2 Age descriptive

**Table 4.2. Age of Respondent**

Age		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below 20 Years	47	12.6	12.6	12.6
	20-35 Years	155	41.4	41.4	54.0
	35-50 Years	112	29.9	29.9	84.0
	Above 50 Years	60	16.0	16.0	100.0
	Total	374	100.0	100.0	

Source survey data 2021

The above table illustrates that the age of the respondents distribution were as follows; 47 of the respondents (12.6%) were below 20 years, 155 or 41.4% of the respondents were between 20 to 35 Years old. while, 112 or 29.9 % of them were found between 35-50 years old and there were 60 or 16 % of the respondents whose age were above 60 years of age. From the

total respondents 60% were between the ages of 20-50 years old, which confirms that most of the respondents were between the ages of 20- 50 years old.

#### 4.1.3 Educational level descriptive

**Table 4.3. The respondent education level**

Educational level					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below 12 grade	107	28.6	28.6	28.6
	Diploma/Certificate	132	35.3	35.3	63.9
	Degree Holder	106	28.3	28.3	92.2
	Second degree and above	29	7.8	7.8	100.0
	Total	374	100.0	100.0	

Source data Survey 2021

As the above table express that out of the total 374 respondents, 107 or 28.6% respondents' education level were below grade 12, the 132 respondents or 35.3% were diploma/ Certificate holders. In addition,29 or 7.8% of the respondents were degree holders and the remaining 29 or 7.8% respondents were second degree and above holders.

#### 4.1.4 Period of commencing Customer relation

**Table 4.4.Period of commencing Customer relation**

Period of commencing Customer relation					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below 1 years	195	52.1	52.1	52.1
	2-4 Years	133	35.6	35.6	87.7

	4-6 Years	40	10.7	10.7	98.4
	Above 6 Years	6	1.6	1.6	100.0
	Total	374	100.0	100.0	

Source data Survey 2021

As the above table expresses that, 195 or 52.1% of the respondents' period of establishing customer relationship with the bank were below one year. These customers were more than half of the total respondents. 133 or 35.6% of the respondents have been started customer relationship between two to four years. while , among the respondents' 40 or 10.7% and 6 or 1.6% have been started relationship with the bank from 4-6 & above 6 years respectively.

#### 44.1.5 Marital Status descriptive

**Table 4.5 Marital Status of the respondents**

Marital Status					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	128	34.2	34.2	34.2
	Married	239	63.9	63.9	98.1
	Divorce	0	0	0	0
	Widow	7	1.9	1.9	100.0
	Total	374	100.0	100.0	

Source data Survey 2021

As the table clearly describe, 364 or 98 % of the respondents were single and Married, which consists 128 or 34.2% of the 128 or 34.2 % and 239 or 63.9 % respectively. Whereas 7 or 1.9% were widows while there was no divorce respondent.

#### 4.1.6 Monthly Income descriptive

**Table 4.6. Monthly Income**

Monthly Income					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below 5,000 birr	128	34.2	34.2	34.2
	5,000-10,000 birr	127	34.0	34.0	68.2
	10,000-20,000 birr	83	22.2	22.2	90.4
	Above 20,000 birr	36	9.9	9.9	100.0
	Total	374	100.0	100.0	

Source data Survey 2021

As the above table express that 128 or 34.2% of the respondents' monthly income was below 5,000 birr, 127 or 34% of the respondents' income were 5,000- 10,000 birr whereas 83 or 22.2 % of the respondents monthly income were between 10,000 -20,000 birr and 36 or 9.9 % respondents' have earned more than 20,000 birr per month.

## 4.2 Descriptive Variables

### 4.2.1 Descriptive statistics of Impact of Promotion

As in previous chapters described, the research was focused on the impact of marketing practice on brand development in the case of Debu Global Bank S.C. Thus, promotional mix, as the main activity of marketing practice, was one of the components in this research. The data collected from the respondents' were analyzed and interpreted by using the means and standard deviations of the marketing practice and brand development. Based on the result comparison was done.

**Table 4.7 Descriptive Statistics of Promotion**

Descriptive Statistics			
	N	Mean	Std. Deviation
Debu Global Bank S.C. (DGB) has made adequate advertisement through different mass media	374	3.16	1.215

The advertisement made by DGB is clear and attractive	374	3.15	1.266
DGB branch staffs including head office staffs perform personal selling such as door to door marketing , persuading customers meeting face to face	374	3.14	1.096
The bank has used various promotional activities other than advertisement like having its own web site, Face book, Tweeter, and other social media accounts.	374	3.05	1.047
The various promotion done by the bank has positive impact on the bank's brand development	374	3.10	1.144
The promotion made by DGB has influenced me to be the customer of the bank.	374	3.13	.949
DGB has made good public relations like donating funds , and communicating periodically with the public	374	2.95	.967
The bank marketing activity is effective in recruiting new customers.	374	3.14	1.247
Valid N (list wise)	374		

Source data Survey 2021

The above table 4.7 displays that the impact of promotion, on brand development. From the depicted mean value of the respective variables: DGB has made adequate advertisement, the staffs made personal selling advertisement were clear and attractive and the bank marketing activities were effective in recruiting new customers has strong significant impact to brand development with the mean value of 3.16 (S.D. = 1.215), mean 3.15 (S.D. =1.266) , mean value of 3.14 &(S.D.=1.096) and mean value of 3.14 (S.D. = 1.247) respectively. Besides, the three variables such as promotion influenced me to be the customer of the bank with the mean value of 3.13 & S.D. of 0.949 and the various promotion made has positive impact with the mean value of 3.10 and S.D. value of 1.144 and the bank used various promotional activities with the mean value of 3.05 and S.D. value of 1.047 respectively has medium impact on brand development.

Whereas, DGB has made good public relations with mean value of 2.95 and S.D. value of 0.967 has less impact on brand development.

#### 4.2.2. Descriptive Statistics customer service

**Table 4.8 Descriptive statistics of Customer service**

<b>Descriptive Statistics customer service</b>			
	N	Mean	Std. Deviation
The service given by the bank satisfies me.	374	3.33	1.101
The service rendered by the bank has positive impact in building the bank brand.	374	3.11	1.043
The branch layout is very attractive	374	3.60	1.028
The attractiveness of the branch layout makes me to continue to work with the bank	374	3.07	1.157
The branch layout has significant impact on brand development of the Bank.	374	3.07	.992
Valid N (list wise)	374		

Source data Survey 2021

The above table 4.8 displays that the impact of customer service on brand development shows the branch layout is very attractive has high significant impact on brand development with the mean value of 3.60 and S.D. value of 1.028 . The service given by the bank satisfy me and the service rendered by the bank has significant impact on brand development shows medium impact on brand development with the mean value of 3.33, 3.11 and with S.D. value of 1.011, 1.043 respectively. While the attractiveness of the bank with mean value of 3.07 & S.D. 1.157 and the branch layout has significant impact on the brand development with mean value of 3.07 and S.D. value of 0.992 respectively shows lesser impact on brand development.

#### 4.2.3. Descriptive Statistics Performance enhancement

**Table 4.9 Descriptive Statistics**

Descriptive Statistics			
	N	Mean	Std. Deviation
In my view , the bank annual profit is satisfactory	374	3.00	1.124
The bank annual profit ( share dividend) is better than its peer group ( Addis International bank and Enat Bank ) in the industry	374	2.98	1.171
The bank's annual profit (share dividend) has registered significant progress for the last four Years.	374	3.25	1.213
The progress of the bank's annual profit ( Share dividend ) has positive impact on its brands development	374	2.99	1.082

Dgb's capital mobilization performance significantly increases	374	2.88	1.062
Valid N (list wise)	374		

Source data Survey 2021

As the above table 4.9 illustrate that the bank's annual profit registered progress with mean value 3.25 & S.D. 1.213 has shows significant impact on brand development. Additionally, the bank's annual profit is satisfactory with mean value 3.00 and S.D. 1.124 has medium impact on brand development. Whereas, the rest three banks annual profit progress has positive impact on brand development, DGB's capital mobilization performance increases and the bank annual mean value the bank annual profit is better its peer group. With the mean and S.D. value 2.99 7(S.D. 1.082), 2.98 ( S.D. 1.171) & 2.88 (S.D. 1.062) respectively shows lesser significant.

#### 4.2.4. Descriptive Statistics of Brand Development

**Table 4.10 descriptive statistics of Performance enhancement**

<b>Descriptive Statistics of brand development</b>			
	N	Mean	Std. Deviation
The bank name ( Dehub Global Bank S.C.) attracts customers	374	3.32	.919
The bank logo attracts customers	374	3.14	.687
I prefer to use the bank	374	3.48	1.131
The bank motto ( Your ladder to success) is relevant to the bank 's service	374	3.21	.835
The bank logo is easily memorable in the minds of customer	374	2.89	.841

The Bank motto has been initiated customers to work with the bank	374	3.43	1.178
DGB comes to my mind when I think about bank	374	3.76	.922
Valid N (listwise)	374		

Source data Survey 2021

### 4.3. Collinear analysis

#### 4.3.1 Diagnostic Tests of Assumptions of Classical Linear Regression Model

Meeting the assumptions of regression analysis is necessary to confirm that the obtained data truly represents the sample in order to get the best results (Hair et al., 2006). Three assumptions were taken for diagnostic linear regression model; linearity, Multicollinearity, and normality were carryout and discussed.

##### 4.3.1.1. Linearity Test

The linearity assumption of multiple linear regressions is that the relationship between the independent variable and the dependent variable can be characterized by a straight line. The linearity assumption already linear from the equation of multiple linear regression models of the independent variables and dependent variable (Gujarat, 2004).

Linear models predict values falling in a straight line by having a constant unit change of the dependent variable for a constant unit change of the independent variable (Hair et al., 2006). In other words, the linearity of the relationship between the dependent and independent variables represented the degree to which the change in the dependent variable is associated with the independent variable. The scatter plots of standardized residuals versus the fitted values for the regression models were visually inspected. Linearity assumption was not serious threat to the study since we can draw one straight line to approximate the observations for all independent variables against the dependent variable, job satisfaction,

and also the variance between the upper and lower cases of the observations were reasonably similar.

#### **4.3.1.2. Multicollinearity Test**

Multicollinearity refers to the state of high correlation among the independent variables. When independent variables are multicollinear, there is an overlap of power which results in contradiction (Hair et al., 2006). The VIF is a measure of the reciprocal of the complement of the inter-correlation among the predictors. The decision rule is a variable whose VIF value is greater than 10 indicates the possible existence of multicollinearity problem. Tolerance (TOL) defined as  $1/VIF$ , it also used by many researchers to check on the degree of collinearity. The decision rule for tolerance is a variable whose TOL value is less than 0.1 shows the possible existence of multicollinearity problem (Gujarati, 2004).

From the assumption test the VIF values for all variables became less than the tolerable value, i.e., 10. Tolerance value of all variables also became above 0.1 which indicates that this model is free from multicollinearity.

#### **4.3.1.3. Normality Test**

Normality refers to the shape of a normal distribution variable. The normal distribution is one of the most important concepts in statistics since nearly all statistical tests require normally a distributed data. The data should be tested before running the regression analysis as multiple regressions require that the independent variables in the analysis to be normally distributed (Hair et al., 2006). It basically describes how large samples of data look like when they are plotted.

Histograms are graphical methods of testing residuals that are either normality distributed or not. If the residuals are normally distributed, the histogram will have bell-shaped, centered and unimodal (Robert, 2006). As it is shown in Appendix 2, the distribution of residuals is a normal curve which simply means that it is not heavily peaked. The distribution is also unimodal since there is only one peak, which confirms that the data is normally distributed.

Normal probability plots were also used to test the normality assumption. According to (Hair et al., 2006), residuals that are normally distributed around its mean and normal distribution would follow a straight line. If a distribution is normal, the residual line will follow the diagonal closely. As shown in Appendix 3, the residuals appeared to have a reasonably normal distribution, which confirms the normality of the data.

From the skewness and kurtosis values perspective, one can infer if the normality assumption has been met. According to Robert (2006), Skewness is a measure of the symmetry of a distribution. It describes how much a distribution differs from the normal, either to the left or to the right. The skewness value can be either positive, negative or zero, and a perfect normal distribution would have a skewness value of zero because the mean equals the median. Whereas, kurtosis measures the extent to which observations cluster around a central point. It measures whether the dataset is heavy-tailed or light-tailed compared to a normal distribution. The value of Skewness and Kurtosis and their respective standard errors were computed and are presented in since the skewness and kurtosis values fall in the range of +/- 1, the data is assumed to be normally distributed.

### 4.3.2 Correlation analysis

In this section the correlation of Promotion, Customer service, Performance enhancement with brand development were presented. The possible range of correlation coefficient values is form -1 to +1. A correlation value without a positive sign indicates the relationship is positive, whereas, negative sign indicates negative relationship. According to Cohn’s (1988) classification of the strength of relationship is based on the following table

**Table 4.10: Classification of the Strength of Relationship**

Correlation strength	Positive values	Negative values
Small	r=0.10 to 0.29	r = -10 to -.29
Medium	r=.30 to .49	r= .30 to -.49
Large	r=.50 to 1.0	r= -.50 to -1.0

Source: Cohen (1988)

**Table 4.12 variable correlation analysis**

Correlations				
	Promotion	Customer service	performance enhancement	Brand Development

Promotion	Pearson Correlation	1			
	Sig. (2-tailed)				
	N	373			
Customer service	Pearson Correlation	-.009	1		
	Sig. (2-tailed)	.864			
	N	373	373		
performance enhancement	Pearson Correlation	.085	.111*	1	
	Sig. (2-tailed)	.101	.033		
	N	373	373	373	
Brand Development	Pearson Correlation	.198**	.090	.092	1
	Sig. (2-tailed)	.000	.081	.075	
	N	373	373	373	373
**. Correlation is significant at the 0.01 level (2-tailed).					
*. Correlation is significant at the 0.05 level (2-tailed).					

Source data Survey 2021

The above Table 4.12 illustrated the correlation between brand development and Promotion, Customer service, and Performance enhancement. The strongest relationship were registered between brand development promotion with correlation of (  $r=0.198$ ) and with the performance enhancement and customer service (  $r= 0.111$ ). in addition brand development has showed good relationship with all variables. It shows correlation of with promotion, customer service and Performance enhancement of correlation value of  $r= 0.198$ ,  $r= 0.90$  and  $r=0.92$  respectively. In addition there is a positive relationship between Promotion and performance enhancement with correlation of  $r=0.085$ . Whereas, the relationship between Promotion and customer service shows negative correlation value of  $r=-.009$ .

Totally the relationship between all independent variables such as promotion, customer service and performance enhancement are positive significant at 5% Significant level.

#### 4.4. Regression and SME

Regression analysis is statically reliable method used to identify and explain the relationship between dependant variable and one or more independent variables. It allows us to understand and determine the relationships of different variable. It is also expressed in the model summary below where the relationship between the independent value: promotion, customer service and Performance enhancement with the dependant value: brand development.

##### 4.4.1. Variables regression Analysis

**Table 4.13 Model Summary**

Model Summary				
Model	R	R Square	Adjusted Square	R Std. Error of the Estimate
1	.228a	.052	.044	.53463
a. Predictors: (Constant), performance enhancement, Promotion, service				

Source data Survey 2021

The above table indicates, the independent variables statistically predicted the brand development of Debu Global bank S.C. From the above table we understand that the R value is 0.228 . it indicates that the presence of strong correlation between the independent variables Promotion, Customer service and Performance enhancement and the dependent variable brand development. The value of R<sup>2</sup> 0.052, which indicate that the independent variables explain 5.20% of the variations on brand development with un explained factors of 94.8%

#### 4.4.2 ANOVA Analysis

**Table 4.14: ANOVA of the Variables**

ANOVAa						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5.803	3	1.934	6.768	.000b
	Residual	105.471	369	.286		
	Total	111.275	372			
a. Dependent Variable: Brand Development						
b. Predictors: (Constant), performance enhancement, Promotion, service						

Source; Survey Results and Own Computation

Analysis of variance indicated that the variance of the variables that the researcher established, the F ratio,  $F(3, 369) = 6.768$ ,  $P < 0.000$ ) was statistically significant at 5% level of significance. This showed that Promotion, customer service, Performance enhancement statistically positive significant impact on brand development of Dehub Global Bank S.C.

#### 4.4.3. Regression Coefficients of the Variables

**Table 4.15: Regression Coefficients of the Variables**

Coefficientsa				
Model	Unstandardized Coefficients	Standardized Coefficients	t	Sig.

		B	Std. Error	Beta		
1	(Constant)	2.035	.283		7.201	.000
	Promotion	.207	.054	.193	3.803	.000
	service	.101	.061	.085	1.662	.097
	performance enhancement	.065	.050	.066	1.297	.196
a. Dependent Variable: Brand Development						

Source; Survey Results and Own Computation

As the above table illustrates that promotion, customer service, performance enhancement have impact to brand development of Debu Global Bank S.C. Promotion ( $t = 3.803$ ,  $P < 0.50$ ), found to be the strongest and statistically significant impact. Not only promotion, but the rest two variables, customer service and performance enhancement with ( $t=1.662$ ,  $P < 0.50$ ), and ( $t=1.297$ ,  $P < 0.50$ ) respectively have positive impact on brand development on Debu Global Bank S.C.

#### 4.5. Summary of Findings and Discussion

This chapter presents the summary and discussion of the findings of the study. Earlier of the chapter the researcher discussed the respondents profile descriptive and frequency analysis. The researcher also discusses that promotion mix is strong effect on brand development, the effect of delivering reliable and fast customer service has positive impact on brand development. Furthermore, the enhancement of the overall organization performance has creates positive impact on brand development. Additional inferential statistics such as correlation and multiple regressions were presented to clarify the degree of differences in the relationship between the independent variables (Promotion Mix, fast and reliable customer service deliverance and Organizational performance enhancement) and dependant variable, brand development. The study confirms that the three independent variables, promotion, customer service & performance enhancement, which are Component of marketing practice has significant impact on brand development.

The study shows that Promotion mix has play significant impact developing the brand of the organization. From the promotional mix advertisement has registered with the mean value of 3.16 and also personal selling illustrate with the mean value of 3.15 that shows it has significant impact on building the organization. Thus the researcher recommends to the top management to strength its effort extensively both on media advertisement and personal selling mainly door to doo marketing approach.

Regarding to the second independent variable, the study shows fast and reliable customer service deliverance has significant positive effect on building organizational brand. From the customer service components', preparing very attractive branch layout and conducive environment has shows a high significant impact on brand building with registering the mean value of 3.60 & S.D. value of 1.028. Moreover, the quality service rendered by the bank has depicted positive significant role on building brand development, with showing the mean value of 3.6 and S.D. value of 1.028. This is therefore; the management of the Bank has to give special attention to its quality and consistence service deliverance.

The study also shows the overall organizational performance has significant effect towards building brand development. Enhancement of annual profit significantly shows positive impact on brand building by registering with the mean value of 3.00 & S.D. value of 1.124. Thus the bank has to continue its good performance and use it (advertise it thoroughly) to sell itself, so as to develop its brand.

First, hypothesis 1 (H1), which states that promotion mix has significant impact on branch development has statically supported the hypothesis, We do not reject the hypothesis since it is significant at the t value 3.083 at significant level of 5%. Regarding to the second hypothesis, fast and reliable customer service deliverance has positive impact on brand development, we do not reject the hypothesis because it is significant ( $t=1.662$ ,  $P < 0.50$ ), at significant level of 5%. Regarding to the third ( $P < 0.5$  with the t value d hypothesis, the overall organization performance enhancement has positive impact on brand development because ( $t=1.662$ ,  $P < 0.50$ ) at significant level of 5%.

Hence the above finding concludes that marketing practice such as promotion, customer service and performance enhancement has positive impact on brand development. The study confirms that among the three independent variables, promotion is strong significant impact on brand development. Second to promotion customer service has positive impact to brand development. And lastly, though not strong significant impact like the two variables,

performance enhancement has also positive impact to brand development. All the three independent variables, Promotion ( $\beta = 0.207$ ) followed by government customer service ( $\beta = 0.101$ ) and performance enhancement ( $\beta = 0.065$ ) has the highest beta and are statistically significant predictors. This implies that brand was developed by promotional activities, reliable customer service and also enhancing its overall performance appraisal.

## **Chapter five: Conclusion and recommendation**

### **5.0 Conclusion and recommendation**

In this chapter we have present the conclusion and recommendation to the subject matter based on the study.

#### **5.1 Summary of key findings**

In summary, the study found that, the Promotional mix such as advertisement, personal selling, public relation, using web site, face book, tweeter has significant positive impact on brand development. In addition, the study also assures that rendering quality service deliverance to its customers helps significantly in making brand building. Moreover, the study also confirms that enhancement of Overall organizational Performance growth has significant impact on brand development.

The study assures that from the various promotional mixes, consistent and various advertisements through different media has more significant positive role on brand building. It also confirms that attractive branch layout has play significant role in brand building. Besides, the study finds out that organizational performance growth has contribute positive role on building brand development

#### **5.2 Conclusions**

The purpose of this study is to find out the effect of marketing practice on brand development in the case of Debu Global Bank S.C., Ethiopia. The study is to investigate the inter-relationship between marketing practice and brand development. When the researcher examined the relationship between the three independent variables (Promotional mix, Delivering quality service to its customers & the overall Organizational performance enhancement) with the dependent variable, brand development, the study confirms that there is a positive relationship between marketing practice and brand development. The researcher concludes that the three independent variables have positive significant effect on brand development building.

The study concludes that more than 70% of the customers fall in two categories which are between 20-35 years age and from 35-50 years age. And the study also concludes that the majority of the customers, 67.6% from the total respondent, monthly earning were less than 10,000.00 birr. In addition, the study also finds out that the achievement of the organization

itself speaks about the organization, and the performance enhancement has positive impact on brand development.

The study concludes that customer's preference of organization is determined by not only by the quality of the service it renders but also the conducive environment created to the customer and attractive branch layout. Moreover, the study also concludes that, besides using quality and consistence advertisement helps the bank to, it is necessary to use the different promotional mix such as public relation, using social media and other methods.

Many researches have done on the effect of branding on organizational performance and confirm that branding has significant impact on organizational performance. On the contrary, this study confirms overall organizational achievement has play positive role on brand development. Specially, increment of organization profitability and rise of capital dividend payment has play big role on brand development

### **5.3 Recommendation**

The main purpose and priority of this study is to assess the impact of marketing practice on brand development. The presence of strong competition among banks has makes them to work strongly both on marketing and service delivery. In the modern era, promotion has big power. Thus the researcher recommend to the top management of the Bank, to give due consideration to promotion activities especially to various media advertisement and adequate investment should be allocated to this area. The researcher also recommends to the top management that promotion should be held consistently throughout the year with attractive manner.

From the study, the researcher understand that the existing brand identity perceived by the customers are good, but few customers critically questioned to change the current bank name and they also request to simplify and modernize the bank logo as the recent perception of logos' demanded.

From the data analysis the researcher recommends that

- ❖ Regarding to promotion aspect, the bank has focused mainly on advertisement. Other promotion activities have to be given attention. The bank does not use public relation as required level. Thus the researcher recommends the bank management to give priority to this public relation work.
- ❖ The researcher recommends the bank to further continue the door to door marketing approach in order to persuade customers and made promotion.

- ❖ The researcher recommends to use different marketing approach, such as campaigning and other approach in addition to the most accustomed door to door marketing activity.
- ❖ Despite the competitive banks' trend of distributing large amount of promotional items such as agenda, the bank does not perform and distribute agenda and calendar and other promotional materials adequately. Hence, the researcher recommends the top management to give attention on this regard.
- ❖ While the bank has earn significant profit for the last three years consistently and pay adequate share dividend to its shareholder, due to promotional gap, the bank has still struggle to sale additional capital (on the contrary the newly established banks are selling capital tremendously). Thus, the researcher recommends the bank to promote its current situation and its profitability history to the public.
- ❖ Since rendering quality service deliverance is considered as the main choosy criteria by the customers, giving more attention to the quality service deliverance is necessary. Thus, the researcher recommends the bank to use providing quality service deliverance as the main competitive advantage.
- ❖ The researcher recommends the attractive branch layout of the bank should be consistent throughout the branches'.

#### **5.4 Limitations of the Study**

There are limitations that are encountered in this study recognized. Time constraints and lack of financial support limits the study sample size only 374 respondents out of the total population of the bank in Addis Ababa, and the study conducted only in the capital city Addis Ababa, concentrating only on ten convenient Debub Global Bank S.C. branches taken by the researcher.

This stud was prepared based on a survey questionnaire and these limits the respondents to not disclose its perception fully and hinder to get appropriate feedback from the customer.

This might create impact that limit the research on the integrity of the data.

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## **Appendix**

### **ADDIS ABEBA UNIVERSITY**

*The Effect of Marketing Practice on brand development in the case of Debub Global Bank S.C.*

MBA Program

Dear respondent,

The purpose of the questionnaire is to collect data for research on “The effect of marketing practice on brand development in the case of Debub Global Bank S.C.”

The research is designed to identify the impact of marketing practice on brand development. Your genuine and honest response is very important for the success of the research and the researcher would like to thank you for your cooperation in advance. Please note that your responses are anonymous and will not be shared to others.

Note: for any clarification or question please don't hesitate to contact the researcher AtoYonas Gebrehiwot through: Email: yonasgd020270@gmail.com Mobile phone: - 0911020270.

General Instruction:

1. No need to write your name
2. Your response confidentiality is maintained
3. Instruction for each part of the questionnaire is given at the beginning of the questi

**Thank You for your Collaborati**

**Part I: General Background Information**

Please put (√) mark in the box that best describes you.

1. Age: 1. Below 20Yrs  2. 20-35 Yrs.  3. 35 -50Yrs  4. Above 50Years
2. Gender 1. Female  2. Male
3. Highest educational level obtained : 1. Below Grade 12  2. Diploma/Level IV   
3. First degree  4. Second degree and above
4. How long have you been the customer of the Bank? 1. Less than One Year   
2. 2-4 Years  3. 4-6 Years  4. Above 6 Years
5. Marital Status : 1 Single  2. Married  3. Divorce  4. Widow
- 6.
7. Monthly Income 1. Below 5,000 Birr  2. 5,000 – 10,000  3. 10,000-20,000   
4. Above 20,000 Birr

**Part II: Promotion mix**

Listed below are a series of statements that are related to **marketing Practice** with respect to your own feeling, please indicate the degree of your agreement or disagreement with each statement by putting a tick mark (√) on one of the five alternatives. Responses are measured on 5- point scales with the following verbal anchors: Strongly Disagree (1), Disagree (2), Moderately Agree (3), Agree (4) and Strongly Agree (5).

S.N.	Description	Scale				
		1	2	3	4	5
1	Debut Global Bank S.C. (DGB) has made adequate advertisement through different mass media					
2	The advertisement made by DGB is clear and attractive					
3	DGB perform personal selling such as door to door marketing , persuading customers meeting face to face					
4	The bank has used various promotional activities other than advertisement like having its own web site, Face book, Tweeter, and other social media accounts.					
5	The various promotion done by the bank has positive impact on the bank's brand development					
6	The promotion made by DGB has influenced me to be the customer of the bank.					
7	DGB has made good public relations like donating funds , and communicating periodically with the public					
8	The bank marketing activity is effective in recruiting new customers.					

### Part III: Customer service, Branch layout.

Listed below are a series of statements that are related to **Customer service, and Branch layout**. With respect to your own feeling, please indicate the degree of your agreement or disagreement with each statement by putting a tick mark (✓) on one of the five alternatives. Responses are measured on 5- point scales with the following verbal anchors: Strongly Disagree (1), Disagree (2), Moderately Agree (3), Agree (4) and Strongly Agree (5).

s.n.	Item	Scale				
		1	2	3	4	5
1	The service given by the bank satisfies me.					
2	The service rendered by the bank has positive impact in building the bank brand.					
3	The branch layout is very attractive					
4	The attractiveness' of the branch layout makes me to continue to work with the bank					
5	The branch layout has significant impact on brand development of the Bank.					

#### Part IV: Performance Enhancement

Listed below are a series of statements that are related to **Performance Enhancement** .with respect to your own feeling, please indicate the degree of your agreement or disagreement with each statement by putting a tick mark (√) on one of the five alternatives. Responses are measured on 5- point scales with the following verbal anchors: Strongly Disagree (1), Disagree (2), Moderately Agree (3), Agree (4) and Strongly Agree (5).

S.N.	ITEMS	1	2	3	4	5
1	In my view , the bank annual profit is satisfactory					
2	The bank annual profit ( share dividend) is better than its peer group ( Addis International bank and Enat Bank ) in the industry					
3	The bank’s annual profit (share dividend) has registered significant progress					
4	The progress of the bank’s annual profit ( Share dividend ) has positive impact on its brands development					
5	DGB's capital mobilization performance significantly increases					

#### Part IV: Bank Name, Bank Logo and Bank Motto.

Listed below are a series of statements that are related to **Bank Name, Bank Logo and Bank Motto** with respect to your own feeling, please indicate the degree of your agreement or disagreement with each statement by putting a tick mark (√) on one of the five alternatives. Responses are measured on 5- point scales with the following verbal anchors: Strongly Disagree (1), Disagree (2), Moderately Agree (3), Agree (4) and Strongly Agree (5).



Figure 1

S.N.	Description	Scale
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		1	2	3	4	5
1	The bank name ( Debub Global Bank S.C.) attracts customers					
2	The bank logo ( seen at Figure 1) attracts customers					
3	The bank motto ( Your ladder to success) is relevant to the bank 's service					
4	The bank motto ( Your ladder to success) attracts customers					
5	The Bank motto has initiated customers to work with the bank					
6	The bank logo is easily memorable in the minds of customer					
7	The bank name ,logo and motto has positive impact on the brand development of the bank					

**Thank You for your Collaboration!**

**ADDIS ABEBA UNIVERSITY**

***The impact of Marketing Practice on brand development in the case of Debub Global Bank S.C.***

**ለሁለተኛ ዲግሪ ማማያ ኤም.ቢ.ኤ. ፕሮግራም**

ይህ መጠይቅ ለአዲስ አበባ ዩኒቨርሲቲ ለአም.ቢ.ኤ.ፕሮግራም ጥናት የማርኬቲንግ እንቅስቃሴ ገጽታ ግንባታ ላይ የሚፈጥረው ተጽዕኖ በደቡብ ግሎባል ባንክ አ.ማ. (*The Impact of Marketing Practice on brand development in the case of Debub Global Bank S.C.*) በሚል የተዘጋጀና ለባንኩ ደንብ በኞች የቀረበ መጠይቅ ነው።

ስለሆነ ምላሽ ዘህ ጥናት የሚያስፈልገውን የተሟላ እና እውነተኛ መረጃ ለማግኘት በእርስዎ ላይ መሉ እምነት በማሳደር ይህንን መጠይቅ እንዲሞሉ በአክብሮት እጠይቃለሁ። እርስዎ የሚሰጡት ማንኛውም መረጃ በጥብቅ ምስጢር የሚያዝ መሆኑን እየገለጽኩ ለትብብርዎ አስቀድሜ አመሰግናለሁ።

በመተይቆቹ ላይ ማብራሪያ፣ ጥያቄ ወይንም ማንኛውም አስተያየት ካሎት በሚቀጥለው አድራሻ በመጠቀም መገናኛት ትችላላችሁ።

አቶ ዮናስ ገብረህይወት በኢሜል : yonasgd020270@gmail.com ወይንም በስልክ ቁጥር 0911020270

- ማብራሪያ
1. ስምዎን መጻፍ አያስፈልግም
  2. ምላሽዎ በሚሰጥበት ይያዛል።
- በጣም አመሰግናለሁ።

### ክፍል 1. አጠቃላይ መረጃ

ከዚህ በታች ከተጠቀሱት አማራጮች ውስጥ ራስዎን በሚገባ በሚገልግል ሰነድ ውስጥ ይህን ምልክት (✓) ያስቀምጡ፡

1. እድሜ፡ 1. ከ 7 ዓመት በታች  2. ከ 20-30 ዓመት  3. ከ 35 -50 ዓመት  4. ከ 50 ዓመት በላይ
2. ጾታ 1. ሴት  2. ወንድ
3. የትምህርት ደረጃ 1. አስራ ሁለተኛ እና ከአስራ ሁለተኛ ክፍል በታች  2. ዲፕሎማና ሰርተፊኬት  3. የመጀመሪያ ዲግሪ  4. ሁለተኛ ዲግሪና ከዚያ በላይ
4. የባንክ ደንበኛ ከሆኑ ምን ያህል ጊዜ ሆኖታል 1. ከአንድ ዓመት በታች  2. ከ 2-4 ዓመት  3. ከ 4-6 ዓመት  4. ከ 6 ዓመት በላይ
5. የጋብቻ ሁኔታ፡ 1. ያላገባ  2. ያገባ  3. የፈታ  4. በሞት የተለየበት
6. ወርሃዊ ገቢ 1. ከ 5,000 ብር በታች  2. 5,000 – 10,000  3. 10,000-20,000  4. ከ 20,000 ብር በላይ

**ክፍል ሁለት : ማርኬቲንግ እንቅስቃሴን የተመለከተ**

ከዚህ በታች የተዘጋጁት መተይቆች የባንኩ የማስታወቂያ ስራ ላይ ያተኮሩ ሲሆኑ በጥያቄ ላይ ያሉት አስተያየትን ከአምስቱ አማራጮች አንዱ ላይ ምልክት ያድርጉ :: አምስት አማራጮች በማክተለው መልኩ ቀርቦታል :: 1( በክፍተኛ ሁኔታ አልስማማም) ፣ 2. (አልስማማም)፤ 3( መሃከለኛ)፤ 4(እስማማለሁ) 5( በክፍተኛ ሁኔታ እስማማለሁ) የሚሉ ናቸው ::

ተ.ቁ.	ገለፃ	ደረጃ				
		1	2	3	4	5
1	ደቡብ ግሎባል ባንክ አ.ማበተለያዩ መድረኮች ላይ በቂ የሆነ የማስታወቂያ ስራ ይሰራል ::					
2	የባንኩ የማስታወቂያ ግልጽና ሳቢናቸው					
3	የባንኩ ስራተኞች በቤት ለቤት እንቅስቃሴ በማድረግ : ደንበኞች ያሉበት ቦታ በመሄድ ወይም የዘመቻ ስራ በማዘጋጀት ባንኩን የማስተዋወቅ ስራ ላይ ስማራሉ ::					
4	ባንኩ መገናኛ ብዙሃን ላይ ከሚቀርቡ የማስታወቂያ ስራዎች በተጨማሪ ባንኩ በሌሎች ማለትም በበይነ መረብ ፤ በፌስ ቡክ በትዊተር በኢንስታግራም እና መሰል ዘዴዎች ባንኩን ያስተዋውቃል ::					
5	በተለያዩ መልኩ የሚደረገው የማስታወቂያ ስራ የባንኩን ገጽታ ለማሳደግ አዎንታዊ አስተዋጽኦ አለው ::					
6	የባንኩ የማስታወቂያ የባንኩ ደንበኛ እንድሆን አስተዋጽኦ አድርጓል ::					
7	ባንኩ ጥሩ የህዝብ ግንኙነት (ማለትም የእርዳታ ስራ እና ሃገራዊ ጉዳዮች ላይ መሳተፍ) ስራ ይሰራል ::					
8	የባንኩ የማስታወቂያ አዲስ ደንበኛ ለማምጣት ያግዛል ::					

**ክፍል ሶስት : የደንበኛ አገልግሎት እና የቅርንጫፍ አቀማመጥን የተመለከተ**

ከዚህ በታች የተዘጋጁት መተይቆች የባንኩ የየደንበኛ አገልግሎት፣ ትርፍ እና የቅርንጫፍ ወሰን አቀማመጥ ስራ ላይ ያተኮሩ ሲሆኑ በጥያቄ ላይ ያሉት አስተያየትን ከአምስቱ አማራጮች አንዱ ላይ ምልክት ያድርጉ :: አምስት አማራጮች በሚከተለው መልኩ ቀርበዋል :: 1(በከፍተኛ ሁኔታ አልስማማም)፣ 2. (አልስማማም)፣ 3(መሃከለኛ)፣ 4(እስማማለሁ) 5(በከፍተኛ ሁኔታ እስማማለሁ) የሚሉ ናቸው ::

ተ.ቁ	ገለጻ	ደረጃ				
		1	2	3	4	5
1	በባንኩ የሚሰጠው አገልግሎት ያረካኛል ::					
2	የባንኩ መልካም አገልግሎት አሰጣጣ ለባንኩ የገጽታ ግንባታ አዎንታዊ አስተዋጽኦ ያደርጋል ::					
3.	የባንኩ የወሰን አደረጃጀት እና አቀማመጥ ማራኪ ነው ::					
4	የባንኩ የወሰን አቀማመጥ እና አደረጃጀት ምቹ መሆን የባንኩ ደንበኝነቱን እንድቀጥል አድርጎኛል ::					
5.	የባንኩ የወሰን አቀማመጥ እና አደረጃጀት ምቹ መሆን የባንኩን ገጽታ ለማሳደግ አዎንታዊ አስተዋጽኦ					

**ክፍል አራት : የባንኩ ትርፋማነት እና የትርፍ ክፍፍልን የተመለከተ**

ከዚህ በታች የተዘጋጁት መተይቆች የባንኩ ትርፋማነት እና የትርፍ ክፍፍል ላይ የየደንበኛ ያተኮሩ ሲሆኑ በጥያቄ ላይ ያሉት አስተያየትን ከአምስቱ አማራጮች አንዱ ላይ ምልክት ያድርጉ :: አምስት አማራጮች በሚከተለው መልኩ ቀርበዋል :: 1(በከፍተኛ ሁኔታ አልስማማም)፣ 2. (አልስማማም)፣ 3(መሃከለኛ)፣ 4(እስማማለሁ) 5(በከፍተኛ ሁኔታ እስማማለሁ) የሚሉ ናቸው ::

ተ.ቁ	ገለጻ	ደረጃ				
		1	2	3	4	5
1	በእኔ እይታ የባንኩ ዓመታዊ ገቢ አጥጋቢ ነው።					
2	የባንኩ ዓመታዊ ገቢ (ባለአክሲዮኖች ዓመታዊ የክፍፍል ድርሻ) ከእኩያ ባንኮች ማለትም ከአዲስ ኢንተርናሽናል ባንክ እና ከእናት ባንክ የተሸለ ነው።					
3	የባንኩ ዓመታዊ ገቢ (ባለአክሲዮኖች ዓመታዊ የክፍፍል ድርሻ) መሻሻል እያሳይኛል።					
4	የባንኩ ዓመታዊ ገቢ (ባለአክሲዮኖች ዓመታዊ የክፍፍል ድርሻ) እድገት ማሳየት ለባንኩ ገጽታ ግንባታ አዎንታዊ አስተዋጽኦ					
5	የባንኩ የካፒታል ሽያጭ እድገት አሳይቷል					

**ክፍል አምስት : የባንኩን ገጽታ የተመለከተ።**

ከዚህ በታች የተዘጋጁት መተይቆች የባንኩ ስም፣ አርማ እና ያብንኩ መሪ ቃል ላይ ያተኮሩ ሲሆኑ በጥያቄ ላይ ያሉት አስተያየትን ከአምስቱ አማራጮች አንዱ ላይ ምልክት ያድርጉ። አምስት አማራጮች በሚከተለው መልኩ ቀርበዋል። 1( በክፍተኛ ሁኔታ አልስማማም)፣ 2. (አልስማማም)፣ 3( መሃከለኛ)፣ 4(እስማማለሁ) 5( በክፍተኛ ሁኔታ እስማማለሁ) የሚሉ ናቸው።



ስዕል 1

S.N.	Description	Scale				
		1	2	3	4	5
1	የባንኩ ስም ደንበኛን ሳቢ ነው።					
2	የባንኩ ዓርማ አርማ ደንበኛን ሳቢ ነው።					
3	የባንኩ መሪ ቃል (የእድገት ስም መሰላል) ከባንኩ አገልግሎት ጋር አብሮ ይሄዳል።					
4	የባንኩ መሪ ቃል (የእድገት ስም መሰላል) ደንበኛን ሳቢ ነው።					
7	የባንኩ መሪ ቃል (የእድገት ስም መሰላል) ደንበኞች ከባንኩ ጋር እንዲሰሩ ያነሳሳል።					
8	የባንኩ ዓርማ አርማ በቀላሉ ደንበኛ አይምሮ ወስጥ ይሰርዳል።					
9	የባንኩ ምልክቶች (የባንኩ ስም፣ የባንኩ አርማ እና የባንኩ መሪ ቃል) የባንኩን ገጽታ ለማሳደግ አዎንታዊ አስተዋጽኦ ያደርጋሉ።					

በጣም አመሰግናለሁ።