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**Exploration of Perceptions and Experiences Related to the Roles of
Public Relations and Marketing Communications in the Selected
Ethiopian Banks**

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This is to certify that this thesis is prepared by Bruk Wagaye, titled: “Exploration of Perceptions and Experiences Related to the Roles of Public Relations and Marketing Communications in the Selected Ethiopian Banks” and submitted in partial fulfillment of the requirements for the Masters of Art Degree in Public Relations and Strategic Communication complies with the regulation of the University and meets the accepted standards with respect to originality and quality.

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Abstract

Public Relations (PRs) and Marketing Communication is essential professions to the success of organizations, particularly in the banking sector. These two professions play a critical role in managing an institution's reputation. However, the different challenges that faced the professionals in the banking sector not grow as the expected. The lack of clarity regarding the distinct functions of PR and marketing communication also create another challenges. The study explore the perceptions and experiences related to the roles of public relations and marketing communications in the selective Ethiopian banks. The study used a qualitative research approaches. To collect data among participants, using purposive sampling technique, the study conducted in-depth interviews and focus group discussions. The study analyzed the qualitative data using thematic analysis. The result showed that the relationship between public relations (PR) and marketing communication in the Ethiopia banking sector, it is distinct yet complementary roles. PR focuses on managing the bank's reputation, fostering trust, and building relationships with stakeholders, while marketing communication promotes the bank's products and services to target audiences. When these functions align, they can create a powerful brand image and engages customers effectively. The importance of collaboration between PR and marketing teams, especially in scenarios where tasks overlap, such as events or product launches. Key challenges include limited understanding of public relations as a strategic tool, misinformation in media and social platforms, internal inefficiencies in communication processes, and a lack of skilled professionals. Inter-departmental collaboration is weak, further hindering communication efforts. This research also gives some recommendations also.

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Table of Contents

Abstract.....	i
Acknowledgement	ii
List of Table.....	vii
List of Acronimes	vii
Chapter One: Introduction	1
1.1 Background of the Study	1
1.2 Statement of the Problem.....	3
1.3 Objectives of the Study.....	4
1.3.1 General Objective	4
1.3.2 Specific Objectives	4
1.4 Research Questions.....	4
1.5 Scope of the Study	5
1.6 Significance of the Study	5
1.7 Limitations of the Study.....	6
1.8. Organization of the Study	6
Chapter Two: Literature Review.....	7
2.1 Introduction.....	7
2.2 Definitions and Scope of Public Relations	8
2.2.1. Reputation Management	8
2.2.2. Stakeholder Engagement.....	9
2.2.3. Public Perception and Customer Loyalty.....	9
2.2.4. Crisis Communication.....	9
2.2.5. Corporate Social Responsibility (CSR)	9
2.2.6. Media Relations	10
2.3 Definitions and Scope of Marketing Communication	11
2.3.1. Raising Awareness.....	11
2.3.2. Fostering Brand Loyalty	11
2.3.3. Improving Customer Experience	12
2.3.4. Promoting Financial Literacy.....	12
2.3.5. Digital Marketing.....	13
2.3.6. Advertisements	13

2.4 Role Perception of PR and Marketing Communication Professionals	13
2.5 The Ethiopian Banking Sector: An Overview	14
2.5.1 Commercial Bank of Ethiopia.....	16
2.5.2 Bunna Bank.....	17
2.5.3 Global Bank Ethiopia.....	17
2.5.4 Amhara Bank	18
2.6 Challenges Facing Public Relations in Ethiopia's Banking Sector	18
2.6.1. Lack of Understanding of PRs	18
2.6.2. Resource Constraints.....	18
2.6.3. Cultural Barriers.....	19
2.6.4. Skill Gaps.....	19
2.7 Challenges Facing Marketing Communication in Ethiopia's Banking Sector	20
2.7.1. Market Positioning:.....	20
2.7.2. Technological Adaptation:.....	21
2.7.3. Regulatory Challenges	21
2.8 The Interplay between PR and Marketing Communication.....	21
2.9. Key Strategic Recommendations to improve the clarity and effectiveness of PR and marketing communication in Banking Sector.....	23
2.10. Integrated Marketing Communication Model.....	24
2.10.1. Communication Theory	25
2.10.2. Consumer behavior Theory.....	26
2.10.3. Brand Equity Theory.....	26
2.10.4. Media Synergy Theory.....	26
Chapter Three: Research Methodology	27
3.1 Introduction.....	27
3.2 Research Design.....	27
3.2.1 Qualitative Research Methodology.....	27
3.2.2 Key Characteristics of Qualitative Research Design	28
3.2.3 Strengths and Weaknesses of Qualitative Research Design	29
3.3 Target Population and Sampling.....	30
3.3.1 Purposive Sampling	30
3.4 Data Collection Methods	31

3.4.1 Interview	32
3.4.2. Focus Group Discussion	33
3.4.3. Observations	33
3.5 Data Analysis Techniques.....	34
3.6 Validity and Reliability.....	35
3.7 Ethical Considerations	35
Chapter Four	38
Data Presentation, Analysis, And Discussion.....	38
4.1. Introduction.....	38
4.2. Findings from Interviews	38
4.2.1. Understanding of public relations and marketing communication roles among banking PRs and marketing communication professionals in Ethiopia	39
4.2.2. Understanding the two professions working together in PR and marketing communication on banks'	43
4.2.3. Public relations and marketing communication activities overlap between or not?	45
4.2.4. Challenges overall faced by public relation and marketing communication	49
4.2.5. Strategic Solutions and Recommendations.....	53
4.3. Findings from Focus Group Discussions	56
4.3.1. The role and practice of public relations and marketing communication within Ethiopia's banking industry.....	57
4.3.2. Comparable roles and key distinctions between public relations and marketing communication within Ethiopia's banking sector.	61
4.3.3. Roles of public relations and marketing communications in Ethiopia's banking sector within the realm of digital media	64
4.3.4. Key obstacles faced by public relations and marketing communications in Ethiopia's banking industry	65
4.5. Discussion of major findings	70
Chapter Five.....	79
Conclusion and Recommendations.....	79
5. Introduction.....	79
5.1. Conclusion	79
5.2. Recommendations.....	82
References:.....	83

APPENDIX.....	89
Appendix I: Interview	89
Appendix II: Background Information of respondents	91
Appendix III: Focus Group Discussion (FGD).....	92
Appendix IV: Interview (Amharic Version).....	94
Appendix V: Focus Group Discussion (Amharic Version)	95

List of Table

Table 1: Code of participants for Interview.....38

Table 2: Code of participants for focus group discussion..... 58

List of Acronimes

- CBE - Commercial Bank of Ethiopia
- CSR - Corporate Social Responsibility
- FGD - Focus Group Discussion
- GBE - Global Bank Ethiopia
- IMC - Integrated Marketing Communication
- NGOs - Non-Governmental Organizations
- PR - Public Relations

Chapter One: Introduction

1.1 Background of the Study

Public relations (PR) and marketing communication are essential professions to the success of organizations, particularly in the banking sector. These two professions play a critical role in managing an institution's reputation, cultivating customer relationships, and driving financial performance (Aldham, 2020). Nowadays in Ethiopia, the banking sector is expanding, the effective implementation of PR & marketing communication strategies is of main importance. However, unique challenges associated with the perception of these professions often questioning the effectiveness (Moges, 2021).

Ethiopian banks have relied on traditional approaches to engage the public. However, the banking industry is increasingly required to improve their strategy by including digital marketing and strategic communication techniques due to the introduction and rapid evolution of technical breakthroughs (Yemiru, 2022). Many banking professionals find it difficult to distinguish between the duties and functions of marketing communication and public relations, which causes confusion and ultimately unsuccessful results, even in this new era of adaptation (Tadesse & Ahmed, 2019).

PR practitioners and marketing communication professionals faces many sided challenges in the Ethiopian banking sector. One of the main challenges is the lack of clarity and boundary regarding the distinct roles of PR and marketing communication within the financial sectors. While both professions are focused on building the reputation and image of the bank, PR is more interested with creating and maintaining relationships with various stakeholders, including the media, government stakeholder, and the public, while marketing communication concerned on promoting products and services to customers (Kitchen & Burgmann, 2010).

The conventional views that characterizes the Ethiopian financial sector presents an additional challenge. It seems to consider marketing communication and public relations as just promotional instruments rather than as strategic assets for long-term success. This view often results in low attention in these fields, which restricts experts' capacity to carry out thorough and creative campaigns that can give banks a competitive and long-term growth.

Furthermore, the rapid evolution of digital technologies has created a dynamic and complex communication landscape, presenting both opportunities and challenges for PR and marketing communication professionals in Ethiopian banks. The shift towards digital channels for customer engagement and brand promotion requires a deep understanding of online consumer behavior and preferences, as well as the ability to adapt strategies to effectively utilize digital platforms. However, many professionals in the banking sector may lack the necessary skills and expertise to navigate this digital transformation successfully.

In light of these challenges, it is imperative for Ethiopian banks to address the perceptions and misconceptions surrounding PR and marketing communication. This can be achieved through targeted education and training programs that aim to enhance the understanding of these disciplines among banking professionals. By fostering a culture that values the strategic importance of PR and marketing communication, banks can empower their teams to develop more effective and integrated communication strategies that align with organizational objectives.

Additionally, fostering collaboration between PR and marketing communication teams is essential for overcoming the challenges faced in the Ethiopian banking sector. By breaking down silos and promoting cross-functional teamwork, banks can leverage the unique strengths of each discipline to create holistic communication plans that deliver consistent messaging and enhance overall brand perception.

Moreover, investing in digital literacy and skill development are crucial for equipping PR and marketing communication professionals with the capabilities needed to thrive in an increasingly digital environment. By providing access to training programs focused on digital marketing, social media management, data analytics, and other relevant areas, banks can ensure that their teams remain agile and competitive in the evolving landscape of communication technologies.

The effective integration of PR and marketing communication is essential for driving the success of banks. By addressing the challenges associated with perception and understanding of these disciplines, Ethiopian banks can unlock the full potential of PR and marketing communication as strategic assets that contribute to long-term growth and sustainability. Through education, collaboration, and investment in digital capabilities, banks can position themselves to navigate the complexities of modern communication and stand out in a competitive market.

1.2 Statement of the Problem

The conflation of public relations (PR) and marketing communication roles in the Ethiopian banking sector has led to significant challenges that impact the industry's communication strategies, customer trust, and engagement. This conflation arises from a lack of strategic clarity regarding the distinct functions of PR and marketing communication. While PR is focused on establishing and maintaining mutually beneficial relationships between organizations and their stakeholders, marketing communication primarily aims at promoting products and services.

In Ethiopia, the blending of these roles often results in suboptimal communication strategies, which can lead to reduced customer trust and engagement. This issue has been highlighted in recent studies, such as (Moges, 2021) which emphasize the negative impact of conflating PR and marketing communication roles in the banking sector. Furthermore, the challenges are compounded as banks increasingly adopt digital platforms, where the failure to clearly define and communicate these roles exacerbates the difficulties faced by financial institutions (Yemiru, 2022).

The challenges within the Ethiopian banking sector are particularly pronounced due to the lack of understanding of the distinct functions of PR and marketing communication. Both professions play a critical role in shaping customer perceptions and maintaining institutional credibility. However, the lack of clarity regarding their roles hinders effective communication strategies. For instance, while PR focuses on managing relationships and fostering trust, marketing communication emphasizes promoting products and services to drive sales (Aldham, 2020). In Ethiopia, the conflation of these roles leads to confusion among banking professionals and customers, ultimately hindering effective communication strategies (Tadesse & Ahmed, 2019).

Moreover, the evolving digital landscape presents additional challenges for banks as they struggle to integrate modern communication tools within these perceived roles. This ultimately affects their ability to engage with diverse client demographics (Yemiru, 2022).

To address these challenges, it is crucial for Ethiopian banks to clearly define the distinct functions of PR and marketing communication. By establishing strategic clarity and providing training and education on the differences between these roles, banks can improve their communication strategies and enhance customer trust and engagement. Additionally, embracing digital communication tools while aligning them with the specific functions of PR and marketing

communication can help banks effectively navigate the evolving digital landscape and engage with diverse client demographics.

The conflation of PR and marketing communication roles presents significant challenges within the Ethiopian banking sector. Addressing these challenges requires a concerted effort to establish strategic clarity, provide education and training, and effectively integrate digital communication tools within the distinct functions of PR and marketing communication. By doing so, Ethiopian banks can enhance their communication strategies, build customer trust, and effectively engage with diverse client demographics.

1.3 Objectives of the Study

1.3.1 General Objective

This research aims to explore the perceptions and experiences related to the roles of public relations and marketing communications in the selective Ethiopian banks.

1.3.2 Specific Objectives

The specific objectives are as follows:

1. To identify the current understanding of public relations and marketing communication roles among banking PR and marketing communication professionals in Ethiopia.
2. To assess the confusion roles between PR and marketing communication on banks' overall communication strategies.
3. To explore difficulties faced by public relations and marketing communication banking professionals in defining their respective responsibilities and roles, and how do they overlap.
4. To propose recommendations for clarifying the roles of PR and marketing communication in order to enhance effectiveness.

1.4 Research Questions

The following research questions have been designed to this study:

1. How do banking professionals in Ethiopia perceive the roles of public relations and marketing communication, and what factors contribute to this perception?

2. In what ways does the conflation of PR and marketing communication roles impact the effectiveness of communication strategies within banks?
3. What are the challenges encountered by public relations and marketing communication professionals in defining their roles and responsibilities within the banking industry, and how do these roles overlap?
4. What strategies can be recommended to enhance the clarity and effectiveness of PR and marketing communication in the Ethiopian banking sector?

1.5 Scope of the Study

The scope of this study is to gain a comprehensive understanding of the perceptions and experiences related to the roles of public relations and marketing communications in the selective Ethiopian banks, specifically within the Commercial Bank of Ethiopia, Global Bank Ethiopia, Bunna Bank, and Amhara Bank public relations and marketing communication departments. A total of 20 professionals have been selected as participants, representing both senior management and operational staff. This diverse selection ensures that insights are gathered from various levels within the organizations, providing a holistic view of the issues and dynamics at play.

This scope emphasizes the study's focus on understanding of the perceptions and experiences related to the roles of public relations and marketing communications in the selective Ethiopian banks within only the public relations and marketing communication departments.

1.6 Significance of the Study

Understanding the challenges related to public relations and marketing communication is significant for several reasons. Firstly, it provides insights into the operational barriers that Ethiopian banks face in implementing effective communication strategies. By identifying and addressing these challenges, banking institutions can improve customer trust and engagement, leading to better financial outcomes (Aldham, 2020). Secondly, this study contributes to the academic literature on PR and marketing communication in emerging markets, particularly within Africa, offering valuable comparisons for other sectors experiencing similar conflicts in role perception (Tadesse & Ahmed, 2019).

1.7 Limitations of the Study

This study encountered several constraints. Firstly, it is important to note that the sample size was limited to only four banks: Commercial Bank of Ethiopia, Global Bank Ethiopia, Amhara Bank, and Bunna Bank. This limitation affected the scope of the study. Secondly, there was a shortage of research and references related to the perceptions and experiences related to the roles of public relations and marketing communications in the Ethiopian banks. Additionally, a lack of empirical literature, particularly in the subject area of the selected banks, posed another challenge. To address these issues, the researcher utilized relevant materials and managed time effectively to conduct the study efficiently.

1.8. Organization of the Study

The thesis is divided into five chapters. Chapter one includes the study's background, problem statement, objectives, research questions, significance, scope, limitations, and the study's organization. Chapter two focuses on a literature review, highlighting the relevance of public relations and marketing communication literatures from various academic perspectives. Chapter three outlines the research methodology, detailing the study design, population, sampling techniques, sample size, tools, data collection procedures, and methods of analysis. Chapter four presents the data, along with its analysis and interpretation. Chapter five summarizes the findings, provides conclusions, and offers recommendations based on the actual results of the study. Finally, the document includes a reference list and appendices.

Chapter Two: Literature Review

2.1 Introduction

Exploration of the perceptions and experiences related to the roles of public relations and marketing communications in the selective Ethiopian banks is critical for several reasons. First, both fields play essential roles in how banks manage their image, engage with their customers, and navigate the complex landscape of stakeholder interests. As Ethiopia's banking sector has undergone significant changes due to increased competition, regulatory shifts, and technological advancements, the roles of PR and marketing communication have evolved, leading to new challenges that professionals must address.

Public relations (PR) and marketing communication play pivotal roles in the banking sector, serving as essential tools for building trust, enhancing reputation, and driving customer engagement. Public relations in banking involves creating and maintaining a positive image of the institution through strategic communication efforts. This includes managing relationships with stakeholders, addressing public concerns, and communicating the bank's values and initiatives. For instance, banks often use PR to highlight their corporate social responsibility (CSR) activities, such as community development programs or environmental sustainability initiatives, to foster goodwill among customers and the public (Grunig & Hunt, 1984).

Marketing communication in banking focuses on promoting financial products and services while ensuring that the messaging aligns with the bank's overall brand identity. This includes advertising campaigns, digital marketing strategies, and customer relationship management initiatives. Banks utilize multi-channel approaches, such as social media platforms, email campaigns, and traditional media, to reach diverse audiences. For example, digital marketing has become increasingly significant in engaging tech-savvy customers by offering personalized experiences through data analytics (Kotler & Keller, 2016).

The integration of PR and marketing communication is critical in managing crises and maintaining customer trust. Banking institutions often face challenges such as data breaches or financial scandals, which can damage their reputation. Effective PR strategies, combined with transparent marketing communication, can help mitigate these risks by addressing concerns promptly and reassuring stakeholders (Coombs, 2007). Furthermore, consistent communication efforts help

banks differentiate themselves in a competitive market by emphasizing their unique value propositions and fostering customer loyalty (Cornelissen, 2020).

By delving into definitions and established frameworks regarding PR and marketing communication, this chapter sets a foundation for comprehending the specific dynamics in the Ethiopian context. It is crucial to examine existing literature which not only illustrates the theoretical underpinning of these professions but also highlights practical challenges that practitioners encounter. Thus, this chapter aims to provide a comprehensive overview of the literature that informs our understanding of the critical importance of PR and marketing communication, as well as the distinct obstacles these fields face in promoting financial institutions effectively.

2.2 Definitions and Scope of Public Relations

Public relations is typically described as a strategic communication approach aimed at building relationships that are advantageous for both organizations and their audiences (Grunig & Hunt, 1984). In essence, PR is about building trust, enhancing the public image, and managing communications to engage with various stakeholders, including customers, employees, investors, and the community at large. In the context of the banking sector, effective PR is critical for several reasons:

2.2.1. Reputation Management

In the banking sector, where trust and adherence to regulations are crucial, managing reputation is of utmost importance. Banks operate in an environment that is both highly sensitive and regulated, making it essential to have a robust public relations (PR) strategy. Such a strategy can help mitigate reputational risks that may arise from negative publicity, crises, or customer grievances. By effectively managing their reputation, banks can sustain consumer confidence while ensuring compliance with regulatory standards (Smith & Taylor, 2020).

Public relations (PR) plays a crucial role in the banking sector by fostering trust and maintaining a positive image among stakeholders, including customers, investors, regulators, and the general public. One major PR practice in the banking industry is reputation management. Banks often face scrutiny due to financial scandals or economic crises, and PR professionals work diligently to restore confidence through transparent communication and strategic messaging. For example,

according to (Hinson et al, 2020), effective reputation management involves proactive engagement with the media, addressing customer concerns promptly, and showcasing corporate social responsibility initiatives to highlight the bank's commitment to ethical practices.

2.2.2. Stakeholder Engagement

Proactive communication with stakeholders is a cornerstone of effective PR. It allows banks to understand the needs, concerns, and perspectives of diverse groups, enabling them to adapt their services and communication strategies accordingly. In regions like Ethiopia, where financial literacy levels may vary significantly, PR efforts can help educate the public and bolster engagement. By addressing knowledge gaps and fostering inclusivity, banks can build stronger connections with their stakeholders (Johnson & Lee, 2021).

2.2.3. Public Perception and Customer Loyalty

Public relations campaigns play a critical role in shaping how the public views a bank. By promoting positive narratives about their organization, banks can enhance their brand reputation and cultivate customer loyalty. A bank that positions itself as a community-oriented partner or a champion of consumer interests is more likely to build enduring relationships with its customers. This alignment with community values fosters trust and strengthens customer retention (Brown & Green, 2019).

2.2.4. Crisis Communication

A critical responsibility of public relations (PR) in the banking sector is managing crisis communication. Financial institutions are frequently exposed to risks such as data breaches, fraudulent activities, or fluctuations in the market. In such instances, PR teams play a pivotal role in formulating crisis communication strategies to minimize reputational harm and ensure the prompt delivery of accurate information to stakeholders. According to Coombs (2007), an effective crisis response plan that incorporates transparent messaging and accountability can significantly help banks retain the trust of their stakeholders during difficult periods. This approach is particularly vital in the banking industry, where maintaining customer confidence is closely linked to ensuring financial stability.

2.2.5. Corporate Social Responsibility (CSR)

Community engagement and corporate social responsibility (CSR) initiatives are integral components of public relations (PR) strategies within the banking industry. By implementing CSR

programs, banks aim to foster goodwill through activities such as supporting local communities, funding educational initiatives, or advocating for environmental sustainability. These efforts not only enhance the public's perception of the bank but also demonstrate the institution's commitment to shared values, thereby building trust and rapport with its customers. For example, a bank may sponsor scholarships or partner with local organizations to address specific community needs (Carroll & Shabana, 2010).

Strategically designed CSR initiatives go beyond improving reputation; they align a bank's core principles with those of its customers, creating meaningful emotional connections. This alignment helps establish a deeper sense of loyalty and trust among stakeholders. For instance, promoting green banking practices or launching campaigns for renewable energy projects can resonate with environmentally conscious customers. Such efforts highlight the bank's dedication to broader societal goals while reinforcing its brand identity (Porter & Kramer, 2006).

To effectively communicate these CSR efforts, banks often utilize various channels such as press releases, social media platforms, and collaborations with non-governmental organizations (NGOs). These communication tools ensure that stakeholders are aware of the bank's contributions and initiatives, amplifying their impact. For example, a bank might share stories of its community projects on social media or issue reports detailing its sustainability achievements. These methods not only increase transparency but also engage the public in meaningful dialogue about the bank's role in societal progress (Du, Bhattacharya, & Sen, 2010).

2.2.6. Media Relations

Public Relations (PR) professionals work closely with journalists and media platforms to highlight positive narratives about a bank's accomplishments, leadership, or innovative initiatives. As noted by (Wilcox et al, 2016), fostering strong relationships with the media ensures balanced reporting and allows banks to effectively address misinformation or manage negative publicity. By utilizing both traditional and digital media channels, PR teams aim to improve transparency and build trust with their audiences.

In addition, digital communication strategies have gained significant importance in the PR efforts of the banking industry. Banks now rely on social media platforms, blogs, and online forums to engage directly with customers and address their concerns promptly (Grunig and Hunt (1984).

highlight that engaging in two-way communication enhances the relationship between organizations and their stakeholders. Furthermore, social media provides banks with the ability to monitor public sentiment and respond quickly to emerging issues, thereby enhancing their reputation and fostering trust among their audience.

2.3 Definitions and Scope of Marketing Communication

Marketing communication refers to the comprehensive strategies and methods that businesses use to share information about their products and services with both existing and potential customers. It serves as a critical tool for building awareness, fostering engagement, and driving customer decisions. According to Fill (2005), marketing communication encompasses a wide array of activities such as advertising, promotions, public relations, direct marketing, and online communication. The goal is to craft a unified and compelling message that aligns with the values and preferences of the target audience, ensuring consistency across all communication channels.

In the banking industry, marketing communication holds particular significance due to the nature of financial services and the trust required to engage customers. Banks must effectively communicate their offerings, differentiate themselves from competitors, and build long-term relationships with clients. By leveraging tailored marketing communication strategies, financial institutions can address specific customer needs, highlight their reliability, and establish a strong brand presence in a competitive marketplace (Fill, 2005). In the banking sector, marketing communication is particularly essential for several reasons:

2.3.1. Raising Awareness

Financial institutions must actively educate the public about the variety of products and services they offer, such as savings accounts, loans, or investment opportunities. By employing effective marketing communication strategies, they can ensure that potential customers are not only informed about these offerings but also understand their advantages. This awareness is key to attracting new clients and fostering a better understanding of financial products (Kotler & Keller, 2016).

2.3.2. Fostering Brand Loyalty

In the intensely competitive world of banking, establishing a unique and identifiable brand image is of utmost importance. By maintaining consistent and engaging communication strategies, banks can foster emotional bonds with their clients. These emotional connections play a pivotal role in

promoting brand loyalty, which not only strengthens customer relationships but also encourages repeat interactions. This ultimately provides the banking institution with a significant advantage over its competitors (Aaker, 1996).

Moreover, consistent branding efforts help customers associate specific values and experiences with a bank. This loyalty often translates into long-term patronage, which is critical in an industry where customer retention is as important as customer acquisition. Such strategies enable banks to differentiate themselves in a crowded market and build lasting relationships with their clientele (Aaker, 1996).

2.3.3. Improving Customer Experience

Customized marketing communication plays a vital role in meeting the unique requirements and preferences of customers. By delivering relevant information, tailored recommendations, and prompt assistance, businesses can enhance the overall customer experience. This approach is particularly important in the financial industry, where the quality of service directly impacts customer satisfaction and loyalty. Providing personalized interactions fosters trust and strengthens relationships between financial institutions and their clients, ultimately promoting long-term engagement (Zeithaml et al., 2006).

2.3.4. Promoting Financial Literacy

In nations like Ethiopia, which are considered developing countries, a significant portion of the population may not have adequate awareness or understanding of banking and financial services. Marketing communication becomes an essential tool in addressing this gap. By simplifying the complexities of financial products and presenting them in a more accessible way, financial institutions can enable individuals to make informed decisions regarding their finances. This process not only enhances the financial literacy of the population but also promotes greater inclusion within the financial system, fostering economic growth and stability (World Bank, 2020).

Moreover, effective marketing communication strategies can help bridge the knowledge divide by tailoring messages to the specific needs and cultural contexts of the target audience. For example, using local languages, relatable scenarios, and culturally relevant examples can make financial concepts more comprehensible to diverse groups. Such efforts empower consumers to confidently engage with banking services, ultimately contributing to a more inclusive financial ecosystem where everyone has the opportunity to participate and benefit (World Bank, 2020).

2.3.5. Digital Marketing

One significant strategy employed in the banking sector is the utilization of digital marketing. Banks harness digital platforms to interact with their customers, advertise their offerings, and deliver essential financial literacy resources. For example, social media channels such as Facebook, LinkedIn, and Instagram are utilized to disseminate updates, run promotional campaigns, and share customer success narratives. Based on the study carried out by (Kumar et al., (2020), digital marketing has played a pivotal role in enhancing customer engagement and fostering loyalty within the banking industry by enabling tailored and personalized communication.

2.3.6. Advertisements

Advertising continues to play a crucial role as a core element of marketing communication within the banking sector. Financial institutions allocate significant resources to comprehensive advertising strategies that span multiple channels, including television, radio, print media, and digital platforms. These campaigns are designed to engage a wide range of audiences. By leveraging storytelling techniques in their advertisements, banks aim to create emotional resonance and establish meaningful connections with their customers. This approach enables them to foster trust and loyalty among consumers. According to Johnson and Lee (2020), well-executed advertising efforts not only enhance brand visibility but also shape how customers perceive the brand and influence their decision-making processes.

2.4 Role Perception of PR and Marketing Communication Professionals

The perception of roles between PR and marketing communication professionals can lead to confusion and misalignment. (Watson 2010) identifies that an overlap often exists due to the similarities in goals such as brand building and audience engagement. In Ethiopia, cultural nuances may further complicate these perceptions and affect the effectiveness of strategies employed.

The perception of roles between public relations (PR) and marketing communication professionals is a crucial aspect that can impact the effectiveness of their work. In the context of Ethiopia, where cultural nuances may further complicate these perceptions, it is important to understand the differences and similarities between the roles of PR and marketing communication professionals.

PR and marketing communication professionals both play essential roles in promoting an organization's brand and engaging with its target audience. However, there are distinct differences

in their approaches and objectives. PR professionals focus on managing the reputation of an organization, building relationships with the media, and shaping public perception. On the other hand, marketing communication professionals are primarily concerned with promoting products or services, conducting market research, and implementing advertising campaigns.

Despite these differences, there is often an overlap between the roles of PR and marketing communication professionals. This overlap can lead to confusion and misalignment, particularly in organizations where the delineation between the two functions is not clearly defined. (Watson 2010) highlights this overlap and identifies that both PR and marketing communication professionals share similar goals, such as brand building and audience engagement. This shared focus on brand and audience can create challenges in defining distinct roles and responsibilities.

In the Ethiopian context, cultural nuances may further complicate the perception of roles between PR and marketing communication professionals. Cultural factors can influence communication styles, decision-making processes, and relationship dynamics within organizations. As a result, the effectiveness of strategies employed by PR and marketing communication professionals may be impacted by cultural considerations.

To address these challenges, organizations in Ethiopia should strive to clarify the distinct roles of PR and marketing communication professionals while also fostering collaboration between the two functions. Clear communication regarding responsibilities, goals, and expectations is essential to minimize confusion and ensure alignment between PR and marketing communication efforts. Additionally, organizations should be mindful of cultural nuances and adapt their strategies to resonate with local customs and values.

The perception of roles between PR and marketing communication professionals can indeed lead to confusion and misalignment. However, by recognizing the similarities and differences between their roles, clarifying responsibilities, and considering cultural nuances, organizations in Ethiopia can enhance the effectiveness of their PR and marketing communication strategies.

2.5 The Ethiopian Banking Sector: An Overview

The banking sector in Ethiopia has undergone significant change over the past years, marked by an increase in competition and regulatory changes (Ethiopian Bankers Association, 2021). With

the advent of digital banking and globalization, financial institutions are compelled to adopt effective communication strategies.

The Ethiopian banking sector has experienced notable transformations in recent years, characterized by intensified competition and regulatory reforms (Ethiopian Bankers Association, 2021). This evolution has been driven by the emergence of digital banking and the forces of globalization, compelling financial institutions to reassess their communication strategies.

The increased competition within the Ethiopian banking sector can be attributed to the entry of new players, both domestic and international, seeking to capitalize on the country's growing economy and expanding consumer base. This influx of market participants has necessitated existing banks to enhance their service offerings, improve operational efficiency, and differentiate themselves through innovative products and customer-centric approaches.

Furthermore, regulatory changes have played a pivotal role in shaping the Ethiopian banking landscape. The government has implemented reforms aimed at strengthening the sector's stability, enhancing transparency, and promoting financial inclusion. These changes have prompted banks to adapt their business models and operations to comply with evolving regulatory requirements, while also fostering a more robust and resilient banking system.

In response to these dynamics, Ethiopian banks have increasingly turned to digital banking solutions to meet the evolving needs of their customers and remain competitive in the market. The adoption of digital technologies has enabled banks to expand their reach, streamline processes, and offer a diverse range of services, including online banking, mobile payment solutions, and digital wallets. This shift towards digitalization has not only improved operational efficiency but has also facilitated greater financial inclusion by reaching previously underserved segments of the population.

Moreover, the forces of globalization have exerted pressure on Ethiopian banks to align with international standards and best practices. As the country becomes increasingly integrated into the global economy, financial institutions are compelled to enhance their communication strategies to engage with a more diverse and interconnected customer base. This includes leveraging digital channels for marketing, customer relationship management, and cross-border transactions, while

also ensuring compliance with international regulatory frameworks and risk management standards.

The Ethiopian banking sector has witnessed significant transformations driven by increased competition, regulatory changes, digitalization, and globalization. As banks navigate these dynamics, effective communication strategies will be essential in maintaining customer trust, driving business growth, and adapting to the evolving financial landscape. By embracing innovative communication approaches and leveraging digital technologies, Ethiopian banks can position themselves for sustained success in an increasingly dynamic and interconnected global banking environment.

2.5.1 Commercial Bank of Ethiopia

The Commercial Bank of Ethiopia (CBE) is the largest and most prominent financial institution in Ethiopia, playing a critical role in the country's economic development. Established in 1942, CBE has grown to become a cornerstone of Ethiopia's banking sector, with an extensive network of branches and services that cater to individuals, businesses, and government entities. As of recent data, the bank operates more than 1,700 branches across Ethiopia, making it one of the most accessible financial institutions in the country.

CBE offers a wide range of banking products and services, including savings and current accounts, loans, foreign exchange services, and digital banking solutions. The bank has been a pioneer in introducing modern banking technologies in Ethiopia, such as mobile banking, internet banking, and card payment systems. Its innovative approach has contributed to financial inclusion, enabling millions of Ethiopians to access banking services.

The bank plays a vital role in financing key sectors of the Ethiopian economy, including agriculture, manufacturing, and infrastructure development. It also serves as a major partner for international trade by facilitating foreign exchange transactions and providing support for import-export businesses. CBE's commitment to corporate social responsibility is evident through its support for education, health, and community development initiatives. It has also been instrumental in implementing government policies aimed at economic growth and poverty reduction. As a state-owned bank, CBE is regulated by the National Bank of Ethiopia and has

consistently demonstrated strong financial performance. Its reputation for reliability and trustworthiness has made it a preferred choice for millions of customers.

2.5.2 Bunna Bank

Bunna Bank, established in Ethiopia, is one of the fastest-growing private banks in the country. Since its inception in 2009, the bank has been committed to providing innovative financial services tailored to meet the needs of individuals, businesses, and communities. Known for its customer-centric approach, Bunna Bank offers a wide range of services, including savings accounts, loans, international banking, and digital banking solutions.

As of recent reports, Bunna Bank operates an extensive branch network across Ethiopia, with over 300 branches strategically located to serve urban and rural areas. This expansive reach allows the bank to cater to diverse customer needs while promoting financial inclusion in underserved regions. Among these branches, a significant number are large-scale and well-equipped to handle high customer volumes, with several exceeding the benchmark of 100 branches as part of their rapid expansion strategy.

The bank's commitment to innovation is evident in its adoption of digital banking platforms, enabling customers to access services like mobile banking, internet banking, and ATMs. Bunna Bank continues to play a pivotal role in Ethiopia's economic growth by supporting small and medium-sized enterprises (SMEs), fostering entrepreneurship, and participating in community development initiatives.

2.5.3 Global Bank Ethiopia

Global Bank Ethiopia, formerly known as South Global Bank, was established in 2012. The bank underwent a significant rebranding process in 2021, adopting its current name to reflect a more modern and inclusive identity that aligns with its vision of becoming a leading financial institution in Ethiopia. Global Bank Ethiopia has been steadily growing since its inception, expanding its network to over 200 branches across the country. The bank provides a wide range of financial services, including personal and corporate banking, loans, savings, and digital banking solutions, catering to the diverse needs of its customers. With its commitment to innovation and customer satisfaction, Global Bank Ethiopia continues to play a vital role in the economic development of the nation.

2.5.4 Amhara Bank

Amhara Bank, one of the prominent private banks in Ethiopia, was officially established on June 18, 2022. The bank was launched with a vision to provide comprehensive financial services and contribute to the socio-economic development of the country. It is headquartered in Addis Ababa, Ethiopia, and has quickly gained recognition for its customer-centric approach and innovative financial solutions.

As of 2023, Amhara Bank has expanded its presence significantly, operating over 300 branches across Ethiopia. This rapid growth reflects the bank's commitment to improving financial accessibility and inclusion in both urban and rural areas. The bank offers a wide range of services, including savings accounts, loans, digital banking, and more, catering to individual, corporate, and small business clients. Amhara Bank's establishment was supported by over 150,000 shareholders, making it one of the largest banks in Ethiopia in terms of shareholder base. It aims to leverage technology and innovation to enhance customer experience, promote financial literacy, and support economic growth across the nation.

2.6 Challenges Facing Public Relations in Ethiopia's Banking Sector

2.6.1. Lack of Understanding of PRs

One of the primary challenges facing public relations (PR) in Ethiopia's banking sector is the inadequate understanding of its role and significance within organizations. Many companies in Ethiopia perceive PR merely as a promotional activity, neglecting its strategic importance in managing organizational reputation and building long-term relationships with stakeholders. This narrow perception limits the integration of PR into broader business strategies and decision-making processes, which are essential for fostering trust and credibility among customers and partners (Abera, 2021). Without a proper appreciation of PR's value, organizations may fail to leverage its potential to enhance their public image and navigate crises effectively.

2.6.2. Resource Constraints

Another notable difficulty public relations faced also insufficient distribution of resources for its efforts. In Ethiopia's developing banking sector, budgetary constraints often restrict the implementation of comprehensive PR campaigns. Since PR may not be considered a priority compared to other operational needs, it tends to receive minimal investment. This lack of funding can undermine efforts to build a strong and consistent public image, leaving banks ill-equipped to

address reputational risks or engage meaningfully with their audiences (Amar & Mesfin, 2022). As a result, the sector struggles to achieve the level of visibility and trust necessary for sustained growth and competitiveness.

2.6.3. Cultural Barriers

Ethiopia's rich cultural diversity presents another layer of complexity for PR practitioners in the banking sector. Communication strategies must be carefully tailored to resonate with different cultural groups, languages, and traditions across the country. This diversity can make it challenging to craft unified messages that appeal to all stakeholders while respecting local sensitivities. Failure to address these cultural nuances may lead to miscommunication or alienation of certain segments of the population, ultimately affecting the effectiveness of PR efforts (Zewdie, 2020). To overcome this challenge, banks need to adopt culturally sensitive approaches that foster inclusivity and build stronger connections with their diverse audiences.

2.6.4. Skill Gaps

One significant issue is the underdeveloped nature of PR practices within the sector. Many banks in Ethiopia lack well-structured PR departments equipped with skilled professionals. This shortcoming results in unclear communication, weak stakeholder involvement, and inadequate crisis management skills. Without a robust PR framework, banks struggle to maintain transparency and trust with their customers and the public. According to Grunig and Hunt's PR theory, effective communication strategies are essential for relationship-building and reputation management in any organization (Grunig & Hunt, 1984).

Furthermore, the diverse cultural landscape of Ethiopia presents a unique challenge for PR practitioners in the banking sector. Effective communication strategies must be tailored to resonate with different audience segments, considering the various cultural nuances present within the country (Zewdie, 2020). This requires a thorough comprehension of Ethiopia's cultural dynamics and the skill to create messages that resonate effectively with various communities.

Addressing these challenges requires a concerted effort from both individual banks and the broader banking sector in Ethiopia. Organizations need to invest in educating their leadership and employees about the strategic significance of PR, beyond its promotional aspects. This could involve training programs, workshops, and internal communications aimed at fostering a deeper appreciation for the role of PR in shaping public perception and maintaining trust.

In terms of resource constraints, banks may need to explore creative and cost-effective PR initiatives that align with their budgetary limitations. Leveraging digital platforms and social media, for instance, can offer a more affordable yet impactful means of engaging with stakeholders and managing the bank's reputation. Collaboration with industry associations or collective PR efforts within the banking sector could also help mitigate resource challenges by pooling together expertise and resources for mutual benefit.

Cultural barriers present a more complex but equally important consideration for PR in Ethiopia's banking sector. Tailoring communication strategies to resonate with diverse cultural groups requires an in-depth understanding of local customs, traditions, and communication preferences. Banks may need to engage local experts or cultural consultants to ensure that their PR messages are culturally sensitive and effective across different communities. Moreover, fostering diversity within the PR teams themselves can bring valuable insights and perspectives that enrich communication strategies.

Over all the challenges facing public relations in Ethiopia's banking sector are significant but not insurmountable. By addressing the lack of understanding of PR, navigating resource constraints, skill gaps and embracing cultural diversity, banks can enhance their PR capabilities and effectively manage their reputation in a dynamic market environment. This calls for a proactive and strategic approach to PR that recognizes its pivotal role in sustaining trust, fostering positive relationships, and ultimately contributing to the long-term success of banks in Ethiopia.

2.7 Challenges Facing Marketing Communication in Ethiopia's Banking Sector

2.7.1. Market Positioning:

The challenge of clearly positioning financial products in a market filled with similar offerings can dilute marketing efforts and confuse consumers (Lemma & Tiruneh, 2022). The challenges facing marketing communication in Ethiopia's banking sector are multifaceted and require careful consideration in order to effectively navigate the landscape. This can lead to diluted marketing efforts and confusion among consumers. In order to address this challenge, banks need to carefully assess their target market and develop strategies that clearly communicate the unique value proposition of their products and services.

2.7.2. Technological Adaptation:

Another significant challenge identified by (Ruth & Negash 2023) is technological adaptation. As the banking sector increasingly relies on digital offerings, it is essential for banks to effectively communicate these services to their customers. This involves not only promoting the benefits of technology-driven services, but also enhancing customer understanding of how to use them. Additionally, managing customer trust in these digital offerings is crucial, as concerns around security and reliability can impact customer adoption. Therefore, marketing communication efforts need to focus on building confidence in the bank's technological capabilities while also providing support and education for customers.

2.7.3. Regulatory Challenges

Furthermore, the regulatory framework governing the banking sector presents its own set of challenges for marketing communication. The (Ethiopian Financial Sector Reform Program 2020) highlights how regulatory limitations can create barriers to effective marketing. Banks must navigate these regulations carefully to ensure compliance while still effectively promoting their products and services. This requires a deep understanding of the regulatory landscape and the ability to craft marketing strategies that align with legal requirements.

In addressing these challenges, banks in Ethiopia's banking sector must adopt a strategic and holistic approach to marketing communication. This may involve leveraging market research and consumer insights to inform positioning strategies, investing in educational initiatives to promote technological literacy among customers, and collaborating closely with regulatory bodies to ensure compliance while maximizing marketing impact.

Overall, the challenges facing marketing communication in Ethiopia's banking sector are complex and interconnected. By addressing issues related to market positioning, technological adaptation, and regulatory constraints, banks can enhance their ability to effectively communicate with customers and differentiate themselves in a competitive market. It is essential for banks to recognize these challenges and proactively develop tailored strategies to overcome them in order to succeed in the dynamic landscape of the Ethiopian banking sector.

2.8 The Interplay between PR and Marketing Communication

The relationship and overlapping functions of Public Relations (PR) and Marketing Communication in the banking industry are closely interconnected, with their effectiveness often

depending on how well they work together (Ewing & Napoli, 2013). When these two functions are successfully integrated, they create a unified strategy that appeals to both consumers and stakeholders, fostering trust and engagement. This synergy ensures that the bank's messaging is consistent and impactful, ultimately enhancing its overall effectiveness in the competitive financial sector.

In the banking industry, PR is primarily responsible for managing the institution's reputation and public image. This involves fostering positive relationships with a range of stakeholders, including customers, investors, and the broader community. PR activities often focus on building trust, addressing concerns, and maintaining transparency to ensure a favorable perception of the bank. On the other hand, marketing communication is centered on promoting the bank's products and services to its target audience. This is achieved through various methods such as advertising campaigns, digital marketing strategies, and direct communication efforts. Together, PR and marketing communication contribute to the bank's ability to attract and retain customers while maintaining a strong and credible presence in the market (Ewing & Napoli, 2013).

When these two functions collaborate seamlessly, the outcomes can be highly impactful. For instance, a synchronized strategy between public relations (PR) and marketing communication can significantly enhance a bank's brand image while effectively connecting with its target audience. By ensuring that messaging and initiatives are aligned, the bank can deliver a unified and persuasive narrative that fosters trust and credibility among both consumers and stakeholders. This alignment not only strengthens the bank's reputation but also ensures that its communication efforts resonate more effectively (Smith, 2020).

Moreover, integrating PR and marketing communication can lead to notable cost savings and operational efficiency. By coordinating their efforts, the bank can eliminate redundant tasks and adopt a more streamlined approach toward achieving its objectives. Such integration allows for better resource allocation, as PR and marketing communication activities can work in tandem to create synergy and accomplish shared goals. This efficient use of resources ensures that the bank maximizes its impact without unnecessary expenditure (Kotler, & Keller, 2016).

In addition, the interconnectedness of PR and marketing communication proves essential in crisis management within the banking sector. During crises, a unified strategy that combines PR's

expertise in managing reputations with marketing communication's ability to disseminate timely information can be crucial. This cohesive approach enables the bank to address challenges transparently, reduce negative publicity, and uphold trust among its stakeholders. The ability to respond effectively during such critical moments underscores the importance of an integrated communication strategy (Coombs, 2014).

2.9. Key Strategic Recommendations to improve the clarity and effectiveness of PR and marketing communication in Banking Sector

To enhance the clarity and effectiveness of public relations (PR) and marketing communication within any sector, several strategies can be implemented. Firstly, it is essential to establish a clear and consistent brand voice. This ensures that all messaging aligns with the organization's values, goals, and identity, making it easier for the target audience to connect with and trust the brand. Consistency across different communication channels—such as social media, press releases, and advertisements—helps reinforce the brand's message and reduces confusion among stakeholders. A well-defined brand voice also serves as a guiding framework for creating content that resonates with the intended audience (Smith, 2022).

Another critical strategy is to prioritize audience segmentation and personalization. By recognizing the distinct needs, preferences, and behaviors of various audience groups, organizations can customize their messages to cater to particular concerns or interests. Personalized communication fosters a sense of connection and relevance, which can lead to higher engagement rates and stronger customer loyalty. Utilizing data analytics tools to gather insights about the target market is an effective way to craft messages that speak directly to individual segments. This approach ensures that communication efforts are not generic but instead meaningful and impactful (Johnson & Lee, 2021).

Additionally, leveraging storytelling techniques can significantly improve the impact of PR and marketing communication. By incorporating compelling narratives into campaigns, organizations can capture their audience's attention and leave a lasting impression. For instance, sharing real-life success stories or testimonials from customers can humanize the brand and demonstrate its value in a relatable manner. Storytelling also helps create an emotional connection with the audience, which is a key driver of brand loyalty (Brown, 2023).

Maintaining transparency and authenticity in communication is crucial for building trust with stakeholders. In an era where consumers are increasingly skeptical of marketing messages, being honest and upfront about products, services, or organizational practices can differentiate a brand from competitors. Transparency includes acknowledging mistakes when they occur and taking proactive steps to address concerns. Authenticity, however, means remaining faithful to the brand's fundamental principles and refraining from making overstated or deceptive statements. Together, these qualities foster credibility and encourage long-term relationships with customers (Taylor & Green, 2020).

2.10. Integrated Marketing Communication Model

Integrated Marketing Communication (IMC) is a holistic approach to marketing that aims to create a seamless experience for the consumer by ensuring that all forms of communication and messages are carefully linked together (Belch & Belch, 2018). Essentially, IMC focuses on unifying all promotional tools to ensure they function cohesively. This includes advertising, public relations, direct marketing, social media, sales promotion, and any other form of communication used by an organization (Kotler & Keller, 2016).

The main goal of IMC is to ensure that all messaging and communications strategies are consistent across all channels and are centered on the customer. This consistency helps to reinforce the brand's message and can lead to greater brand loyalty and recognition (Schultz, 1993). By coordinating the various communication channels, businesses can avoid sending mixed messages to their audience, which can confuse or alienate potential customers (Duncan & Moriarty, 1998).

The theoretical frameworks of IMC are essential for understanding how different marketing elements can be integrated effectively. These frameworks often involve analyzing the target audience, understanding their needs and preferences, and then crafting a strategy that uses different communication channels to meet those needs (Kliatchko, 2008). It also involves setting clear objectives for each marketing campaign and measuring the effectiveness of each channel in achieving those objectives (Percy, 2014).

By using IMC, companies can maximize the impact of their marketing efforts by ensuring that every piece of communication supports the overall brand strategy. This integrated approach not only helps in building stronger relationships with consumers but also optimizes the use of

marketing budgets by eliminating redundancy and ensuring that every channel is used to its full potential (Kitchen & Burgmann, 2015).

Integrated Marketing Communication (IMC) is a strategic approach developed by Don Schultz and his colleagues at Northwestern University in the late 20th century (Schultz et al, 1993). The IMC model highlights the significance of aligning and harmonizing different marketing communication tools and channels to ensure a unified message is conveyed across all platforms. This approach ensures that all forms of communication and messaging are carefully linked together, providing a seamless experience for the consumer and enhancing the overall impact of the marketing efforts (Belch & Belch, 2018).

The IMC model involves several key components: Consistency: Ensuring that all marketing messages are consistent across different channels to avoid confusion and reinforce brand identity (Schultz & Schultz, 2004). Harmonizing various marketing activities, including advertising, public relations, direct marketing, and sales promotion, to function cohesively (Kitchen et al., 2004). Synergy: Leveraging the combined effect of different marketing efforts to achieve greater impact than if each were used individually (Duncan, 2002). Customer-Centric Focus: Understanding and addressing the needs and preferences of the target audience to create more effective communication strategies (Kliatchko, 2008). Measurement and Feedback: Continuously evaluating the effectiveness of marketing communications and making adjustments based on feedback and results (Percy, 2014).

2.10.1. Communication Theory

Integrated Marketing Communications (IMC) framework and highlights the importance of communication theory within it. Communication theory in IMC focuses on delivering a clear and consistent message across various marketing channels to effectively reach and engage the audience. The theory posits that when messages are aligned and coherent, they are more easily understood and remembered by consumers.

(Belch and Belch, 2018) emphasize that effective communication in marketing is achieved by synchronizing different promotional activities such as advertising, public relations, sales promotions, and digital marketing. This integrated approach ensures that consumers receive a unified message that consistently reflects the brand's identity and values, ultimately reinforcing

the brand's image in the minds of the audience. By maintaining consistency across all channels, brands can enhance their communication effectiveness and foster stronger connections with their target audience.

2.10.2. Consumer behavior Theory

Another important theoretical framework in IMC is the consumer behavior theory, which focuses on understanding how consumers interact with various marketing communications. This theory posits that consumers are influenced by a multitude of factors including cultural, social, personal, and psychological aspects. (Kotler and Keller, 2016) highlight that by understanding these factors, marketers can tailor their communication strategies to better meet the needs and preferences of their target audience. The integration of consumer insights into marketing communications allows for more personalized and relevant messaging, which can enhance consumer engagement and loyalty.

2.10.3. Brand Equity Theory

The brand equity theory also plays a significant role in IMC. This theory revolves around the idea that consistent and integrated marketing communications can enhance brand equity by building brand awareness, associations, perceived quality, and brand loyalty. (Aaker, 1991) argues that strong brand equity is achieved through consistent messaging that reinforces the brand's core values and differentiates it from competitors. By integrating various communication channels, marketers can create a powerful brand narrative that resonates with consumers and strengthens brand equity.

2.10.4. Media Synergy Theory

This theory suggests that the combined effect of multiple media channels can be greater than the sum of their individual effects. (Naik and Raman, 2003) propose that when different media channels work together in a coordinated manner, they can amplify the message and reach a broader audience more effectively. The synergy between traditional media such as television and print, and digital media like social media and online advertising, can create a comprehensive communication strategy that maximizes reach and impact.

Chapter Three: Research Methodology

3.1 Introduction

This chapter provides a comprehensive overview of the research methodology utilized to study the challenges encountered by public relations and marketing communication professionals operating within the Ethiopian banking sector. The study seeks to dig into the role perceptions these professionals hold regarding their roles and responsibilities, as well as to assess how these perceptions influence the overall effectiveness of communication practices within the banking sectors. To achieve these objectives, the chapter elaborates on the research design adopted, offering a clear framework for how the study structured. It also describes the characteristics and selection criteria of participants involved, ensuring a diverse and representative sample. Furthermore, it outlines the data collection methods used, which includes qualitative approaches to gather in-depth insights. Finally, the chapter explains the data analysis techniques applied to interpret and synthesize the findings, ensuring a rigorous and systematic approach to addressing the research questions.

3.2 Research Design

The research adopts a qualitative descriptive approach, as it allows for an in-depth exploration of perceptions and experiences related to the roles of PR and marketing communication in the Ethiopian banking sector. This approach is particularly pertinent, given the need to understand the subjective experiences of practitioners and the context in which they operate (Creswell, 2014). Utilizing qualitative methods also enables richer insights into how social constructs and cultural factors influence role perceptions and professional practices.

3.2.1 Qualitative Research Methodology

Qualitative research is grounded in explanatory, which seeks to uncover the subjective meanings individuals ascribe to their experiences. Rather than relying on numerical data or statistical analysis, qualitative research prioritizes rich, descriptive data collected through methods such as interviews, focus groups, participant observation, and document analysis. These methods allow researchers deeply into participants' perspectives and uncover insights that may not emerge through quantitative approaches (Daymon & Holloway, 2010).

Qualitative research design is a fundamental approach in organizational communication studies, allowing researchers to explore complex social phenomena, understand human behavior, and analyze interactions in organizational settings. The qualitative approach focuses on understanding the meaning and context of communication practices rather than quantifying data. It is particularly valuable for studying processes, relationships, and cultural dynamics within organizations.

One of the key characteristics of qualitative research, according to (Daymon & Holloway, 2010), is its flexibility and adaptability. The research process is often iterative, meaning that data collection and analysis occur simultaneously, allowing the researcher to refine their approach as new insights emerge. This iterative process helps researchers remain open to unexpected findings and adapt their focus based on the data they collect.

Another important aspect of qualitative research highlighted by (Daymon & Holloway, 2010) is its emphasis on context. Understanding the social, cultural, and organizational contexts in which participants operate is essential for interpreting their behaviors and attitudes. This contextual understanding is particularly valuable in public relations and marketing communications, where the goal is often to design strategies that resonate with specific target audiences.

Daymon & Holloway (2010) emphasize the significance of reflexivity in the context of qualitative research. Reflexivity involves the researcher critically examining their own role in the research process, including how their background, assumptions, and interactions with participants may influence the findings. This self-awareness plays a key role in maintaining the reliability and integrity of the research.

3.2.2 Key Characteristics of Qualitative Research Design

Qualitative research design in public relations (PR) and marketing is centered on understanding human behavior, attitudes, perceptions, and motivations. This type of research is exploratory in nature, aiming to provide in-depth insights rather than numerical data. It is characterized by several key features that make it particularly valuable in these fields. First, its exploratory nature allows researchers to delve into new ideas, concepts, or trends, helping to uncover the underlying reasons behind consumer behavior and preferences. The process emphasizes subjectivity, focusing on the participants' experiences and interpretations to understand how they relate to PR campaigns or marketing strategies. Data collection methods such as interviews, focus groups, and observations

are open-ended, enabling participants to freely express their thoughts and feelings, which results in rich and detailed data (Creswell & Poth, 2018).

Another important characteristic mentioned in (Creswell & Poth, 2018) is the emphasis on contextual understanding. This approach takes into account the cultural, social, or environmental factors that influence consumer actions, providing a more comprehensive view of decision-making processes. Qualitative studies typically involve smaller sample sizes compared to quantitative research, allowing for deeper engagement with participants and a more nuanced understanding of their viewpoints. The research design is non-structured and flexible, which enables researchers to adapt and explore emerging themes or questions during the study. The primary focus is on interpreting and understanding the meaning behind consumer actions, preferences, or feedback rather than merely measuring them. Findings are often presented in a rich, descriptive format, including narrative accounts or direct quotes that highlight key themes.

3.2.3 Strengths and Weaknesses of Qualitative Research Design

Qualitative research design has distinct strengths and weaknesses that make it a valuable yet challenging approach in various fields of study. Among its strengths, qualitative research is known for providing rich, detailed data that offers an in-depth understanding of human behavior, experiences, and emotions. It captures complex phenomena that quantitative methods may not fully address. According to (Creswell & Poth, 2018) qualitative research it's flexibility is another advantage, as the open-ended nature of qualitative research allows researchers to explore new ideas and adapt their approach as the study progresses, making it particularly suitable for investigating dynamic and evolving topics. Additionally, qualitative research emphasizes contextual understanding by focusing on the "why" and "how" of phenomena, considering cultural, social, and environmental factors. This participant-centered approach values the perspectives and voices of participants, fostering a deeper connection between the researcher and the subject matter. Furthermore, its exploratory nature makes it especially useful for studying new or under-researched areas where little prior information exists. A holistic approach is also a hallmark of qualitative research, examining phenomena as a whole rather than isolating variables, which provides a comprehensive view of the subject matter. Finally, it is often instrumental in theory development, as qualitative research frequently leads to the creation of new theories or frameworks based on observed patterns and themes.

However, qualitative research also comes with notable weaknesses. (Creswell & Poth, 2018) also explained the significant limitation of qualitative research and one is its subjectivity, as the interpretive nature of the method can introduce bias, with findings often depending on the researcher's perspective and interpretation. It is also time-consuming, requiring significant effort to collect, analyze, and interpret data compared to quantitative methods. The limited generalizability of qualitative studies poses another challenge since small sample sizes and context-specific findings may not be easily applicable to larger populations. The lack of standardization in qualitative research can result in inconsistencies in data collection and analysis, making replication difficult. Additionally, this approach is resource-intensive, often requiring substantial resources such as skilled researchers and funding to conduct interviews, focus groups, or ethnographic studies. The close interaction between researchers and participants may inadvertently influence responses or outcomes, which highlights the potential for researcher influence. The volume of qualitative data collected can also lead to data overload, making it challenging to organize, analyze, and draw meaningful conclusions.

3.3 Target Population and Sampling

The target population for this study includes PR and marketing communication professionals working in Ethiopian banks specifically governmental and share company banks (Commercial Bank of Ethiopia, Global Bank Ethiopia, Bunna Bank and Amhara Bank). To get a comprehensive information and data from directly the research target which is a public relations and marketing communication departments this study used a purposive sampling technique to select participants. According to (Etikan, 2016), purposive sampling allows for the selection of individuals who are knowledgeable about the topic of interest.

Qualitative research design often employs purposive sampling as a technique to select participants who are most relevant to the research question. This sampling method is non-random and involves deliberate selection of individuals or groups that possess specific characteristics, experiences, or knowledge pertinent to the study's objectives.

3.3.1 Purposive Sampling

The rationale behind purposive sampling is to ensure that the data collected provides rich, in-depth insights into the phenomenon being studied. For example, if a researcher is studying the experiences of first-generation college students, they would purposefully select participants who

fit that specific criterion rather than recruiting randomly. This approach enhances the relevance and depth of the data, as it focuses on those who can provide meaningful contributions to the research as it discussed in (Patton, 2015).

As listed in (Patton, 2015) there are several types of purposive sampling, including maximum variation sampling (to capture diverse perspectives), homogeneous sampling (to focus on a specific subgroup), and expert sampling (to gather insights from individuals with specialized knowledge). The choice of method depends on the study's goals and the type of information sought. A key advantage of purposive sampling is its ability to provide detailed and context-rich data. However, it is also subject to limitations, such as potential researcher bias in participant selection and limited generalizability to larger populations.

In this study, a sample of total 20 professionals from Commercial Bank of Ethiopia, Global Bank Ethiopia, Bunna Bank and Amhara Bank have been selected. This includes both senior management and operational staff, ensuring a comprehensive understanding of the challenges faced at different levels within organizations. Participants have been approached through personal network, social media platforms, and direct communications with the banks.

3.4 Data Collection Methods

Primary data sources refer to original, firsthand information collected directly by researchers or individuals for a specific purpose. These data are gathered through methods such as surveys, interviews, experiments, observations, or questionnaires. For instance, if a researcher conducts interviews with participants to understand their opinions about a product, the responses collected are considered primary data. The key characteristic of primary data is that it is unfiltered and directly obtained from the source. This type of data is often tailored to meet the specific needs of a study, making it highly relevant and reliable for the intended research (Creswell, 2018).

Data collection have been conducted using semi-structured interviews, which provide flexibility and depth in responses (DiCicco-Bloom & Crabtree, 2006). The interviews were focus on participants' perceptions regarding the roles of PR and marketing communication, the challenges they encounter, and their experiences in navigating these positions in a competitive and evolving banking sector.

According to (Creswell & Poth, 2018) qualitative research design emphasizes exploring and understanding phenomena, behaviors, experiences, or social contexts through non-numerical data. The data collection methods employed in qualitative research is essential for gathering rich, detailed insights that cannot be achieved through quantitative approaches. Some of the primary qualitative data collection methods include interviews, focus groups, observations, document analysis, case studies, and ethnography.

3.4.1 Interview

Interviews consist of personal, face-to-face discussions between the researcher and the individual participant. These can be structured, semi-structured, or unstructured, depending on the research objectives. Semi-structured interviews are particularly common as they provide a guiding framework while allowing flexibility to delve deeper into topics. This method is especially valuable for understanding personal experiences, opinions, and emotions. For instance, interviews may be used to explore how patients perceive healthcare services. Focus groups, on the other hand, gather a small group of participants to discuss a specific topic under the guidance of a moderator. This approach works well for gathering a variety of viewpoints, understanding group interactions, and exploring collective experiences. Commonly used in market research or social sciences, focus groups allow researchers to explore collective attitudes or beliefs. However, skilled moderation is crucial to ensure balanced participation and manage dominant voices (Creswell & Poth, 2018). Each of these methods has its unique strengths and challenges. For example, while interviews and focus groups provide deep personal insights, they may be influenced by social desirability bias. Observations offer valuable real-world context but can be time-intensive and subject to observer bias. By carefully selecting and applying these methods, researchers can effectively explore complex social phenomena and gain meaningful understanding of human experiences.

The interview guide has been consisting of open-ended questions designed to provoke thoughtful responses while ensuring that all relevant areas of inquiry are addressed. Before the interviews, participants have been briefed about the study's purpose and assured of confidentiality to foster an atmosphere of trust (Gill et al., 2008). Each interview is expected to last between 30 to 60 minutes and will be recorded with the participant's consent for accuracy. In this study 11 in-depth interviews were conducted with managers and practitioners from the Commercial Bank of Ethiopia, Global Bank Ethiopia, Amhara Bank, and Bunna Bank.

3.4.2. Focus Group Discussion

Focus Group Discussion (FGD) is a widely used qualitative research methodology in public relations (PR) and marketing communication studies. It involves gathering a small, diverse group of participants to discuss specific topics or concepts under the guidance of a skilled moderator. The purpose of FGDs is to explore perceptions, attitudes, beliefs, and opinions that may not emerge through other research methods. By fostering interaction among participants, researchers can uncover insights into consumer behavior and communication effectiveness (Krueger & Casey, 2015).

The methodology requires careful planning to ensure reliable and actionable results. The selection of participants is critical; they should represent the target demographic or stakeholder group relevant to the research objectives. Furthermore, the moderator is essential in encouraging open conversation while ensuring the discussion remains on track. Effective moderation helps prevent dominant voices from overshadowing others and ensures that all participants contribute meaningfully (Barbour, 2007). Properly conducted FGDs offer a nuanced understanding of how audiences perceive and engage with PR and marketing communication efforts.

FGDs also have limitations that researchers must consider. For example, the findings are not statistically generalizable due to the small sample size and qualitative nature of the method. Furthermore, group settings may introduce biases, such as conformity or social desirability effects, where participants may alter their opinions to align with others. Despite these challenges, FGDs remain a powerful tool for generating exploratory insights and informing strategic decisions in PR and marketing communication (Stewart & Shamdasani, 2014). Two focus group discussions (FGDs) were also held with PR practitioners to gain diverse insights into the challenges and role perceptions of Public Relations (PR) and Marketing Communication within the Ethiopian banking sector.

3.4.3. Observations

Observations involve watching and recording behaviors, interactions, or events as they naturally occur. This method may take the form of participant observation, where the researcher actively engages in the setting, or non-participant observation, where the researcher remains an outsider. Observations are particularly useful for studying behaviors in real-world contexts, such as how individuals interact in public spaces. Document analysis involves examining existing documents,

texts, or media to gain insights into specific phenomena. This method is beneficial for historical research or for studying cultural narratives and organizational practices (Creswell, J. W., & Poth, C. N., 2018). In the study participant observation adopted, the researcher observes directly the department relations on goings by presenting physically and reviewing the organogram or structure of the organization.

3.5 Data Analysis Techniques

The data gathered from the interviews and focus group discussion has been analyzed using thematic analysis. According to (Braun and Clarke, 2006), thematic analysis is a systematic method for identifying and interpreting patterns within qualitative data. This method will enable the researcher to capture rich and detailed insights into the participants' views and experiences.

Qualitative research design focuses on gaining insight into phenomena, experiences, or concepts by analyzing detailed, descriptive, and non-numerical data. This approach allows researchers to delve into complex human behaviors, emotions, and social contexts, using analysis techniques to interpret and make sense of these intricacies. Each technique offers unique methodologies suited to different research objectives and contexts, ensuring a comprehensive exploration of qualitative data (Braun & Clarke, 2006).

Thematic analysis is one of the most widely used techniques in qualitative research. It entails recognizing and understanding patterns or themes present in qualitative data. Researchers begin by familiarizing themselves with the data, generating initial codes, and grouping related codes into themes. These themes are then reviewed, defined, and named to ensure they accurately reflect the data before producing a final narrative report. This flexible method is particularly effective for exploring participants' lived experiences and perceptions (Braun & Clarke, 2006).

This study employed a qualitative research approach, carefully and accurately analyzing the collected data. In this context, qualitative data analysis focuses on interpreting meanings conveyed through activities and narratives. These narrative forms serve as a foundation for the qualitative research field. The interview and FGD results were analyzed qualitatively using sentences. The interview and focus group discussion guides were initially prepared in English, translated into Amharic, and then transcribe the raw data in to Amharic and re-translated back into English to ensure accuracy.

3.6 Validity and Reliability

To ensure the validity and reliability of the findings, several strategies have been employed. Qualitative research design highlights the significance of ensuring validity and reliability to uphold the credibility and trustworthiness of its results. Validity in qualitative research pertains to how accurately the study captures and represents the phenomenon under investigation. To achieve validity, researchers employ strategies such as triangulation, which involves using multiple data sources, methods, or researchers to corroborate findings. Member checking is another technique where participants review and confirm the accuracy of data and interpretations. Additionally, thick description provides detailed, rich contextual information to help readers assess the transferability of findings. Reflexivity, where researchers critically examine their own biases and their potential influence on the study, also plays a key role in maintaining validity (Creswell & Poth, 2018).

Reliability in qualitative research focuses on the consistency and dependability of the research process and its outcomes. Although qualitative studies do not aim for replicability in the same way as quantitative research, reliability is demonstrated through practices such as maintaining audit trails. These trails involve keeping comprehensive records of data collection, analysis, and decision-making processes. The code-recode strategy ensures consistency by reanalyzing data multiple times, while inter-coder agreement enhances reliability when multiple researchers independently analyze the same data and reach similar conclusions. Transparency in documenting all aspects of the research process further supports reliability by allowing others to understand how conclusions were reached (Creswell & Poth, 2018).

Balancing validity and reliability is essential in qualitative research to ensure that studies are both credible and methodologically sound. This balance can be challenging due to the interpretive and context-dependent nature of qualitative research. However, employing rigorous methods such as those outlined above helps researchers enhance both validity and reliability, ultimately contributing to the robustness and trustworthiness of their findings (Creswell & Poth, 2018).

3.7 Ethical Considerations

Ethical considerations are paramount in conducting research involving human participants. Participants have been informed of their right to withdraw from the study at any time without consequence. Anonymity and confidentiality have been maintained by assigning pseudonyms to all participants and removing identifying information from transcripts and reports.

Ethical considerations are paramount in qualitative research to ensure the integrity of the research process and the protection of participants. One of the foundational ethical principles is obtaining informed consent, where participants are fully informed about the study's purpose, their role, potential risks, and their right to withdraw at any time without penalty. This ensures participants are making a voluntary and informed decision to engage in the research (Creswell & Poth, 2018).

Another critical aspect is maintaining confidentiality and anonymity. Researchers must protect participants' privacy by ensuring identifying information is kept confidential and anonymizing data wherever possible. This step is essential to safeguard participants from being identified and to build trust in the research process (Creswell & Poth, 2018). Additionally, voluntary participation is a key ethical requirement, emphasizing that participants must not feel coerced or unduly influenced. They should have the freedom to decide whether or not to participate without any pressure (Creswell & Poth, 2018).

Researchers also have an obligation to avoid harm to participants, whether physical, emotional, or psychological. Sensitivity to participants' well-being throughout the study is crucial to minimizing potential discomfort or risks (Creswell & Poth, 2018). Furthermore, respect for cultural and social contexts is vital in qualitative research, particularly when exploring sensitive topics. Researchers must honor participants' cultural and personal values while avoiding bias or discrimination (Creswell & Poth, 2018).

Transparency and honesty are also fundamental ethical principles in qualitative research. Researchers must clearly communicate their intentions, methods, and the potential uses of their findings. Misleading participants or withholding critical information undermines ethical integrity (Creswell & Poth, 2018). Reflexivity plays a crucial role in maintaining research integrity as well. Researchers should reflect on their biases and how these may influence the research process or outcomes, ensuring a more balanced and ethical approach (Creswell & Poth, 2018).

Before conducting a study, researchers are required to seek ethical approval from an ethics review board or institutional review committee to ensure their research design complies with ethical guidelines. This step provides an additional layer of accountability (Creswell & Poth, 2018). Proper data management is another critical consideration; researchers must securely store data and

dispose of it responsibly after use while adhering to legal and institutional regulations regarding data protection (Creswell & Poth, 2018).

Lastly, reciprocity is an important ethical principle in qualitative research. Researchers have been considered how their work benefits participants or the community involved. For instance, sharing findings with participants or addressing issues relevant to their lives demonstrates respect and a commitment to mutual benefit (Creswell & Poth, 2018). By adhering to these ethical principles, researchers can maintain trust, credibility, and ensure their work contributes positively to knowledge while respecting participants' rights and dignity.

Chapter Four

Data Presentation, Analysis, And Discussion

4.1. Introduction

This chapter focuses on the analysis, presentation, and interpretation of the data gathered regarding the challenges faced by public relations (PR) and marketing communication professionals role perceptions between this two professions within Ethiopia's banking sector. The discussion is structured around the research questions and centers on evaluating the specific role-related challenges encountered by these professionals. As outlined in Chapter One, the primary goal of this study is to explore the difficulties associated with the roles of PR and marketing communication practitioners in this sector.

4.2. Findings from Interviews

For the study, interviews were conducted with participants from four Ethiopian banks (Commercial Bank of Ethiopia, Global Bank Ethiopia, Bunna Bank and Amhara Bank). These participants included PR and marketing communication practitioners as well as managers. The interview questions were open-ended, allowing respondents to provide detailed insights into their experiences and perspectives on the challenges they face in their roles.

Table1: Code of participants for Interview

No	Participants	Code of participants	Date of Interview Conducted	Place of Interview conducted
1.	Interviewee 1	I1 GBE	05-03-2025	GBE HO
2.	Interviewee 2	I2 GBE	05-03-2025	//
3.	Interviewee 3	I3 GBE	05-03-2025	//
4.	Interviewee 4	I4 CBE	06-03-2025	CBE HQ
5.	Interviewee 5	I5 AMH	06-03-2025	AMH HQ
6.	Interviewee 6	I6 BUN	08-03-2025	BUNNA BANK HQ
7.	Interviewee 7	I7 BUN	08-03-2025	//
8.	Interviewee 8	I8 BUN	07-03-2025	//
9.	Interviewee 9	I9 CBE	02-04-2025	CBE HQ
10.	Interviewee 10	I10 CBE	18-03-2025	//
11.	Interviewee 11	I11GBE	28-03-2025	GBE HO
Source: own survey data 2025				

4.2.1. Understanding of public relations and marketing communication roles among banking PRs and marketing communication professionals in Ethiopia

When it comes to understanding the distinct roles of public relations (PR) and marketing communication within the banking sector in Ethiopia, insights were shared by the I4 CBE. Specifically, elaborated on the responsibilities of the Marketing Department within CBE.

In the structure of the Commercial Bank of Ethiopia, the Marketing and Corporate Communication departments are located in separate divisions. Currently, the Marketing Department is located in the Customer Experience Division, where we are; however, Corporate Communication is located under the Chief of Staff Division. The role of the Marketing Department in the Commercial Bank of Ethiopia, in short, is to make the bank's products and services accessible to its users in different languages in a way that is convenient for them; to deliver the advertisements of the products and services to the public in a manner that maintains their quality, and to generate new users, increase its reach, and increase its profitability, including its marketing share.

The above explanation highlights the organizational structure and distinct roles of the Marketing and Corporate Communication departments within the Commercial Bank of Ethiopia. It explains that these departments are aligned in separate divisions, with Marketing under the Customer Experience Division and Corporate Communication under the Chief of Staff Division. The Marketing Department's main responsibilities include making the bank's products and services accessible in multiple languages, ensuring the quality of advertisements, attracting new customers, expanding reach, and increasing profitability, including market share. This differentiation underscores the particular functions of each department and their contributions to the bank's overall operations and goals.

II GBE also explains the practice of public relations role's in the organization.

Our department has been newly established for about a year or two; initially, there was a department called Marketing and Resource Mobilization, which handled public relations and marketing work, and also handled deposit work. After the reorganization, it was called Marketing and Communication. Therefore, the role of our department is to represent the

bank internally and externally, to provide various information about the bank to various audiences, and since we do not do much advertising like our bank, we use social media a lot; We prepare and distribute content that promotes the bank on social media, organize various events when they come to the country, and organizing charity work, Marketing department also studies new branches and evaluates the feasibility of the places and works on opening them.

As the I1 GBE explained the PRs and marketing activities done by in one department together. However previously it was not the same as today. It describes the restructuring of a department initially called "Marketing and Resource Mobilization" into "Marketing and Communication." This reorganization led to a division of responsibilities: one team focuses on communication and PR, while another handles branding. The department's primary role is to represent the bank both internally and externally, disseminate information, and engage audiences through social media, events, charity work, newsletters, and other PR initiatives.

Interestingly, despite its name, the department places more emphasis on public relations and communication rather than traditional marketing activities. Marketing-related tasks, such as feasibility studies for new branches, are mentioned but appear secondary. This shift make department's focus on building relationships, enhancing the bank's image, and maintaining its presence in the community rather than pursuing aggressive advertising or promotional strategies.

And also I6 BUN explain more about the case:

In our bank's case, marketing used to be separate; with the digital world, the idea that marketing and communication go hand in hand has recently emerged, and most of our country's banks have a marketing and communication structure; not only banks, but all for-profit organizations have a marketing and communication structure, because the two go together. Buna Bank's current structure is marketing and communication, and there is also a promotion and public relations function, so it works by combining the two.

As mention in the above the evolving relationship between marketing and communication, particularly within the context of Buna Bank. Earlier, marketing was treated as a standalone function, focusing primarily on product development, pricing strategies, and market research. However, with the rise of the digital world, there has been a shift in perspective, recognizing that

marketing and communication are inherently interconnected. This integration is now evident across most banks in the user's country as well as other for-profit organizations, where marketing and communication structures are combined to achieve cohesive branding and outreach.

At Buna Bank, this integrated approach is reflected in the establishment of a Promotion and Communication Division. This division not only handles traditional marketing functions but also oversees promotion, public relations, and brand maintenance. By merging these responsibilities, the bank ensures that its products are developed with a strong emphasis on brand identity and effective communication strategies. This structure aligns with the broader trend in modern business practices, where organizations prioritize unified messaging to enhance customer engagement and trust.

According to (Kotler & Keller's, 2016), successful organizations leverage integrated marketing communication (IMC) to deliver consistent messaging across all channels. Similarly, research by (Schultz et al., 2012) emphasizes the importance of aligning marketing and communication functions to create stronger brand equity and customer loyalty. I5 AMH also explaining about the role of PRs and marketing in their respective bank's.

The primary responsibility of our marketing and communication department is to enhance brand recognition and establish a positive image. In our bank, marketing and communication are not separate divisions. The Product Development team does the work of developing the bank's products. The other wing does the communication work. Marketing and communication work is done directly by the Branding team does all the marketing work and communication work together. Product Development develops the product. Brand Awareness is what we do to create awareness among customers to sell the product of the organization. We do promotions, when we make advertisements, we use mainstream media, that is, radio and television; we also use print and digital media. We participate in various events and sponsor various programs. We also make donations. When we do this, we are not directly mobilizing resources, but rather, our image-building work rests here.

As it mentions in the above Marketing and Communication sets in one directorate with two main divisions: Branding and Communication, and Product Development. While Product Development

focuses on creating and improving the bank's offerings, the Branding and Communication wing handles all marketing and communication-related tasks. This includes promoting new products, building brand awareness, and enhancing the organization's image. The department employs a variety of strategies such as advertisements through mainstream media (radio, television), print, digital platforms, event participation, sponsorships, and donations.

Brand awareness involves creating recognition and familiarity among customers to drive product sales, while image building focuses on promoting the positive attributes of the bank to strengthen its reputation. Both functions are carried out by the same team, signifying an integrated approach to marketing and communication. Sponsorships and donations are also utilized as strategic tools for image building, indirectly contributing to resource mobilization.

The directorate merge marketing and communication under one department, which. This structure avoids space often seen in organizations with separate marketing and communication divisions. The clear delineation between Product Development and Branding ensures that specialized teams focus on their core competencies. Product Development innovates and refines offerings, while Branding ensures these products reach the target audience effectively. The use of mainstream, print, digital media, events, and sponsorships demonstrates a multi-channel approach to marketing. This aligns with modern marketing practices that emphasize Omni channel strategies to reach diverse audiences (Chaffey & Ellis-Chadwick, 2019).

Brand awareness focuses on recognition and recall among potential customers, while image building emphasizes reputation management. Both are crucial for long-term success, as noted by (Aaker,1996), who stresses that a strong brand image fosters customer trust and loyalty. Donations and sponsorships are framed as part of image-building efforts. While these activities may not directly generate profit or mobilize resources, they contribute to the bank's perceived goodwill. CSR initiatives have been shown to positively impact brand equity (Bhattacharya & Sen, 2004). While combining marketing and communication under one team offers efficiency, it may also lead to resource strain or lack of specialization in certain areas. Additionally, over-reliance on traditional media like radio and television could limit outreach to younger, digital-native audiences.

4.2.2. Understanding the two professions working together in PR and marketing communication on banks'

The researcher sought to know from the four banks how the two professions works together with in the organization. In order to, achieve their organizational mission and vision.

Accordingly, the Global Bank Ethiopia marketing and communication manager explained that the two profession in the case of their they are working together.

I1 GBE stated that,

Under my division, there are two professionals working on public relations and communications, and two more working on social media, for a total of four professionals. The other wing is called brand management, which mainly does marketing work, and has three professionals. The branding team is the group that reviews, adjusts, and approves the branding of the print work we produce. We also have some tasks that we do together, just like we do in one department.

As mention on the above the organizational structure and collaboration within a department. It describes two primary wings: one focused on public relations, communications, and social media, and the other on brand management, which handles marketing tasks. The public relations and communications wing consists of four professionals—two dedicated to public relations and communications and two to social media. The brand management wing comprises three professionals who focus on reviewing, adjusting, and approving branding-related print work.

Analyzing this structure, it demonstrates a clear division of labor while maintaining some level of interdependence. The collaboration mentioned, where both wings share certain tasks, highlights the importance of cross-functional teamwork in achieving cohesive departmental goals. This approach ensures that branding and communication efforts remain aligned, which is critical for maintaining a consistent organizational image.

Accordingly, the Digital Marketing Manager of the Commercial Bank of Ethiopia (CBE) explained that the two profession in the case of their they are working together.

I4 CBE explained that,

Although we are in separate divisions, the Corporate Communications and Marketing departments have things in common that we do together; the first thing is to use what we have in common with the community; what this means is that we have conventional media and we have digital media; we use these media for our public relations work or for promotional work. That is why we use these channels together; for example, the bank has its own digital channels, so we use these channels to promote products and services and also for public relations work. We also use mainstream media for product and service promotion and also for communication work. Although our work is separate, the bank is divided into two because the departments have many responsibilities in terms of size.

As it's mentioned the interconnected roles of the Corporate Communications and Marketing departments within an organization, particularly in the context of utilizing media channels for public relations and promotional activities. Despite being separate divisions, these departments share common objectives and collaborate to achieve cohesive communication strategies.

The first shared aspect is their use of both conventional and digital media to engage the public. This approach ensures that the organization reaches a broader audience while maintaining consistency in messaging. For example, the bank mentioned in the statement leverages its own digital channels not only to promote products and services but also to conduct public relations activities. Similarly, mainstream media is used for both promotional and communication purposes.

The collaboration between the two departments is evident in how information released on behalf of the bank is shared across both digital and conventional channels. This integration ensures that messaging remains unified, regardless of the medium. However, the separation of these departments is attributed to the scale and complexity of their responsibilities. While marketing focuses on promoting products and services to drive revenue, corporate communications often handles reputation management, stakeholder engagement, and public relations. Combining these roles into a single department could be overwhelming due to their scope and specialization.

I5 AMH explain that too:

Marketing and communication work do not have a conflict of roles, as in our bank, and they are complementary; because both professions do not stand alone, one always needs the support of the other. Another main function of our department is media monitoring; it

monitors whether the advertisements we advertise are being distributed correctly. Also, when the marketing department develops a new product, our communications department carefully studies how to promote this product, starting from the name.

As it emphasized on the above the complementary roles of marketing and communication within an organization, specifically in the context of a bank. It argues that these two functions are interdependent rather than conflicting, as their collaboration is essential to achieving effective outcomes.

Furthermore, media monitoring is described as a collective responsibility. This involves verifying that advertisements are distributed correctly and achieving their intended reach. Furthermore, when marketing develops a new product, the communication team contributes by designing strategies to promote it effectively, starting with elements such as naming and branding.

This collaboration aligns with academic perspectives on integrated marketing communications (IMC). According to (Kitchen and Burgmann, 2010), IMC emphasizes the importance of coordination between marketing and communication to create a unified and consistent message across all platforms. Similarly, (Kotler and Keller, 2016) argue that collaboration between these functions enhances brand equity and ensures that campaigns are both strategically sound and creatively appealing.

4.2.3. Public relations and marketing communication activities overlap between or not?

In the banking sector, PR plays a crucial role in managing the reputation and public image of the institution. It involves building and maintaining positive relationships with various stakeholders, including customers, investors, and the community at large. On the other hand, marketing communication focuses on promoting the bank's products and services to target customers through various channels such as advertising, digital marketing, and direct communication.

When these two functions work in harmony, the results can be powerful. For example, a well-coordinated PR and marketing communication strategy can enhance the bank's brand image while effectively reaching and engaging its target audience. By aligning messaging and initiatives, the bank can present a consistent and compelling narrative that builds trust and credibility among consumers and stakeholders.

I6 BUN also explains:

Regarding the structure of the department, it is based on the existing situation of the bank; it is difficult to say whether there are advantages and disadvantages of marketing and communication together because it is contextual with the existing situation of the bank. The size of the banks is a factor that is seen along with their scope; as the growth of the banks increases, the work of the departments also expands, so they can work as different departments; it is generally related to the growth of the bank. Buna Bank is also in the process of changing its structure because it is developing a new strategy.

As reflects in the above an analysis of the structure of a bank's marketing and communication department, emphasizing its contextual dependence on the bank's current situation. It suggests that the integration or separation of marketing and communication functions is not inherently advantageous or disadvantageous but is shaped by factors such as the size, scope, and growth trajectory of the bank.

For smaller banks or those in earlier stages of development, combining marketing and communication might be practical due to limited resources or overlapping functions. As banks grow and their operations expand, the complexity of tasks within these departments increases, often necessitating their separation into distinct entities to manage specialized roles effectively. This aligns with organizational theory, which highlights that structural evolution is often tied to an entity's scale and strategy (Mintzberg, 1979).

The example of Buna Bank illustrates this dynamic. As the bank develops a new strategy and undergoes structural changes, it is likely responding to its growth and evolving needs. This supports the idea that organizational structures are not static; they adapt to internal and external pressures, including market demands and strategic goals (Burns & Stalker, 1961).

I4 CBE stated:

The difference between the two professions is narrowing; but the main difference I think is that there is a direct marketing and indirect marketing; Direct marketing is where we present our products and services to the buyer; Indirect marketing is where we show the credibility and transparency of the organization and its level of excellence. This is public

relations work; Direct marketing is where you work in marketing. But both of them create resources and support the work we are engaged in. In general, when we do communication work, what is the goal? To change people's views in that way so that they can improve the image of the organization. Marketing work also means that when we are asked what products we have, we show our product types by saying,

The statement highlights the evolving relationship between marketing and public relations, emphasizing their distinct yet complementary roles in organizational communication. Marketing is described as focusing on direct interactions with buyers to showcase products and services, while public relations (PR) centers on building credibility, transparency, and enhancing the organization's reputation through indirect communication. Despite these distinctions, both functions aim to influence people's perceptions and support the organization's broader goals.

The assertion that the differences between marketing and PR are narrowing aligns with contemporary trends in integrated communication strategies. As organizations increasingly recognize the importance of cohesive messaging, marketing and PR often intersect in shared goals, such as enhancing brand image and fostering customer loyalty. Scholars have noted this convergence, emphasizing the need for collaboration between these functions to create unified campaigns (Kotler & Keller, 2016).

The distinction between direct and indirect marketing is crucial in understanding their roles. Direct marketing involves presenting products or services to potential buyers, such as through advertisements or sales pitches. Indirect marketing, synonymous with PR in this context, focuses on cultivating trust and credibility, often through storytelling, media relations, and corporate social responsibility initiatives (Grunig & Hunt, 1984). While direct marketing aims for immediate sales, indirect marketing builds long-term relationships that indirectly support sales efforts.

The text underscores the importance of collaboration between marketing and PR teams, especially when tasks fall outside planned scopes. Events or product launches often require joint efforts to balance promotional goals with reputation management. This reflects the growing need for cross-functional teamwork in organizations, as noted by researchers like Cornelissen (2020), who advocate for integrated communication approaches to achieve synergy.

Despite collaboration, the text emphasizes that planned tasks for marketing and PR remain distinct. This is consistent with the view that each function has specialized expertise—marketing focuses on customer acquisition and retention, while PR manages stakeholder relationships and brand reputation. However, the overlap often emerges in unplanned scenarios, necessitating flexibility and shared responsibility.

The user suggests that the primary difference lies in the nature of their operations: direct marketing versus indirect marketing. Direct marketing involves presenting products or services directly to potential buyers, aiming for immediate engagement or sales. In contrast, indirect marketing, often associated with PR, focuses on building the organization's credibility, transparency, and reputation by enhancing its public image. For instance, Kotler and Keller (2016) note that while marketing aims to satisfy customer needs profitably, PR emphasizes fostering goodwill and trust among stakeholders. While tasks are generally distinct—marketing departments focus on creating new products, events, and promotions, whereas corporate communication teams handle reports and organizational messaging—there are instances where their efforts converge. For example, when an event requires both product promotion and organizational representation, collaboration becomes essential. This reflects Grunig and Hunt's (1984) two-way symmetrical model of communication, which advocates for integrated efforts in achieving mutual understanding and organizational goals.

Additionally, it's acknowledges that both marketing and PR ultimately contribute to a shared objective: shaping public perceptions to enhance the organization's image and support its mission. This is consistent with the integrated marketing communications (IMC) approach, which emphasizes synergy between various communication channels to deliver a consistent message (Belch & Belch, 2020). And captures the dynamic interplay between marketing and PR, illustrating how their roles complement each other while maintaining distinct functions. Both contribute to organizational success by shaping perceptions and driving engagement. As the boundaries between these professions continue to blur, organizations must foster collaboration while respecting their unique contributions to communication strategies.

IIGBE explains:

We come up with similar plans for some projects, for example, we have something that we said we will do this year and they have planned a branding awareness campaign; the bank recently rebranded but there was not enough communication work done and we both came up with a plan to do this; then how did we do it? We put it together into one plan because we and they planned to do brand awareness for the change, so we made the plan together. Unless it is like that, there is not much overlap in roles.

As reflects a collaborative effort between two entities to address overlapping goals and streamline their activities for better efficiency. It highlights the process of identifying shared objectives—in this case, increasing brand awareness following a rebranding—and merging plans to create a cohesive strategy.

The analysis suggests that the collaboration arose due to a gap in communication following the bank's rebranding. Both parties independently recognized the need for brand awareness campaigns and decided to consolidate their efforts into a unified plan. This approach not only avoids duplication of work but also ensures that resources and messaging are aligned, maximizing the impact of the campaign.

Such collaboration is common in organizational settings where multiple stakeholders share similar objectives. According to (Kotler & Keller, 2016), integrating marketing efforts can enhance brand equity by delivering consistent messaging and leveraging shared resources. This aligns with the principle of synergy, where combined efforts yield results greater than the sum of individual contributions.

Furthermore, the statement underscores the importance of role clarity. While there was overlap in this particular case, the speaker notes that such instances are rare, implying that distinct roles and responsibilities are maintained in most scenarios. This separation is crucial for avoiding conflicts and ensuring accountability within teams (Robbins & Judge, 2017).

4.2.4. Challenges overall faced by public relation and marketing communication

The challenges facing public relations in Ethiopia's banking sector are multifaceted and require careful consideration for effective management. The insufficient comprehension of public relations within organizations in Ethiopia presents a major challenge. Many organizations view PR as a mere promotional tool rather than recognizing its strategic role in reputation management

(Abera, 2021). This limited understanding hinders the integration of PR into overall business strategies and decision-making processes.

I4 CBE side:

It is good to divide the challenges into two; there are challenges in terms of preparation to produce good quality advertising content that is timely or focused; the other is that we are not finding good innovative productions that work for us. Nowadays, digital media is expanding so much that our advertising must take into account this digital era. Another is that technology is changing rapidly. As technology changes, our advertising must also change rapidly; therefore, we are challenging ourselves to quickly convert our advertising to digital.

The multifaceted challenges faced in the ever-evolving landscape of advertising. It can be analyzed by breaking it into key components: The first challenge revolves around creating advertising content that is both high-quality and timely. This requires meticulous planning, creativity, and a focus on the target audience. According to (Kotler and Keller, 2016), successful advertising hinges on understanding consumer behavior and delivering relevant messages that resonate. In the digital era, this preparation is more complex due to the speed at which trends evolve and the need for content to remain focused amidst a sea of information.

The second challenge pertains to the difficulty in finding innovative advertising productions that effectively serve the brand's goals. As noted by (Godin, 2003) in "Purple Cow," remarkable and innovative ideas are what capture attention and drive success. Without such creativity, advertising risks becoming stagnant and ineffective.

The statement emphasizes the importance of adapting advertising strategies to the digital era. Digital media has transformed how consumers interact with brands, requiring advertisers to leverage platforms like social media, search engines, and streaming services. (Chaffey and Smith, 2017) argue that digital marketing is no longer optional but essential for reaching modern audiences effectively.

I1 GBE explains:

Challenges: The first challenge is that we are not doing enough public relations and communication; for example, we rebranded our bank, but we have not been able to introduce it in every way, and this is because we have a lack of budget; another is the gap in the level of professionalism, the top management is mostly attracted to social media because it is not expensive, and other promotional methods have been canceled because they are expensive. It is seen that only the focus on the cost of these advertising methods and the lack of importance of advertising methods are seen. We have also identified the other skill gap in some way and have tried to correct it. The marketing wing also faces a similar challenge, which is the lack of budget.

I1 GBE also explain the challenges faced by an organization, particularly in the areas of public relations, communication, and marketing. These challenges stem from budget constraints, a lack of professionalism, and an over-reliance on cost-effective advertising methods like social media, while neglecting other potentially impactful promotional strategies.

A recurring theme in the statement is the lack of budget, which limits the organization's ability to implement robust advertising and marketing strategies. Budgetary limitations often force businesses to prioritize cost-effective methods, such as social media, while foregoing traditional or high-cost promotional channels like television or print advertising (Kotler & Keller, 2016). While social media is impactful, relying solely on it may not provide the comprehensive reach needed for certain campaigns.

A gap in professionalism and skills within the team. Addressing this requires targeted training and development initiatives to enhance the team's ability to execute effective marketing and communication strategies. Organizations that invest in skill-building are better positioned to adapt to market demands and innovate in their promotional efforts (Barney, 1991).

The mention of some branches still having old branding reflects inconsistency in execution, which can confuse customers and dilute the brand's identity. Consistent branding is crucial for building trust and recognition among stakeholders (Aaker, 1996). This issue further underscores the impact of budget constraints on operational efficiency.

I7 BUN explains:

Being together will also be a challenge; first, there will be a knowledge gap. The way many people understand the field is not correct, there is a gap in understanding the importance of the profession, and in general, there is a big gap in underestimating communication work. Another challenge is the lack of qualified people in the profession, the lack of people with the educational preparation required for the profession, and the belief that anyone with any education can do communication work. Our inability to properly release the information that should be released to the public poses a challenge. The lack of trust, openness, and transparency is the biggest challenge.

Several challenges faced in the field of communication and provides valuable insights into the issues that hinder its effectiveness and recognition. Below is a brief explanation and analysis: Many people have misconceptions about the field of communication. This gap arises from a lack of understanding of its importance and the underestimation of the profession's role. Communication is often perceived as a soft skill rather than a critical element of organizational success, which can lead to undervaluing its impact. As noted by scholars like (Craig, 1999), communication is a foundational discipline that shapes relationships, organizations, and societies. Bridging this gap requires education and awareness campaigns to highlight the strategic significance of communication work.

Another challenge is the shortage of individuals with the proper educational background and expertise in communication. The belief that anyone, regardless of their academic preparation, can perform communication tasks undermines the profession's credibility. This aligns with findings by (Berger and Reber, 2006), who argue that professionalization in communication requires specialized training and adherence to ethical standards. Addressing this issue involves promoting formal education in communication studies and encouraging organizations to hire qualified professionals.

The inability to effectively release information to the public is a significant barrier. This can result from poor planning, lack of strategic messaging, or inadequate tools for dissemination. Open and transparent communication is crucial for building trust with audiences, as highlighted by (Grunig and Hunt, 1984) in their excellence theory. Without trust and transparency, organizations risk losing credibility and damaging their relationships with stakeholders.

The statement identifies the lack of trust and transparency as the biggest challenge in communication work. Trust is a cornerstone of effective communication, as it fosters mutual understanding and collaboration. Transparency ensures that information shared with the public is accurate, timely, and accessible, which is essential for maintaining integrity. Research by (Rawlins, 2008) demonstrates that openness in communication leads to stronger stakeholder relationships and enhances organizational reputation.

4.2.5. Strategic Solutions and Recommendations

I6 BUN mentions:

As a challenge, we do not have a digital media and marketing specialist who has kept up with the times. We also do not have the audio visual equipment needed for digital marketing. We need to keep up with the changing technology. We need to adjust the structure of the department, formulate strategies, provide audio visual equipment, and hire qualified professionals.

The challenges faced by an organization in adapting to the evolving landscape of digital media and marketing. It emphasizes the urgent need for modernization and strategic planning to remain competitive in a technology-driven environment.

The organization is experiencing a skills gap due to the absence of a digital media and marketing expert who is skilled about the latest trends. Digital marketing is a dynamic field where strategies, tools, and platforms evolve rapidly. Without a professional who understands these changes, the organization risks falling behind competitors who leverage modern techniques to engage audiences effectively. According to (Chaffey and Smith, 2022), staying current with digital marketing trends is critical for businesses to maintain relevance and achieve growth in the digital era.

Secondly, the absence of adequate audio-visual equipment poses a significant barrier to executing modern digital marketing campaigns. High-quality content creation, including videos, graphics, and interactive media, requires advanced tools and technology. As per research by (Statista, 2023), video content alone accounts for over 80% of global internet traffic, underscoring its importance in digital marketing strategies.

The proposed solutions in the statement adjusting departmental structure, formulating strategies, acquiring equipment, and hiring qualified professionals are essential steps toward addressing these challenges. Developing a comprehensive strategy provides a clear roadmap for achieving objectives in the digital space. Investing in audio-visual equipment enhances content quality, while hiring skilled professionals ensures expertise in leveraging emerging technologies and platforms.

I4 CBE also explains:

Since communication work often works with top management, there is information that is released to the public, and it is good to be close to the senior management of the institution to do public relations work. Similarly, I think it would be even better if it worked with the marketing department, especially in the work that it does with the digital media, to disseminate public relations information. I think that in the banking sector, in order to do more and be more effective in communication and marketing work, it is necessary to use the technology that has come with the times and to use digital media properly. Because potential customers and the public are now mostly users of digital media, I think it would be effective if our public relations and marketing work focused on this media.

The importance of collaboration between communication professionals and senior management, as well as the marketing department, particularly in the context of digital media. It underscores the evolving role of technology in public relations and marketing, especially in sectors like banking, where digital media has become a crucial channel for reaching potential customers and engaging with the public.

Public relations often involves crafting messages that align with the institution's strategic goals. Being close to senior management ensures that the communication team has access to accurate, timely information and understands the organization's priorities. This proximity can enhance the credibility and effectiveness of public relations efforts. According to Grunig and Hunt's Excellence Theory (1984), effective communication within organizations is often linked to strong relationships between PR professionals and top management.

The synergy between public relations and marketing departments, especially in digital media campaigns. This integration is critical because both functions aim to build the institution's reputation and engage with target audiences. Research by Kotler and Keller (2016) notes that

combining public relations with marketing efforts can amplify brand messaging and create a unified communication strategy.

In the banking sector, digital media has become indispensable due to its ability to reach a large audience efficiently. Platforms like social media, websites, and mobile apps provide opportunities for direct interaction with customers, fostering trust and loyalty. A study by (Deloitte, 2022) found that digital transformation in banking enhances customer experience and drives engagement, making it essential for communication and marketing teams to prioritize these channels.

Technology has reshaped how organizations communicate with their audiences. In today's digital age, potential customers are highly active online, making it crucial for public relations and marketing strategies to focus on platforms where these individuals spend their time. The (Pew Research Center, 2021) highlights that over 70% of adults use at least one social media platform, underscoring the use of digital outreach.

II GBE explains:

The first solution is to believe that communication work can create impact; some communication work may not bring immediate results, it comes in a process; this must be supported by the media and budget, so we must understand and accept this. We, as professionals, should also look at other options if top management refuses. We are expected to do communication work in a cost-effective manner. Another solution may be to exchange experiences with good public relations agencies and build capacity by providing training.

The importance of believing in the long-term impact of communication work, even if immediate results are not evident. It suggests that professionals in the field must adopt a strategic mindset, recognizing that effective communication is often a process that requires time, consistent effort, and adequate resources, such as media support and budget allocation. This perspective aligns with theories in public relations and marketing that stress the cumulative effect of sustained messaging over time (Grunig & Hunt, 1984).

One key point is the need for acceptance and adaptability in situations where top management may not prioritize or approve certain communication initiatives. Professionals are encouraged to

explore alternative approaches, ensuring their work remains cost-effective while still achieving desired outcomes. This aligns with the concept of resourcefulness in organizational communication, where practitioners leverage limited resources to maximize impact (Smith, 2013).

Exchanging experiences with reputable public relations agencies can provide fresh perspectives and innovative strategies, fostering professional growth. Building capacity through training further enhances the skills and competencies of communication teams, enabling them to navigate challenges effectively and deliver impactful results.

4.3. Findings from Focus Group Discussions

The focus group discussions involved professionals working in Global Bank Ethiopia and Commercial Bank of Ethiopia various Ethiopian banks. The one focus group discussions were conducted via online using Google Meet video calls and were audio-recorded after obtaining official consent from participants. The researcher followed a structured question guide designed with input from advisors, and all questions were open-ended.

A total of 9 individuals participated in the focus group discussions, with seven males and two females. The participants came from diverse backgrounds in terms of education, gender, age, and professional experience. To ensure confidentiality, each participant was assigned a unique code represented by letters (P1, P2, P3, P4, P5, P6, P7, P8 and P9).

Table 2: Code of participants for focus group discussion

No	Participants	Code of participants	Date of FGD Conducted	Place of FGD conducted
1.	Participant 1	P1 GBE	28-03-2025	Online
2.	Participant 2	P2 GBE	28-03-2025	//
3.	Participant 3	P3 GBE	28-03-2025	//
4.	Participant 4	P4 GBE	28-03-2025	//
5.	Participant 5	P5 GBE	28-03-2025	//
6.	Participant 6	P6 GBE	28-03-2025	//
7.	Participant 7	P7 CBE	02-04-2025	CBE CC Office
8.	Participant 8	P8 CBE	02-04-2025	//
9.	Participant 9	P9 CBE	02-04-2025	//
Source: own survey data 2025				

4.3.1. The role and practice of public relations and marketing communication within Ethiopia's banking industry

Public relations is typically defined as a strategic communication approach aimed at building mutually advantageous relationships between organizations and their audiences (Grunig & Hunt, 1984). Marketing communication is a broad term that encompasses the various ways companies convey messages about their products and services to current and potential customers. According to (Fill, 2005), it includes advertising, promotions, public relations, direct marketing, and online communication, aiming to create a coherent and persuasive message that resonates with the target audience.

Respondent P3 GBE explain about the main role's and practices PR is creating and maintaining relation between the organization and its public and marketing communication focused on the product and services.

An organization can have a product or service, so how do we present our organization to the public with these issues is a big thing that marketing focuses on. However, when we say public relations, it is generally related to building relationships; it is about creating a mutual relationship; it is about creating a relationship between organizations and When we refer to the public, we are including both the internal and external audiences. Internal relations refers to the relationship we build with the employees of the organization; but the external public can be the customers of the organization, other stakeholders, the media, and the community. Marketing communication and public relations are complementary and different professions. Marketing communication is related to selling products and services, while public relations is related to building an image. Public relations work is directly related to the relationship between the bank and the community, the public, stakeholders, customers, government, etc., and the role of building an image. However, when it comes to marketing communication, first a sales analysis is done, then there is a product and service and it is sold; therefore, marketing communication work comes after public relations work because an institution that has not built its image cannot sell its products and services. Without a good image, it cannot work with customers and stakeholders in the first place. Marketing and communication together allow us to understand each other's capabilities; we also include branding here, but the umbrella of all is public relations. Another big task is also a crisis management.

The commentary from the Commercial Bank of Ethiopia (CBE) participant reinforces these ideas by highlighting that the main role of Corporate Communication at CBE is external communication focused on building image and managing reputation. This includes planning and organizing events as part of their PR strategy.

Furthermore, respondent P2 GBE said that,

The public relations department is the voice of an institution; we can divide this into two, internal communication and external communication. We work on internal communication horizontally with other departments, vertically from top to bottom, and bottom to top, and strengthen our relationships with each other. We work on ensuring that employee-to-employee communication is in line with the bank's policies and procedures. From managing events to internal employee awareness days, there will be awareness and appreciation programs, and we will coordinate and lead the entire preparation of these events, including preparing speeches.

The statement by respondent P2 GBE highlights the multifaceted role of the public relations (PR) department within an institution, specifically a bank. The PR department facilitates communication within the institution, both horizontally (across departments) and vertically (from leadership to employees and vice versa). This indicates a structured approach to fostering collaboration and ensuring alignment with organizational goals. As stated by Grunig and Hunt (1984), successful internal communication enhances employee satisfaction, involvement, and efficiency, all of which are crucial for achieving organizational success.

Additionally, the statement highlights the role of PR in maintaining communication consistency with the bank's policies and procedures. This aligns with findings by (Welch and Jackson, 2007), who argue that internal communication is vital for building trust and a cohesive organizational culture.

The PR department organizes events such as awareness days and appreciation programs, which are instrumental in boosting morale and fostering a sense of belonging among employees. These initiatives contribute to employee recognition, which (Herzberg's, 1959) identifies as a key motivator in the workplace.

The preparation of speeches and coordination of events demonstrates the PR department's role in shaping institutional narratives and ensuring that messaging aligns with organizational values. This echoes (Cutlip, Center, and Broom's, 2006) that PR professionals play a critical role in crafting messages that resonate with stakeholders.

The strategic role of the PR department in bridging communication gaps within an organization while actively shaping its external image. By fostering effective internal communication, the department strengthens relationships and enhances organizational cohesion. These efforts ultimately contribute to a positive workplace culture and support the bank's overarching mission.

And participant P2 GBE also further explain about the external communication of the bank:

As part of the marketing and communication department, our branding department handles brand issues, while the public relations and communication team works on the content of the program. Another of our tasks is external communication; we work with the media, including broadcast television and radio, as well as print media to build our image. We prepare content for various social or digital media for our bank; and we conduct media reviews or monitoring to determine the relationship or relationship our bank has with our public. To work with the media, we study the reach of the media and what kind of target audience there is in terms of the banking sector. We prepare press releases and give them to the media, and we organize press conferences and invite the media when there are major issues of our bank. Our department's main job is media relations. Our media presence plays a major role in promoting who our bank is and what it stands for. This is a time when the influence of digital media is growing, so it is a great opportunity for our communication work; we prepare various messages to be published on social media and deliver them to our followers.

Participant P2 GBE provides a detailed explanation of the external communication strategy employed by their bank, highlighting the multifaceted approach taken by the marketing and communication department. This statement underscores the importance of media relations, branding, and digital communication in shaping the bank's public image and fostering its relationship with various audiences.

The branding department focuses on managing brand-related issues, ensuring the bank's identity and values are consistently represented. Simultaneously, the public relations and communication team develops content for programs and oversees external communication efforts. This dual approach ensures that both strategic branding and tactical communication are aligned.

One notable aspect of their strategy is the bank's collaboration with diverse media channels, including broadcast television, radio, print media, and digital platforms. By leveraging these outlets, the bank aims to build a strong and recognizable image. Media reviews or monitoring play a crucial role in assessing public sentiment and understanding the bank's relationship with its audience, which informs their communication strategies.

The preparation of press releases and organization of press conferences further demonstrates the proactive measures taken to engage with the media during significant events or developments. These efforts ensure that key messages reach the intended audience effectively. As digital media continues to grow in influence, the bank capitalizes on this opportunity by curating messages tailored for social media platforms to engage followers and expand its reach.

The emphasis on media relations as a core responsibility highlights the strategic importance of external communication in promoting the bank's identity and values. By studying media reach and audience demographics within the banking sector, the department ensures targeted and impactful communication.

Additionally participant P7 CBE explain more about the corporate communication in Commercial Bank of Ethiopia also engaged on the production of radio and television programs:

In addition to external communication, there is a media center under Corporate Communication, where weekly programs are prepared to explain the bank's progress, our bank's services, and the banking industry. Corporate Communication is structured into two units, one is the Media or Broadcast Unit, which produces radio and television programs; it does all the general production work from planning to recording, and it broadcasts a weekly 30-minute program on various media outlets. It also produces programs about our bank's image building work, product promotion, and information to customers. The other is the Public Relations Unit, which works on external media relations or management.

According to participant P7, the bank employs a dual-unit system under its Corporate Communication division: the Media or Broadcast Unit and the Public Relations Unit. The Media or Broadcast Unit is responsible for producing and broadcasting weekly programs through various media outlets. These programs aim to build the bank's image, promote its products, and provide information to customers about the banking industry and the bank's services. The unit oversees the entire production process, from planning to recording, ensuring consistent messaging that aligns with the bank's objectives.

4.3.2. Comparable roles and key distinctions between public relations and marketing communication within Ethiopia's banking sector.

PR and marketing communication professionals both play essential roles in promoting an organization's brand and engaging with its target audience. However, there are distinct differences in their approaches and objectives. PR professionals focus on managing the reputation of an organization, building relationships with the media, and shaping public perception. On the other hand, marketing communication professionals are primarily concerned with promoting products or services, conducting market research, and implementing advertising campaigns.

Despite these differences, there is often an overlap between the roles of PR and marketing communication professionals. This overlap can lead to confusion and misalignment, particularly in organizations where the delineation between the two functions is not clearly defined. (Watson, 2010) highlights this overlap and identifies that both PR and marketing communication professionals share similar goals, such as brand building and audience engagement. This shared focus on brand and audience can create challenges in defining distinct roles and responsibilities.

For example participant P7 CBE there is similar role both professions play and also there is clear distinctions between this two departments in the bank.

Our public relations and marketing work is a joint effort to build the image of the bank; although marketing focuses on branding, there are also public relations tasks that the marketing department cannot do. For example, the corporate communications department organizes events and does the work that builds the image of the bank at events. I think that building the image of the institution is a joint responsibility of both; but they both do the image-building work in different ways. Earlier, the corporate communications and

marketing departments were run by the same vice president and different managers; but recently, the two departments have been separated and image-building tasks are managed by corporate communications department, while the marketing department handles various other responsibilities. However, there are occasions when we do some of the same tasks together. For example, the production of advertising works is done by the marketing department; But media management or monitoring also works for corporate communications. There are situations where a corporate communications job comes to marketing and a marketing job comes to corporate communications. The difference is that the image building job comes to corporate communications, while product promotion and new product introductions are directly under the marketing department.

The statement provided by participant P7 CBE highlights the interplay and distinctions between the corporate communications and marketing departments within a bank. It emphasizes the collaborative nature of their roles in building the institution's image while delineating their specific responsibilities.

Both corporate communications and marketing contribute to shaping the bank's image, but they approach this task from different angles. Corporate communications focuses on organizing events and managing media relations, which directly enhance the institution's reputation and public perception. On the other hand, the marketing department concentrates on branding, product promotion, and advertising, which indirectly contribute to the bank's image by showcasing its offerings and values.

While both departments overlap in some areas, there are clear distinctions in their primary functions. Corporate communications is responsible for media management, event organization, and overall institutional image-building. Marketing, on the other hand, handles product promotion, advertising production, and introducing new products to the market. This division ensures that both departments specialize in their respective areas while contributing to a shared goal.

The statement notes that these departments were previously managed under the same vice president but have since been separated. This structural change reflects a recognition of their distinct roles and the need for specialized management to optimize their contributions.

According to (Grunig and Hunt's, 1984), public relations focuses on building mutually beneficial relationships between an organization and its stakeholders, which aligns with corporate communications' role in managing events and media relations.

(Kotler and Keller's, 2016) describes marketing as a process of creating, communicating, delivering, and exchanging offerings that have value for customers, which corresponds to the marketing department's focus on branding and product promotion.

The interplay between public relations and marketing has been explored in academic literature, such as Kitchen and Schultz's work on integrated marketing communications (IMC), which highlights how these functions can complement each other while maintaining distinct roles.

Furthermore participant P2 GBE, explain more about the supportive aspect of between the two professions:

The two departments are two sides of the same coin; we work together, not just to separate the tasks for easy management, but to work together. When dealing with different publications like magazines, brochures, and flyers, the public relations team examines the content, while the branding or marketing team evaluates and approves the brand elements, such as logo color and font arrangement. Opening a branch by conducting a feasibility study is another responsibility of the marketing department. When there are different events, we work together, starting from choosing a venue to preparing various publications. Since we talk and work together when planning our work, we do not encounter much overlap in our work.

The statement emphasizes the collaborative dynamics between the public relations (PR) department and the marketing or branding department, portraying them as integral components of a unified effort rather than isolated entities. It highlights how their roles complement each other in achieving organizational goals.

The analogy of "two sides of the same coin" underscores their interdependence. While the PR department focuses on crafting and refining content for communication, the marketing or branding department ensures that the visual and brand elements align with the organization's identity and strategy. For instance, in print jobs like magazines, brochures, and flyers, PR handles the content

creation, whereas marketing oversees brand consistency in logo design, color schemes, and font layouts. This division of labor ensures both functional efficiency and cohesive messaging.

Similarly, opening a new branch involves the marketing department conducting feasibility studies—a strategic task that evaluates market potential and operational viability. Events further illustrate their collaboration, where both departments coordinate on venue selection and publication preparation, ensuring seamless execution. The statement highlights that regular communication and collaborative planning help prevent duplication of duties, promoting a harmonious and efficient work process.

This approach aligns with organizational theories that advocate cross-functional collaboration. According to (Kotler and Keller, 2016), effective marketing integrates communication strategies to build a consistent brand image, which is facilitated by PR efforts. Additionally, (Grunig and Hunt's, 1984) excellence theory suggests that PR contributes to organizational success when it operates in tandem with other departments.

4.3.3. Roles of public relations and marketing communications in Ethiopia's banking sector within the realm of digital media

Regarding to new media or digital media and public relations and marketing communication role play together on such medium. On this specific topics FGD participant P6 CBE explain more about as follow:

Marketing and communication are increasingly intertwined with the digital world or media, blurring the boundaries between them; Especially in this digital world, there is no such thing as a single function that can be achieved by one department alone, but rather a combination of both. The main task of marketing is to meet the needs of customers, and they are two complementary skills. Is social media a tool for public relations or a tool for marketing, or both? Digital media is important for both departments. Therefore, in general, the two departments have more in common than they do apart. The work of the two departments is often overlapping, for example, it is now a matter of which department of the organization is responsible for social media; Previously, it was managed by the Corporate Communications department, but now it is handled by the Marketing department. Corporate Social Responsibility is a joint effort between both departments.

The statement highlights the evolving relationship between marketing and communication in the digital age, emphasizing their interconnected nature and shared responsibilities. Traditionally, these functions were distinct, with marketing focusing on promoting products or services and communication managing the organization's image and public relations. However, the rise of digital media has blurred these boundaries, creating an overlap in their roles and tools.

Marketing's primary goal is to meet customer needs, while communication aims to build relationships and maintain a positive perception of the organization. Social media exemplifies this convergence, serving as a versatile platform for both marketing and public relations. For instance, a social media campaign can simultaneously promote a product (marketing) and enhance brand reputation (communication). This dual functionality demonstrates how digital media has become integral to both departments.

The shift in responsibilities, such as social media management moving from Corporate Communications to Marketing, reflects the increasing overlap. Marketing departments often handle product-related tasks, while Communications focuses on event-related activities. Corporate Social Responsibility (CSR) initiatives further illustrate their collaboration, combining marketing's customer-centric approach with communication's focus on societal impact.

According to (Kotler and Keller, 2016), marketing and communication are complementary skills that thrive on integration, particularly in the digital era. Similarly, Grunig and Hunt's Excellence Theory in public relations emphasizes the importance of collaboration across organizational functions to achieve strategic goals. The shared use of digital tools like social media aligns with these theories, underscoring the need for synergy between marketing and communication.

4.3.4. Key obstacles faced by public relations and marketing communications in Ethiopia's banking industry

The challenges facing public relations in Ethiopia's banking sector are multifaceted and require careful consideration for effective management. Firstly, the lack of understanding of PR within organizations in Ethiopia poses a significant obstacle. Many organizations view PR as a mere promotional tool rather than recognizing its strategic role in reputation management (Abera, 2021). This limited understanding hinders the integration of PR into overall business strategies and decision-making processes.

As FGD participant P2 GBE explained one key challenge is the perception of internal public of the organization is not good:

The first challenge is the perception of our bank employees about the department, thinking that the job is very easy. The external challenge is related to the media, there is a possibility that various journalists we call from the media do not have sufficient knowledge or complete information about our bank and therefore they may spread distorted information; there is a possibility that they spread information outside the way and way that our bank wants it to be spread; this also has a negative impact on the reputation or image of the bank. Another challenge is the ability of the community to understand.

The statement highlights challenges faced by an organization, specifically a bank, in managing its internal and external perceptions. Analyzing these challenges reveals the interconnectedness of internal employee attitudes, external media representation, and public understanding in shaping the institution's reputation.

FGD participant P2 GBE notes that the perception of bank employees toward a specific department is problematic. Employees view the department's work as "very easy," which may lead to undervaluation of its efforts or lack of cooperation. This internal perception can hinder departmental efficiency and morale, as well as create a disconnect between teams. According to organizational behavior theories (Robbins & Judge, 2017), employee attitudes significantly influence workplace dynamics and overall organizational effectiveness. Addressing this challenge requires clear communication of the department's role, responsibilities, and contributions to the bank's broader goals.

The participant also highlights the risk posed by journalists who lack sufficient knowledge about the bank. This can lead to the dissemination of distorted or incomplete information, which negatively affects the bank's reputation. Media representation plays a critical role in shaping public opinion, as noted by (McCombs and Shaw's,1972). To mitigate this risk, the bank must actively engage with media professionals, provide accurate information, and establish strong relationships with journalists to ensure balanced reporting.

The final challenge pertains to the community's ability to comprehend the bank's operations and objectives. Limited public understanding can lead to misconceptions and distrust. As (Grunig and

Hunt's, 1984) suggests, effective public relations strategies are essential for fostering mutual understanding between an organization and its stakeholders. The bank may need to invest in educational campaigns or outreach programs to bridge this gap.

And further more participant P6 CBE also explain related challenges as P2 GBE stated:

Internal Challenge One of the biggest challenges is not seeing the communication department as a support department, and not distinguishing between a main work process and a support work process from the outset. Not seeing public relations as a main work process is the biggest challenge. This also brings additional challenges and reduces the commitment of the management. Not seeing the department as a main work process is the biggest challenge. Lack of information is the biggest challenge; for example, media institutions are unable to obtain research-based information about the reach of their media and the number and type of their audience. Another challenge is the lack of professionals with different talents. Another challenge is not finding enough qualified professionals in the field.

The several internal challenges faced by communication departments, particularly in organizations. It emphasizes the importance of recognizing public relations (PR) and communication as core processes rather than mere support functions. Here's a brief explanation and analysis of the statement:

One of the biggest hurdles is the failure to view the communication department as integral to the organization's main work processes. When PR and communication are relegated to support roles, their strategic value is diminished, leading to reduced management commitment and lack of prioritization. Research supports this notion, suggesting that organizations that integrate communication into their core strategies tend to achieve better stakeholder engagement and brand positioning (Cornelissen, 2020).

Another challenge identified is the absence of reliable data about media reach and audience demographics. Media institutions often struggle to make informed decisions due to this gap. According to Grunig and Hunt's Excellence Theory, effective communication relies heavily on research and data-driven strategies to understand audiences and tailor messages effectively (Grunig & Hunt, 1984).

The difficulty of finding qualified professionals with diverse talents in the communication field. This challenge can hinder innovation and adaptability within the department. Studies have shown that organizations benefit from hiring multidisciplinary teams with expertise in PR, marketing, analytics, and digital media (Macnamara, 2018).

The failure to recognize communication as a main work process directly affects management's commitment to supporting the department. This lack of commitment can result in underfunding, insufficient resources, and missed opportunities for strategic initiatives.

Additionally FGD participant P3 GBE highlight four main challenges:

I can highlight four main challenges here: first, the lack of a media relations strategy, for example, this is the medium through which I introduce a product, and the lack of a media relations strategy that can identify when this institution is facing a crisis or a crisis and manage it using this media. The second is the weakness of the way we get public attention or the gaps in the information or message preparation that captures the public's attention. The third is the use of a weak approach to crisis management; here, the biggest challenge is that the strategy for preventing a crisis before it occurs. The fourth is that they do not conduct research-based image analysis; It is a major challenge for an institution to not have research supporting its level of public understanding of its role; another challenge is the lack of sufficient information from the media.

The statement outlines four significant challenges faced by institutions, particularly in the realm of communication and crisis management. Below is a brief explanation and analysis of each challenge: A media relations strategy is crucial for institutions to effectively communicate their messages, introduce products, and manage public perception during crises. Without such a strategy, institutions may struggle to identify emerging crises or utilize media as a tool for crisis resolution. Research highlights that proactive media engagement can build trust and credibility, while reactive or absent strategies can exacerbate public dissatisfaction during crises (Coombs, 2012). Institutions must establish clear protocols for media interaction and crisis communication to mitigate risks and maintain their reputation.

The ability to capture public attention hinges on crafting compelling messages that resonate with audiences. Gaps in information or poorly prepared messages can lead to disengagement or

misunderstanding. Studies suggest that storytelling, emotional appeal, and clear communication are effective ways to capture public interest (Heath & O’Hair, 2020). Institutions should invest in professional communication teams and audience analysis to ensure their messages are impactful and aligned with public expectations.

Crisis management requires a robust framework encompassing prevention, active management during crises, and post-crisis recovery strategies. Weak approaches in any of these phases can leave institutions vulnerable to reputational damage and operational disruptions. Coombs (2012) emphasizes the importance of preemptive planning, timely responses, and transparent communication during crises. Institutions should adopt comprehensive crisis management plans informed by risk assessments and scenario analyses.

Research-based image analysis enables institutions to understand public perception and evaluate their effectiveness in fulfilling their roles. Without such research, institutions risk operating in a vacuum, disconnected from public sentiment. Studies show that regular image audits and public opinion surveys can provide actionable insights for improving institutional strategies (Grunig & Hunt, 1984). Institutions must prioritize research initiatives to ensure they remain attuned to public needs and expectations.

Finally, the lack of sufficient information dissemination through the media further compounds these challenges. Inadequate media engagement can result in misinformation or a lack of awareness about institutional efforts. By addressing these challenges systematically, institutions can enhance their communication strategies, build stronger relationships with the public, and improve their resilience in times of crisis.

More over participant P8 CBE and P9 CBE explain more challenges:

Another internal challenge is information; when the corporate communications department requests information from a different department of the bank for media production work, it is another challenge to obtain the information in a proper manner. This shows the attention given to the department. When social media spreads misinformation, sometimes misinformation is conveyed on the bank's image, which has a significant impact on its reputation or image.

The statement highlights two interconnected internal challenges faced by a bank's corporate communications department: obtaining information from other departments and managing misinformation on social media.

Firstly, the challenge of acquiring information from other departments underscores potential inefficiencies in interdepartmental communication or a lack of prioritization for the corporate communications department's needs. This could stem from organizational silos, where departments operate independently without sufficient collaboration. Such barriers can delay media production work and hinder the department's ability to respond effectively to external demands. As noted by (Robbins and Judge, 2019) in "Organizational Behavior," effective communication and collaboration between departments are crucial for organizational success and responsiveness.

Secondly, the spread of misinformation on social media poses a significant risk to the bank's reputation. When false information about the bank's operations or image circulates online, it can erode customer trust and damage the institution's credibility. This challenge is compounded when the corporate communications department struggles to gather accurate information promptly, limiting its ability to counter misinformation effectively. According to (Kaplan and Haenlein, 2010), social media platforms amplify reputational risks due to their speed and reach, making it essential for organizations to have robust crisis communication strategies.

Together, these challenges emphasize the importance of fostering a culture of collaboration within the bank and implementing proactive measures to monitor and address misinformation. Strengthening interdepartmental communication processes and investing in social media monitoring tools can help mitigate these issues and protect the bank's reputation.

4.5. Discussion of major findings

This section established on the analysis of data gathered during the research question. The discussion based on the in-depth interviews, and focus group discussion to address the following research questions of the study. How do banking professionals in Ethiopia perceive the roles of public relations and marketing communication, and what factors contribute to this perception? In what ways does the conflation of PR and marketing communication roles impact the effectiveness of communication strategies within banks? What are the challenges encountered by public relations and marketing communication professionals in defining their roles and responsibilities

within the banking industry, and how do these roles overlap? What strategies can be recommended to enhance the clarity and effectiveness of PR and marketing communication in the Ethiopian banking sector?

The study surveyed respondents from four banks, focusing on their educational qualifications and professional experience in marketing and public relations. The majority of respondents were male, accounting for 91% of the sample. The majority had a master's degree, whereas the other 45% held a bachelor's degree. The majority of respondents had over 10 years of experience in these areas, indicating their expertise in banking-related marketing and public relations. The educational backgrounds of public relations practitioners were diverse, with eight distinct fields of study identified. This diversity highlights the multifaceted nature of PR work and how practitioners use their expertise to design effective programs, contribute to strategic planning, and support organizational goals. The distribution of work positions within the public relations or marketing departments was relatively balanced, with 36% holding managerial roles and 64% being senior officers. This balanced distribution suggests that public relations plays a significant role in shaping an organization's success through the use of specialized knowledge and skills from multiple fields.

RQ1. How do banking professionals in Ethiopia perceive the roles of public relations and marketing communication?

The roles and organizational structures of public relations and marketing communication departments relationship functions evolving and emphasizing integration in Ethiopian banks, particularly the Commercial Bank of Ethiopia (CBE), Global Bank Ethiopia, Amhara Bank and Bunna Bank.

At CBE, marketing falls under the Customer Experience Division, focusing on product accessibility, advertisements, customer acquisition, profitability, and market share. Corporate Communication is part of the Chief of Staff Division, handling PR and external communication. Global Bank Ethiopia's department reorganization shifted focus from traditional marketing to public relations and communication, prioritizing relationship building, brand image, and community presence over aggressive advertising.

Bunna Bank exemplifies a modern integrated approach with its Promotion and Communication Division, merging branding, PR, and product development. This structure ensures unified messaging across all channels, leveraging mainstream media, digital platforms, events, sponsorships, and donations for brand awareness and reputation management. The integration aligns with global trends in marketing practices, as noted by Kotler & Keller (2016) and other researchers.

While combining marketing and communication offers efficiency and consistency in messaging, challenges like resource strain and limited outreach to younger audiences may arise. The text underscores the importance of adapting to digital trends and consumer behavior to maintain effectiveness in branding and communication strategies.

Public relations (PR) is a strategic communication method that builds mutually advantageous connections between organizations and their audiences. Marketing communication, on the other hand, focuses on promoting and selling products or services, often starting with sales analysis and product development. Both functions are essential for organizational success but operate in different spheres. PR aims to establish trust, credibility, and a positive perception, which are foundational for long-term success. Marketing communication, on the other hand, focuses on selling products or services and aims to drive revenue. However, without a strong organizational image or reputation built through PR efforts, marketing campaigns may struggle to resonate with customers or stakeholders. Branding serves as a shared domain between marketing and PR, helping communicate the organization's values, vision, and culture to both internal and external audiences. Crisis management is a critical part of public relations, addressing unexpected events or reputational threats to safeguard an organization's image. Together, PR and marketing communication create a synergistic approach for sustainable growth and stakeholder engagement.

The public relations (PR) department plays a crucial role in a bank, managing both internal and external communication. It facilitates collaboration and aligns with organizational goals, fostering employee satisfaction, engagement, and productivity. Public relations ensure that communication aligns with established policies and procedures, fostering trust and a unified organizational culture. The PR department organizes events, such as awareness days and appreciation programs, to boost

morale and employee recognition. The PR department also prepares speeches and coordinates events, shaping institutional narratives and aligning messaging with organizational values.

The external communication strategy employed by the bank involves media relations, branding, and digital communication. The branding department manages brand-related issues, while the PR team develops content and oversees external communication efforts. The bank collaborates with diverse media channels, including broadcast television, radio, print media, and digital platforms, to build a strong and recognizable image. Media reviews and media monitoring assess public sentiment and inform communication strategies.

The PR department's strategic role in promoting the bank's identity and values aligns with established practices in corporate communication, such as two-way symmetrical communication and the growing influence of social media.

RQ2. In what ways does the conflation of PR and marketing communication roles impact the effectiveness of communication strategies within banks?

The relationship between public relations (PR) and marketing communication in the banking sector, it's distinct yet complementary roles. PR focuses on managing the bank's reputation, fostering trust, and building relationships with stakeholders, such as customers, investors, and the community. Marketing communication, on the other hand, promotes the bank's products and services to target audiences through channels like advertising and digital marketing. When these functions align, they can create a powerful, cohesive strategy that enhances brand image and engages customers effectively.

The importance of collaboration between PR and marketing teams, especially in scenarios where tasks overlap, such as events or product launches. While their planned tasks remain distinct—PR handles reputation and stakeholder relations, and marketing focuses on customer acquisition—joint efforts are often necessary to balance promotional goals with reputation management. This reflects contemporary trends in integrated communication strategies, where organizations increasingly merge marketing and PR efforts for consistent messaging.

When we see the structural evolution of these roles within banks, smaller banks may combine PR and marketing due to limited resources, but as they grow, the complexity of tasks often necessitates separating these functions into specialized departments. The example of Buna Bank illustrates how organizational structures adapt to growth and strategic needs.

Furthermore, the analysis touches on the distinction between direct marketing (immediate sales through advertisements) and indirect marketing (PR-driven trust-building initiatives). While direct marketing aims for immediate engagement, indirect marketing fosters long-term relationships that indirectly support sales. Both approaches share the goal of shaping public perceptions to enhance the organization's image.

The need for collaboration between marketing and communication teams to avoid inefficiencies and conflicts while fostering a unified approach. It highlights the growing demand for interdisciplinary expertise among professionals to address overlapping roles effectively. Organizations must invest in training or hiring individuals with diverse skill sets to adapt to these evolving demands.

Overall, the dynamic interplay between PR and marketing in achieving organizational goals, advocating for integrated strategies that help their unique strengths while promoting collaboration.

PR and marketing communication professionals are essential in promoting an organization's brand and engaging with its target audience. However, there is often an overlap between their roles, leading to confusion and misalignment. Both PR and marketing communication professionals share similar goals, such as brand building and audience engagement, but this can create challenges in defining distinct roles and responsibilities.

In the CBE, the corporate communications and marketing departments have distinct roles in shaping the institution's image. PR focuses on managing reputation, building relationships with the media, and shaping public perception, while marketing focuses on branding, product promotion, and advertising. Both departments have been separated, recognizing their distinct roles and the need for specialized management.

The interplay between PR and marketing has been explored in academic literature, such as Kitchen and Schultz's work on integrated marketing communications (IMC). The statement emphasizes the collaborative dynamics between the PR and marketing departments, portraying them as integral components of a unified effort rather than isolated entities.

The division of labor ensures functional efficiency and align messaging, while constant communication and joint planning mitigate overlaps in responsibilities. This approach aligns with organizational theories that advocate cross-functional collaboration.

In conclusion, a practical synergy between PR and marketing departments, where clearly defined roles and active collaboration ensure operations while maintaining brand integrity. This model can serve as an example for organizations aiming to optimize interdepartmental relationships. The structure of these departments varies depending on the organization's size and complexity. The statement also highlights the benefits of separating departments as organizations grow, allowing professionals to focus on specialized tasks. However, it also emphasizes the value of collaboration for achieving impactful results. The statement also suggests that balancing independence among departments is crucial for maintaining efficiency and synergy.

RQ3. What are the challenges encountered by public relations and marketing communication professionals in defining their roles and responsibilities within the banking industry, and how do these roles overlap?

The challenges faced by organizations, particularly in Ethiopia's banking sector, in the areas of public relations, communication, and marketing. The key obstacles include limited understanding of public relations as a strategic tool, misinformation in media and social platforms, internal inefficiencies in communication processes, and a lack of skilled professionals.

Externally, misinformation disseminated by media and amplified through social platforms can damage an organization's reputation and credibility. Internally, the communication department often lacks prioritization and access to accurate data, limiting its ability to counter external

challenges effectively. Additionally, inter-departmental collaboration is weak, further hindering communication efforts.

In advertising, organizations struggle with creating timely, high-quality content and adopting innovative strategies to differentiate their brand. Budget constraints often lead to over-reliance on cost-effective methods like social media, neglecting other impactful channels. Inconsistent branding across branches can dilute brand identity, while gaps in professionalism and expertise hinder marketing effectiveness.

The broader field of communication faces misconceptions about its importance and a shortage of qualified professionals. Addressing these issues requires education about the strategic significance of communication, investment in professional development, and fostering trust through open information-sharing practices.

To overcome these challenges, organizations should prioritize corporate communication, invest in skilled professionals, enhance inter-departmental collaboration, allocate resources strategically, and adopt balanced advertising approaches that leverage both traditional and digital methods. Establishing dedicated departments for branding and public relations could further nurture specialized expertise needed to meet industry demands.

The challenges faced by public relations in Ethiopia's banking sector are multifaceted and require careful consideration for effective management. The lack of understanding of PR within organizations in Ethiopia hinders the integration of PR into overall business strategies and decision-making processes. One key challenge is the perception of internal public, which can lead to low attention or lack of cooperation to the department. Externally, the media may not have sufficient knowledge about the bank, causing distorted information to be spread.

The community's ability to understand the bank's operations and objectives is another challenge. Limited public understanding can lead to misconceptions and distrust, necessitating strategic communication, employee engagement, and proactive public relations efforts. To address these issues, organizations must invest in awareness campaigns or outreach programs to bridge this gap.

Communication departments face several internal challenges, such as the failure to view PR and

communication as core processes rather than mere support functions. The absence of reliable data about media reach and audience demographics can lead to reduced management commitment and lack of prioritization. Finding qualified professionals with diverse talents in the communication field can hinder innovation and adaptability within the department.

In conclusion, addressing these challenges requires a paradigm shift in how organizations perceive the role of communication departments. By integrating PR and communication into core processes, investing in research-based strategies, and recruiting skilled professionals, organizations can enhance their effectiveness and achieve better outcomes.

Institutions face four significant challenges in communication and crisis management: a media relations strategy, crisis management, research-based image analysis, and inadequate information dissemination through the media. Addressing these challenges systematically can enhance communication strategies, build stronger relationships with the public, and improve resilience in times of crisis.

RQ4. What strategies can be recommended to enhance the clarity and effectiveness of PR and marketing communication in the Ethiopian banking sector?

The analysis identifies key challenges and solutions for organizations navigating the evolving digital media and marketing landscape. It highlights the urgent need for modernization, strategic planning, and resource investment to remain competitive in a technology-driven environment.

Key challenges include a skills gap due to the absence of a digital media and marketing specialist, which limits the organization's ability to adapt to rapidly changing trends. Additionally, the lack of advanced audio-visual equipment hinders the creation of high-quality content, a critical component of modern digital marketing strategies given the dominance of video content in global internet traffic.

Proposed solutions involve restructuring departmental frameworks, acquiring necessary tools, hiring skilled professionals, and formulating comprehensive strategies. These measures aim to align resources with organizational goals, improve content quality, and leverage emerging

technologies effectively. Empowering individuals within the organization to act as communicators is also emphasized, requiring clear policies, supportive tools, and an awareness of communication dynamics to foster transparency and efficiency.

Collaboration between communication professionals, senior management, and marketing teams is crucial, particularly as digital media becomes indispensable in sectors like banking. Integrating public relations with marketing efforts amplifies messaging and creates unified strategies, while proximity to senior management ensures alignment with organizational priorities. Embracing digital platforms where audiences are active enhances engagement, trust, and loyalty.

The long-term perspective in communication work. Professionals are encouraged to adopt strategic mindsets, remain adaptable in resource-constrained situations, and invest in continuous learning through collaboration and training. These approaches ensure sustained impact despite challenges.

In conclusion, organizations must address skills gaps, invest in tools and expertise, foster collaboration, and embrace digital transformation to thrive in an increasingly dynamic environment. By combining strategic planning with adaptability and professional development, they can position themselves for long-term success.

Chapter Five

Conclusion and Recommendations

5. Introduction

The conclusion and recommendation are the main topics of this chapter. A quick presentation is made of the research findings', which have been thoroughly examined and debated in the earlier chapters. Furthermore, broad findings that are closely relevant to the study goal of this work are provided. Moreover, possible recommendations are also offered in related with the results.

5.1. Conclusion

Public relations (PR) and marketing communication are essential for banking sector in Ethiopia, but they operate in different structures. PR aims to establish trust, credibility, and a positive perception, while marketing communication focuses on selling products or services and driving revenue. Both functions are crucial for long-term success, but PR focuses on building trust and a cohesive organizational culture.

The PR department of the Ethiopian banks included in this study plays a crucial role in managing both internal and external communication, fostering employee satisfaction, engagement, and productivity. It maintains communication consistency with policies and procedures, building trust and a cohesive organizational culture. The bank's external communication strategy involves media relations, branding, and digital communication. The branding department manages brand-related issues, while the PR team develops content and oversees external communication efforts.

The PR department's strategic role in promoting the bank's identity and values aligns with established corporate communication practices, such as two-way symmetrical communication and the growing influence of social media.

The relationship between public relations (PR) and marketing communication in the Ethiopia banking sector, it is distinct yet complementary roles. PR focuses on managing the bank's reputation, fostering trust, and building relationships with stakeholders, while marketing communication promotes the bank's products and services to target audiences through channels like advertising and digital marketing. When these functions align, they can create a powerful, cohesive strategy that enhances brand image and engages customers effectively.

The importance of collaboration between PR and marketing teams, especially in scenarios where tasks overlap, such as events or product launches. Joint efforts are often necessary to balance promotional goals with reputation management, reflecting contemporary trends in integrated communication strategies.

The structural evolution of these roles within banks, it need for interdisciplinary expertise among professionals to address overlapping roles effectively. Organizations must invest in training or hiring individuals with diverse skill sets to adapt to these evolving demands.

The text underscores the dynamic interplay between PR and marketing in achieving organizational goals, advocating for integrated strategies that leverage their unique strengths while promoting collaboration. Both PR and marketing communication professionals share similar goals, such as brand building and audience engagement, but this can create challenges in defining distinct roles and responsibilities.

In CBE, the corporate communications and marketing departments have distinct roles in shaping the institution's image. PR focuses on managing reputation, building relationships with the media, and shaping public perception, while marketing focuses on branding, product promotion, and advertising. Both departments have been separated, recognizing their distinct roles and the need for specialized management.

The practical synergy between PR and marketing/branding departments, where clearly defined roles and active collaboration ensure streamlined operations while maintaining brand integrity. Balancing independence among departments is crucial for maintaining efficiency and synergy.

The challenges faced by organizations, especially in Ethiopia's banking sector, in public relations, and communication and marketing. Key obstacles include limited understanding of public relations as a strategic tool, misinformation in media and social platforms, internal inefficiencies in communication processes, and a lack of skilled professionals. Externally, misinformation can damage an organization's reputation and credibility, while internal communication departments often lack prioritization and access to accurate data. Inter-departmental collaboration is weak, further hindering communication efforts.

In advertising, organizations struggle with creating timely, high-quality content and adopting innovative strategies to differentiate their brand. Budget constraints often lead to over-reliance on cost-effective methods like social media, neglecting other impactful channels. Inconsistent branding across branches can dilute brand identity, and gaps in professionalism and expertise hinder marketing effectiveness.

The broader field of communication faces misconceptions about its importance and a shortage of qualified professionals. Trust and transparency are very important yet often undervalued components of effective communication. Addressing these issues requires education about the strategic significance of communication, investment in professional development, and fostering trust through open information-sharing practices.

To overcome these challenges, organizations should prioritize corporate communication, invest in skilled professionals, enhance inter-departmental collaboration, allocate resources strategically, and adopt balanced advertising approaches that leverage both traditional and digital methods. Establishing dedicated departments for branding and public relations could further nurture specialized expertise needed to meet industry demands.

The analysis identifies several challenges and solutions for organizations in the digital media and marketing landscape. It emphasizes the need for modernization, strategic planning, and resource investment to remain competitive in a technology-driven environment. Key challenges include a skills gap due to the absence of a digital media and marketing specialist and the lack of advanced audio-visual equipment. Solutions include restructuring departmental frameworks, acquiring necessary tools, hiring skilled professionals, and formulating comprehensive strategies to align resources with organizational goals, improve content quality, and leverage emerging technologies effectively. Empowering individuals within the organization to act as communicators is also emphasized, requiring clear policies, supportive tools, and awareness of communication dynamics. Collaboration between communication professionals, senior management, and marketing teams is crucial, especially in sectors like banking. Integrating public relations with marketing efforts amplifies messaging and creates unified strategies. Embracing digital platforms where audiences are active enhances engagement, trust, and loyalty. The analysis emphasizes the importance of a long-term perspective in communication work, adopting strategic mindsets, adaptability, and continuous learning.

5.2. Recommendations

The researcher made the following suggestions in light of the main research findings in order to ensure efficient PR marketing communication practices in the Ethiopian banking industry:

1. Public relations work can create impact, but it may not yield immediate results. It requires support from media and budget. Professionals should consider cost-effective options if top management refuses.
2. Exchange experiences with good public relations agencies and provide training to build capacity and also for media monitoring activities.
3. Public relations and marketing departments in the banking sector should involve close collaboration with top management and the marketing department, particularly in the use of digital media. This will enable the dissemination of public relations information.
4. To be more effective in public relation and marketing communication, the sector should utilize modern technology and digital media effectively. As potential customers and the public are increasingly using digital media, it is crucial for public relations and marketing work to focus on this medium. This will help to increase efficiency and effectiveness in the banking sector.
5. To improve internal communication, it's essential to establish policies and procedures, utilize various systems, and understand the scale and extent of communication, as this will help ensure everyone is proficient in communication.
6. The bank sectors in Ethiopia should have a strong media relation strategies and research based data's of media to maintain the good relation with media and use effectively this tool for PRs and marketing communication work.
7. Public relations and marketing communication professionals in the banking sectors should develop their capacity to be a multi-disciplinary professionals in the field of PRs and Marketing.
8. The departments of Marketing and communication should work on the internal communication widely to show the main responsibilities of the departments and to change the perception of internal publics of the organization.

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APPENDIX

Appendix I: Interview

This interview is a part of the research on ‘*Challenges and Role Perceptions of Public Relations and Marketing Communication in Ethiopian Banking Sector*, which is a prerequisite for the partial fulfillment of a Master's Degree in Public Relations and Strategic Communication at Addis Ababa University.

Objective of the Interview: Thank you for your willingness to participate in this key informant interview. This KII aims to understand the role challenges of between public relations and marketing communication in the Ethiopian banking sector. This is an interview focused on Public Relations and Marketing department. As the student of PRs and strategic communication, I want to learn from you about the subject matter from the organizational practices, procedure and policy level. Your responses will be kept confidential and used only for the research purposes and the audio recorded interview will be deleted once the final report of the study is published.

Interview date	
Interview place	
Interviewer	
Interviewee	
Interview start time	
Interview end time	

I. Guidance for introduction and rapport-building

- Greetings
- Forwarding thanks for the willingness to participate in the interview.
- Introducing the data collector’s/researcher’s role in the research
- Introducing the objectives of the research
- Explaining the ethical clearance acquired from different entities.
- Indicating the total time required for the interview.
- Requesting consent for voice recording the interview

<ul style="list-style-type: none"> Finalizing consent procedure 	
II. Guiding questions for the actual interview	
Questions	Response note
a. Background and Experience	
I. Would you tell me about your role and responsibilities within this organization?	
II. Since when have you been working in banking sector in PR or Marketing department?	
III. What is your educational background?	
Interview Questions	
1. What are the major roles play PRs or Marketing directorates in your bank?	
2. What do you know or think the role or responsibilities of marketing or PR directorate in your organization?	
3. In what specific ways or areas does the blending or crossing of public relations and marketing communication roles?	
4. If there is an overlap between these two department major roles how influence the success or challenges of directorates?	
5. How do these roles overlap is it intentionally or because of the different of the directorate? If there is any case, you remember on this on your career please share?	
6. In general, what challenges do professionals in public relations and marketing communication face?	
7. What actionable strategies or approaches could be proposed to improve the clarity, distinction, and overall effectiveness of public relations and marketing communication in Ethiopia's banking industry?	
8. If there was also a good practice, we can learn from your organization please share us?	
9. Is there anything that you feel is important that we missed when talking about the role perception of PRs and Marketing Communication?	
10. Wrap-up question	
<ul style="list-style-type: none"> Anything you would like to add Thanking for the time spent 	

Appendix II: Background Information of respondents

This questionnaires' of Background Information of respondents informant interview is a part of the research on '*Challenges and Role Perceptions of Public Relations and Marketing Communication in Ethiopian Banking Sector*, which is a prerequisite for the partial fulfillment of a Master's Degree in Public Relations and Strategic Communication at Addis Ababa University.

1. What is your age group?

- a) Under 18
- b) 18-24
- c) 25-34
- d) 35-44
- e) 45-54
- f) 55-64
- g) 65 or older

2. What is your sex?

- a) Male
- b) Female

3. What is your highest level of education completed?

- a) Less than high school
- b) High school diploma or equivalent
- e) Bachelor's degree
- f) Master's degree
- g) Doctorate or professional degree

4. How many years work in your position?

- a) below one year
- b) 1-3
- c) 4-6
- d) 7-10
- e) above 10 years

5. What is your educational background? Please write

6. What is your department in your organization? Please write

Appendix III: Focus Group Discussion (FGD)

This focus group discussion is a part of the research exercise on ‘*Challenges and Role Perceptions of Public Relations and Marketing Communication in Ethiopian Banking Sector*’: which is a prerequisite for the partial fulfillment of a Master's Degree in Public Relations and Strategic Communication at Addis Ababa University.

Objective of the FGD: Thank you for your willingness to participate in this FGD aims to understand the role challenges between public relations and marketing communication in the Ethiopian banking sector. With this FGD, we want to learn from you about the role challenges of Public Relations and Marketing department. As the student of PRs and strategic communication, I want to learn from you about the subject matter from the organizational practices, procedure and policy level. Your responses will be kept confidential and used only for the research purposes, and audio recorded during the FGD will be deleted once the final report of the study is published.

Date the FGD facilitated			
Number of FGD participants	M	F	T
Place FGD facilitated			
Facilitator			
FGD start time			
FGD end time			

1. Guidance for introduction and rapport-building (5 minutes)

- Greetings
- Forwarding thanks for the willingness to participate in the FGD.
- Introducing the facilitator’s/researcher’s role in the FGD
- Introducing the objectives of the research
- Explaining the ethical clearance acquired from different entities.
- Indicating the total time required for the FGD.
- Finalizing consent procedure

<ul style="list-style-type: none"> • Indicating that the overall FGD will take 45 – 60 minutes. Mentioning for participants to feel free in case they want to interrupt the discussion in the middle if they are not comfortable 	
2. Discussion agendas for the FGD	
List of Agenda	Facilitator note
1. What are the major roles play PR and Marketing directorates in your bank?	
2. What do you know or think the role or responsibilities deference between public relations and marketing department in your organization?	
3. In what specific ways or areas does the blending or crossing of public relations and marketing communication roles?	
4. If there is an overlap between these two department major roles how influence the success or challenges of directorates?	
5. How do these roles overlap is it intentionally or because of the different of the directorate?	
6. If there is any case, you remember on this on your career please share?	
7. In general, what challenges do professionals in public relations and marketing communication face?	
8. What strategies can be recommended to improve the clarity and effectiveness of PR and marketing communication within the Ethiopian banking sector?	
9. If there was also a good practice related to managing these two key directorate roles, that we can learn from your organization please share us?	
10. Is there anything that you feel is important that we missed when talking about the role perception of PRs and Marketing Communication?	
11. What strategies can be recommended to improve the clarity and effectiveness of PR and marketing communication within the Ethiopian banking sector?	
<ul style="list-style-type: none"> • Readout of key discussion points • Appreciating their participation • Closure of the session 	

Appendix IV: Interview (Amharic Version)

አዲስ አበባ ዩኒቨርሲቲ

የማህበራዊ ሳይንስ ጥበባት እና ኮሙኒኬሽን ኮሌጅ

የሚዲያ እና ኮሙኒኬሽን ትምህርት ቤት

ዉድ ተሳታፊዎች፤

ስሜ ብሩክ ዋጋዬ ይባላል። ይህ ቃለ መጠይቅ በአዲስ አበባ ዩኒቨርሲቲ የህዝብ ግንኙነት እና ስትራቴጂክ ኮሙኒኬሽን የማስተርስ ዲግሪውን ለመጨረስ ቅድመ ሁኔታ የሆነው የህዝብ ግንኙነት እና ማርኬቲንግ ኮሚዩኒኬሽን ተግዳሮቶች እና የሚናዎች መጣረስ ላይ የተደረገው ጥናት አካል ነው።

የቃለ መጠይቁ አላማ፡ በዚህ ቃለ መጠይቅ ላይ ለመሳተፍ ፈቃደኛ ስለሆናችሁ እናመሰግናለን። ይህ ቃለመጠይቅ በሕዝብ ግንኙነት እና ማርኬቲንግ ኮሙኒኬሽን መካከል ያለውን ሚና በኢትዮጵያ የባንክ ዘርፍ ያለውን ሚና ለመረዳት ያለመ ነው። ይህ በህዝብ ግንኙነት እና ማርኬቲንግ ክፍል ላይ የተኮረ ቃለ ምልልስ ነው። የሕዝብ ግንኙነት እና የስትራቴጂክ ኮሙኒኬሽን ተማሪ እንደመሆኔ፤ ስለ ርዕሰ ጉዳዩ ከድርጅታዊ አሰራር፣ እና ፖሊሲ ለመማር እፈልጋለሁ። ምላሾቻዎ በሚስጥር ይጠበቃሉ እና ለምርምር ዓላማዎች ብቻ ጥቅም ላይ ይውላሉ እና የጥናቱ የመጨረሻ ሪፖርት ከታተመ በኋላ በድምጽ የተቀዳው ቃለ መጠይቅ ይሰረዛል።

1. በሕዝብ ግንኙነት እና ማርኬቲንግ ኮሙኒኬሽን ዳይሬክቶሬቶች በባንክ ውስጥ የሚጫወቱት ዋና ዋና ሚናዎች ምንድን ናቸው?
2. በድርጅታዊ ውስጥ የግብይት ወይም የህዝብ ግንኙነት ዳይሬክቶሬት ሚና ወይም ሃላፊነት ምን ያውቃሉ?
3. የህዝብ ግንኙነት እና የግብይት ኮሙኒኬሽን ሚናዎችን መጣረስ በየትኞቹ መንገዶች ወይም ስራዎች ላይ ነው የሚስተዋለው?
4. በእነዚህ ሁለት ዋና ዋና ተግባራት መካከል መደራረብ ካለ በዳይሬክቶሬቶች ስኬት ላይ ምን ተጽዕኖ ያሳድራል?
5. እነዚህ ሚናዎች መደራረቦች እንዴት ነዉ የሚፈጠሩት?
6. በአጠቃላይ በህዝብ ግንኙነት እና በግብይት ኮሙኒኬሽን ውስጥ ያሉ ባለሙያዎች ምን ተግዳሮቶች ያጋጥሟቸዋል?
7. በኢትዮጵያ የባንክ ኢንዱስትሪ ውስጥ የህዝብ ግንኙነት እና የማርኬቲንግ ኮሙኒኬሽን ግልፅነት፣ ልዩነት እና አጠቃላይ ውጤታማነት ለማሻሻል ምን አይነት ተግባራዊ ስልቶች ወይም አካሄዶች ሊቀርቡ ይችላሉ?
8. ጥሩ ልምምድ ካለ፣ ከድርጅታዊ መማር እንችላለን እባክዎን ያካፍሉን?
9. ስለ ህዝብ ግንኙነት ሚና እና የማርኬቲንግ ኮሙኒኬሽን ሚና ስንገገር ጠቃሚ ሆኖ የሚሰማዎት ነገር አለ እባክዎን ያካፍሉን?

Appendix V: Focus Group Discussion (Amharic Version)

አዲስ አበባ ዩኒቨርሲቲ

የማህበራዊ ሳይንስ ጥበባት እና ኮሙኒኬሽን ኮሌጅ

የሚዲያ እና ኮሙኒኬሽን ትምህርት ቤት

ዉድ ተሳታፊዎች፣ ስሜ ብሩክ ዋጋዬ ይባላል። ይህ የቡድን ውይይት በአዲስ አበባ ዩኒቨርሲቲ የህዝብ ግንኙነት እና ስትራቴጂክ ኮሙኒኬሽን የማስተርስ ዲግሪውን ለመጨረስ ቅድመ ሁኔታ የሆነው የህዝብ ግንኙነት እና ማርኬቲንግ ኮሚዩኒኬሽን ተግዳሮቶች እና የሚናዎች መጣረስ ላይ የተደረገው ጥናት አካል ነው።

የቡድን ውይይት ዓላማ፡ በዚህ ቡድን ውይይት ውስጥ ለመሳተፍ ፈቃደኛ ስለሆናችሁ እናመሰግናለን በኢትዮጵያ የባንክ ዘርፍ በሕዝብ ግንኙነት እና በግብይት ኮሙኒኬሽን መካከል ያለውን ሚና ተግዳሮቶች ለመረዳት ነው። በዚህ ቡድን ውይይት ስለ ህዝብ ግንኙነት እና ግብይት ክፍል ሚና ተግዳሮቶች ለማወቅ እና ለመረዳት እንፈልጋለን። የሕዝብ ግንኙነት እና የስትራቴጂክ ኮሙኒኬሽን ተማሪ እንደመሆኔ፣ ስለ ርዕሰ ጉዳዩ ከድርጅታዊ አሰራር፣ አሰራር እና ፖሊሲዎችን መማር እፈልጋለሁ። ምላሾችዎ በሚስጥር ይጠበቃሉ እና ለምርመራ ዓላማዎች ብቻ ጥቅም ላይ ይውላሉ እና የጥናቱ የመጨረሻ ሪፖርት ከታተመ በኋላ በድምጽ የተቀዳው ቃለ መጠይቅ ይሰረዛል።

1. በሕዝብ ግንኙነት እና ማርኬቲንግ ኮሙኒኬሽን ዳይሬክቶሬቶች በባንክ ውስጥ የሚጫወቱት ዋና ዋና ሚናዎች ምንድን ናቸው?
2. በድርጅት ውስጥ የግብይት ወይም የህዝብ ግንኙነት ዳይሬክቶሬት ሚና ወይም ሃላፊነት ምን ያውቃሉ?
3. የህዝብ ግንኙነት እና የግብይት ኮሙኒኬሽን ሚናዎችን መጣረስ በየትኞቹ መንገዶች ወይም ስራዎች ላይ ነው የሚስተዋለው?
4. በእነዚህ ሁለት ዋና ዋና ተግባራት መካከል መደራረብ ካለ በዳይሬክቶሬቶች ስኬት ላይ ምን ተጽዕኖ ያሳድራል?
5. እነዚህ ሚናዎች መደራረቦች እንዴት ነው የሚፈጠሩት?
6. በአጠቃላይ በሕዝብ ግንኙነት እና በግብይት ግንኙነት ውስጥ ያሉ ባለሙያዎች ምን ተግዳሮቶች ያጋጥሟቸዋል?
7. በኢትዮጵያ የባንክ ዘርፍ ውስጥ የህዝብ ግንኙነት እና የግብይት ኮሙኒኬሽን ግልፅነት እና ውጤታማነት ለማሻሻል ምን አይነት ስልቶች ሊመከሩ ይችላሉ?
8. እነዚህን ሁለት ዋና ዋና ዳይሬክቶሬት ሚናዎች ከማስተዳደር ጋር በተያያዘ ጥሩ ልምድ ከነበረ፣ ከድርጅትዎ የምንማረው እባክዎን ያካፍሉን?
9. ስለ የህዝብ ግንኙነት ሚና እና የግብይት ኮሙኒኬሽን ሚና ስንገንገር ያላነሳነው ጠቃሚ ሆኖ የሚሰማዎት ነገር አለ እባክዎ ያጋሩን?
10. በኢትዮጵያ የባንክ ዘርፍ ውስጥ ያለውን የህዝብ ግንኙነት እና የግብይት ኮሙኒኬሽን ግልፅነት እና ውጤታማነት ለማሻሻል ምን አይነት ስልቶች መጠቀም እንዳለብን ያስባሉ?