

Access and Use of Communication Professionals in Advertising for Banking Industry; The Case of Three Banks in Addis Ababa.

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This is to certify that the thesis prepared by Yared Paulos, entitled: "Access and Use of Communication Professionals in Advertising for Banking Industry; The Case of Three Banks in Addis Ababa" and submitted in partial fulfillment of the requirements for the Degree of Master of Arts in Journalism and Communication complies with the regulations of the University and meets the accepted standards with respect to originality and quality.

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Declaration

I hereby declare that this thesis is my original work, has not been presented for a degree in any other university and that all sources of materials used for the thesis have been duly acknowledged.

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Acknowledgments

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Abstract

Banks invest high budget for advertisement. To get proportional promotional benefits from the invested advertisement budget, it is advisable that advertisement should be prepared by professionals. In order to do so, the working environment of banking advertisement and the access and use of Communication Professionals in the production of advertising for the banking industry needs to be investigated. The aim of the study is to investigate the access and use of Communication Professionals and working environment of banking advertisement in the production of advertising for the banking industry. Among the 18 Banks, Commercial Bank of Ethiopia, Zemen Bank and Lion International Bank were selected. The study employed mixed research method and 100 key respondents were selected using purposive sampling. The quantitative survey questionnaire was analyzed using SPSS and presented in terms of descriptive statistics. The qualitative in-depth interview was thematically analyzed. Results indicated that Banks use guidelines to lead their advertising production process with strong level of agreement which is the mean result of 3.69. This showed a managements approve advertisement budget properly ($M=3.85$). There exist a needed for senior management approval in each production stage ($M=3.28$). It was found that only a few (2.2 %) of Communication Professionals were used in banks and the task of producing advertisements were handled by professionals who had business and marketing educational background. Thus, it was found that the banking industry had less accessibility and use of Communication Professionals for advertisement production. Based on the findings, some recommendations were forwarded.

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Acronyms and Abbreviations

NBE	National Bank of Ethiopia
EBA	Ethiopian Bankers Association
CBE	Commercial Bank of Ethiopia
LIB	Lion International Bank s.c
ZB	Zemen Bank s.c
Ads	Advertisement
HR	Human Resource

Chapter One: Introduction

1.1 Background

A billboard advertisement placed around Addis Ababa Exhibition Center or the way from Meskel Square to Meshualekiya at the left side is “The man who stops advertising to save money is like the man who stops the clock to save time”. Yes! The message is clear and true.

Vilanilam and Varghese (2004) define advertisement as any paid form of non-personal presentation and promotion of ideas, goods, or services by an identified sponsor and reaches geographically dispersed large audiences with high frequency though overall costs are high. Additionally, consumers perceive advertised goods as more legitimate.

Today, in the 21st century, the goal of advertising is persuasion by imparting knowledge and awareness of products and services of companies to attract customers and the general public to act or respond (ibid).

The marketing departments of every firm fight tooth and nail to lure customers and increase the sales of their products and services. The reality is that many companies spend millions of backs in advertising with the hope that it will increase profits. Good advertising has the power to make people notice and act on the product. Due to this, Banks give more concern for advertisement.

Even though, all Banks are providing the same services, they promote products and brand to restrain existing customers and expand market share from the sector. The focus of the advert can be to promote service, awareness, outreach, products, competition, technologies, security and safety issues ...etc. So, the Bank Communication Professionals and Production Companies have a role of describing the distinctive quality of its Bank from other competitors and position his/her Bank at a good stage by analyzing strength, weakness, opportunities and treats from the current business situation.

According to the National Bank of Ethiopia (NBE), the first bank “Bank of Abyssinia” or in Amharic “Ye-Ityopya Bank” was established during Emperor Minilik 2nd in 1905. Bank of Abyssinia, affiliate of the National Bank of Egypt, was legally replaced by Bank of Ethiopia shortly after Emperor Haile Selassie came to power in 1931. Bank of Ethiopia was purely Ethiopian institution and the first indigenous bank in Africa. Bank of Ethiopia took over commercial activities of the Bank of Abyssinia and continued successfully until the Italian invasion in 1935.

During the invasion, the Italians opened branches of their four main Banks’ and started operation in the main towns of Ethiopia. However, they all ceased operation soon after

liberation, except Banco di Roma and Banco di Napoli which remained in Asmara. In 1941 another foreign bank, Barclays Bank, came to Ethiopia with British troops and organized banking services in Addis Ababa until its withdrawal in 1943.

Addis Ababa Bank Share Company, the first privately owned bank, was established on Ethiopians initiative and started operation in 1964 with a capital of 2 million. There were other financial institutions operating in the country like The Imperial Savings and Home Ownership Public Association, Saving and Mortgage Corporation of Ethiopia, Development Bank and Investment Corporation of Ethiopia, Agricultural Bank and Investment Bank of Ethiopia.

Following the declaration of socialism in 1974, the government extended its control over the whole economy and nationalized all large corporations. Then, Addis Ababa Bank and Commercial Bank of Ethiopia S.C were merged to form the sole Commercial Bank in the country till the establishment of private commercial banks in 1994. After the fall of the Dergue regime, the EPRDF declared a liberal economy system and laid down the legal basis of Ethiopian Banking proclamation No.592/2008 for investment in the banking sector. The Business is areas of investment exclusively reserved for Ethiopian nationals' only. Currently there are 2 state owned and 16 private banks engaged in the banking industry.

No	Name of the Bank	Date of Foundation
1	Development Bank of Ethiopia	1909
2	Commercial Bank of Ethiopia	1942
3	Awash International Bank S.C	1994
4	Dashen Bank S.C	1995
5	Bank of Abyssinia	1996
6	Wegagen Bank S.C.	1997
7	United Bank S.C	1998
8	Nib International Bank S.C	1999
9	Cooperative Bank of Oromia S.C	2004
10	Lion International Bank S.C	2006
11	Zemen Bank S.C	2008
12	Oromia International Bank S.C	2008
13	Bunna International Bank S.C	2009
14	Berhan International Bank S.C	2009
15	Abay Bank S.C	2010
16	Addis International Bank S.C	2011
17	Dehub Global Bank S.C	2012
18	Enat Bank S.C	2013

Table 1. List of Banks

Source: Ethiopian Bankers Association (EBA)

Among the 18 Banks, the researcher has selected three. Namely, Commercial Bank of Ethiopia (CBE), Zemen Bank (ZB) and Lion International Bank (LIB). The selection was believed to provide diverse views of advertisement practice of the Ethiopian banking industry from the older to younger and from state to private banks.

Commercial Bank of Ethiopia is a state owned Bank and has a mission of financial intermediation globally and supporting national development priorities. Its vision is to be become a world-class Commercial Bank by the year 2025. CBE dates back to the establishment of the state bank of Ethiopia in 1942. The older Ethiopian Bank formerly known as State Bank of Ethiopia has celebrated its 75th anniversary. According to the Bank 2016/17 financial report, it has achieved Birr 14.6 billion before-tax. At the year ended, the bank has 1,222 branches, deposits reached Birr 364.9 billion and the overall asset of the bank is half trillion. It has been providing services from ordinary banking services to internet banking service and also has special privileges made by government compared from the private banks. Such as Condominium Deposit, Tax Payment collection, Government Offices Employees' payroll administration, and etc.

Lion International Bank is a private share company started operation on January 6, 2007 and the current paid up capital is Birr 938.23 million. Its vision is to be the leading Bank in Ethiopia by 2035. According to the Bank 2016/17 financial report, it has profited Birr 351 million before tax. From the net profit, the Bank has provided earnings per share of 23 percent for its shareholders. LIB customers' deposited Birr 1.1 billion and has more than 188 branches throughout the country. Most of the Bank branches resided in Tigray region; consequently, it has large market share from the region. Besides, the bank takes the first advantage in the banking industry by introducing Mobile and Agent Banking Service with the product name Lion HelloCash.

Zemen Bank is also a private share company started operation on June 17, 2008 and the current paid up capital is Birr 801.32 million. Its vision is to be "Ethiopia's Five Star Bank". According to the Bank 2016/17 annual financial report, it has profited Birr 356 million before tax. The Bank provided earnings per share of 38.4 percent for its shareholders with in the fiscal year. The overall asset base of the bank is close to Birr 9.7 billion. At the year ended, ZB economically middle class & above customers' deposited Birr 7.3 billion; which is slightly above 30 percent average deposit growth seen at industry level compared from private banks. International Network Card, Doorstep Banking, contemporary and traditional banking services any one can find from its 17 Banking Centers located in major cities.

ORGANIZATION STRUCTURE OF SOME BANKS

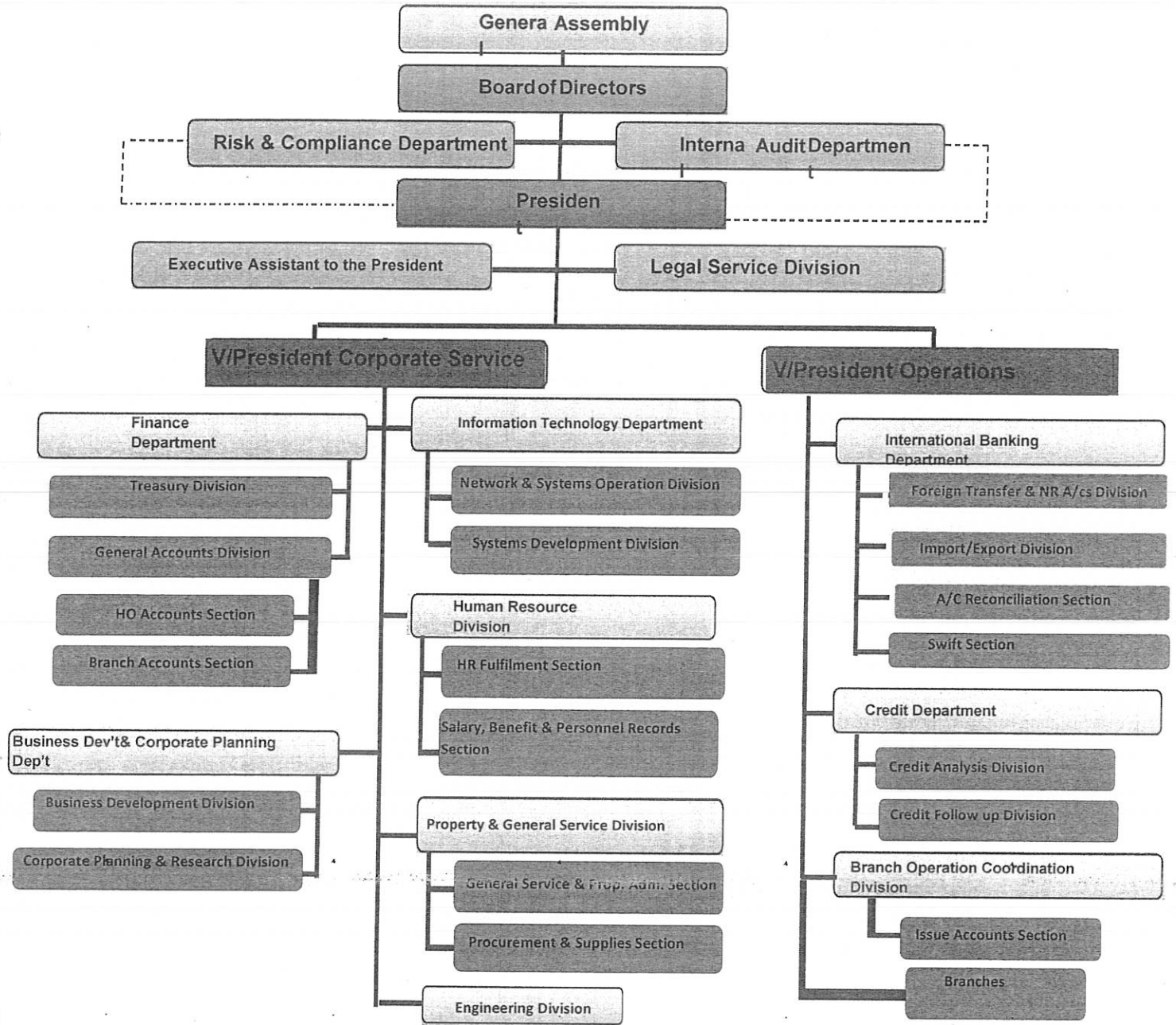


Chart 1. Banks Organizational Structure

Bank's results continue to be driven by a distinctive business model that delivers corporate and retail focused banking services via a menu of alternative banking channels and with high standards of customer service. Multiple service channels are offered to customers, ranging from carefully selected physical outlets to other supplementary banking options such as ATMs, Internet Banking, Mobile Banking, Door-Step Banking, and Foreign Exchange

Bureaus. This distinctive business model has allowed for operating structure and also made possible the delivery of banking services to different client segments including large domestic corporate, foreign investors and institutions, as well as many individual retail clients with high standards and high expectations.

Banks' responsible organ for advertisement production is Business Development or Marketing Division. We might get two or one or none communication professionals in the Division or the duty covered by Marketing and Business field of study. From chart one at the left bottom, we can see the hierarchy of the Division.

Therefore, the Banks have been investing millions of birr for advertisement to have large market share. Nonetheless the allocation of huge budget for advertisement by itself doesn't give any solution for the success of their goal. Because of producing effective advertisement, the use of Professionals is mandatory.

1.2 Statement of the Problem

To address marketing and delivery differentiation question, banks have to choose core strategies which are found under the umbrella of differentiation. Marketing differentiation is about employing a promotional method that incorporates a wider sphere in order to create a strong presence in a particular market. While, differentiation in delivery is a statement of positioning in which the needs and wants of customers are met along with distinguished experience. It is basically in the aforementioned statements that though the focus on marketing differentiation.

Banks recognize advertising and allocates huge budget. But the recognition given as the profession, it doesn't apply for the accessibility and use of Communication professionals. In the contrary,

Now, the digital revolution has truly turbo-charged everything.We have more ways to communicate with audiences who have less time and attention.The need to evolve from communication tactician to strategic business partner is not just desirable, it's imperative (Barbara, 2011).

At early stage, when Communication Professionals join banking industry, it is better to show them the working environment of a bank and the banking industry of how to implement their skills gained through education and work experience rather than to follow a bank trend. But they enforced to loss sense ownership. Because of this, even if it is required to exercise and demonstrate their knowledge and skills, his/her initiatives depart to combat the influence. And then, the work and role of Communication professionals have been doing by

professionals who are educational background in Economics, Business Administration, Marketing, and other finance and business field of studies.

Besides, Communication Professionals who have first or second degree faced limitation on be or to be efficient professional; rather than contending the challenges, they immersed for the sake of attractive salary and benefits. In the meantime, if the Communication professionals withstand the challenges, Banks don't provide training that has direct relation to advertisement for communication professionals as compared to training in marketing and business course for other staffs. And also, the slightly opened organizational structure of a Bank doesn't allow going further from intermediate level. Moreover, Banks' centralization working system, Senior Managements' interference and procedural delayed of actions deterred the effectiveness of advertisement. The loss of effective advertisement creates not advanced advertisement; so as the advertisement industry.

In advertisement industry, Production companies have been producing advert using latest cameras and editing softwares for their major source of income, Banks. However, the producers are unprofessional advertiser. An unprofessional advertisers cannot prepare professional work and also don't know or unwilling to exercise professional ethics. To a distinctly greater extent, when advertisers get a market, they don't want to lose the market. Banks also know their heart beat and they put the agenda to choose gain or loss of market. So, the producers fully entertain the interest of the Banks by neglecting professionalism and ethics of professional. Due to this, standardized advertisement cannot be found. Furthermore, the monopolized advertising industry doesn't provide wide market opportunity.

Therefore, the working environment of banking advertisement and the access and use of Communication Professionals in the production of advertising for the banking industry should be studied and addressed in order to improve advertisement production in the banking industry.

1.3 Objectives of the Study

1.3.1 General Objectives

The general objective of the thesis is to investigate the access and use of Communication Professionals and working environment of banking advertisement in the production of advertising for the banking industry.

1.3.2 Specific Objectives

1. To assess the level of access the banking industry has to communication professionals and universities to get professional assistance.
2. To find out if Communication Professionals are involved in the production of advertisements made by the banks.
3. To explore factors that affects the effectiveness of advert and professionalism in banking industry.
4. To examine interrelation and interaction of concerned bodies in banking advertisement.

1.4 Research Questions

Underneath are some of the questions which the study would attempt to answer:

- 1) What kind(s) of interrelations and interactions are there among Banks Senior Managements, Communication Professionals and Producers in advertisement production?
- 2) Do Communication Professionals significantly accessible in Bank?
- 3) What roles and functions do Communication Professionals play in advertisement process?
- 4) What are the challenges do Communication Professionals face in Bank?
- 5) What does advertisement and professionalism in Banks advert preparation looks like?
- 6) How management interference affects the effectiveness of advertisements in banking industry?

1.5 Significance of the Study

When the study is completed, it helps to recognize access and use of Communication professionals in advertising the industry.

Advertisements as a business, Banks are the major source of income for Medias and Advertising Agencies. So, the study also helps the two service providers and for the Banks itself. Moreover, uncovered issues, due to the objective and scope of the study, will inspire researchers for further study.

1.6 Scope of the Study

The task of processing and disseminating of advertisement is done at the level of Department or Division which is found under head office of a Bank. The head offices of all Banks reside in Addis Ababa. Hence, the focus of the study is to investigate the access and use of communication professionals in the production of advertising for the Banking industry in Addis Ababa. Among 18 Banks, three banks are selected. The selection considers a bank that can provide diverse views of an advertisement practice from the older to younger banks of the private and state owned Commercial banks in the Ethiopian banking industry. Commercial Bank of Ethiopia, Zemen Bank and Lion International Bank are the three banks that would support in providing basic inputs for the study.

1.7 Limitations

There are different aspects that one Bank vary from another; such as foundation, shareholders capacity, Board of Directors and Senior Management commitment, resource, strength, employees satisfaction... etc. By taking them into consideration, the researcher has tried to take representative samples that the results of the study would represent most of Banking Service Providers at some level.

Future studies could focus on advertisements visual content by including extra samples to gain more insight in order to complement the findings of this study.

1.8 Structure of the Study

The thesis consists of five chapters. Chapter one deals with background of the study, statement of the problem, objectives, research questions and scope of the study. This Chapter also summarizes the significance and limitations of the study. The second chapter encompasses review of the related literature which deals with scholarly opinions supporting the study. Chapter three focuses on the research method, design, data collection instruments, and sampling and data analysis procedures employed in the study. Under Chapter four, the findings of the study are discussed to answer the major research questions in relation to the theoretical frame work of the study. The final chapter which is chapter five consists of summary, conclusions and recommendations.

Chapter Two: Review of Literature

2.1 Defining Advertisement

Advertisement originally defined as “to take note of” or “to mark”, but the definition was changed to persuade during modern advertising age of between end of 17th century and toward 18th century (Vilanilam and Varghese, 2004). In the olden days, there was a quiet exhibition of non-verbal signs and symbols which announced what a particular place was offering. For example, the picture of a cow painted on the wall of a house indicated that milk was available there for sale. The sign of a hammer or anvil indicated services of a blacksmith. In ancient Rome, such pictures and symbols were painted or drawn on the front walls of a house, in niches which were called albums (ibid).

Crawford (1960) defines advertising in his book of “Advertising Communication for Management” as:

Advertising is people communicating with other people about product or service from the man who has an idea to the man who can be influenced to accept the idea. It is the art of persuading people to do with frequency and in large numbers something you want them to do.

Advertising is not words alone, or pictures, or ..., or psychological research into human behavior. It is people using these tools of communication to get other people to do something about products or services or ideas. This is advertising in its broadest sense (ibid). Today, in the 21st century, the goal of advertising is persuasion by imparting knowledge and awareness of products and services of companies to attract customers and the general public to act or respond (Vilanilam and Varghese, 2004).

There are three basic types of ads: The first is informative advertising that is often used to launch a new product or to reach a new group of customers, gives people basic information. The objective is to capture interest, raise awareness and motivate people to take action. The second one is persuasive advertising. Its aim is to increase demand and to make a purchase by influencing people motivates. The third type of advertising is reminder advertising; reassures people who already know the product or service with a goal of keeping top-of-mind for future purchases (Suttle, 2018).

But the effectiveness of advertisement is governed by business and environmental variables. The business variables are markets’ behavior, marketing policies, financial decisions. The environmental variables of competition and economic conjuncture should be considered before going to advertising campaign. The five “M” advertising campaign what’s known as

Mission, Money, Message, Media and Measurement determine how well the efforts have succeeded (Brian, 2005). Advertisers need message effectiveness to achieve the objective of promoting their products and increase sales volume through advertisement. Therefore, this is the marriage secret of companies and media.

2.2 Types and Objectives of Advertising

Directional and creative are the two types of advertising. Both are valuable in an advertising plan, but it depends on what you are looking for to accomplish with your plan. In today's economy, one should be aware of what kind of marketing or advertising strategy he/she is engaged in, so he/she is not wasting money going after the wrong audience. Creative advertising creates an awareness, need or brand in the marketplace and spreading message across a wide area or audience or otherwise known as a shot-gun approach. TV, Radio, Online Display, Newspapers, Magazines and Direct Mail are the alternatives for using Creative advertising (Suttle, 2018).

Directional Advertising places business in front of people who are actually looking for product or service. The audience knows what they want, however they do not know who to call. It is essential to be in front of consumers towards the end of the buying cycle. Print & Electronic Yellow Pages, Search Engine Marketing and Online Review sites are the options for using directional advertising. Companies have many objectives when advertising their products and services. These objectives vary according to their sector, available distribution channels and overall marketing strategies. The key with all advertising is designed to introduce certain concepts and must also be convincing & attracting the right buyers. (ibid). The following points are some of the advert objectives.

One of the major objectives of advertising is to increase sales and profits. Some companies like internet businesses only use advertising to appraise people about their products and services. Hence they can only sell products and earn profits if they are actively advertising. Moreover, companies often use advertising to encourage trial and usage of new products to introduce to the public and also offer special incentives to first time buyers. Some businesses, on other hand, use advertising to help customers recall "satisfaction" they had with products in the past. It often helps for marketing and more established product. In addition, it is not enough just to advertise to achieve key objectives. The company must deliver what they promise, prepare fair refund policy and special promotional gift.

A number of goals and objectives are employed in advertising and can be both short or long term in nature. Besides to the above listed advertisement objectives, Spacey (2017) identifies additional advertisement objectives. These are getting attention through use of highly readable and attractive words and picture for print advert. It can also promote for immediate actions. This way achieved at the center of market by setting deadline on coupon so people know the offer is for a short period of time or providing a short period free of charge trial. It may also have objectives of replacing lost customers. Customers may switch brands or move away or die. That is why advertising must be done on continuous basis to replace lost customers.

As to Spacey, other objectives include building sales and profits. Small companies also advertise to build brand awareness. So any company must build brand awareness to make the existing customer and the general people to think your brand (vise vise....product) when they are ready to purchase. The key to successful advertising is to know budget allocation toward specific types of advertising. But it needs to identify your target audience properly; so you can reach the right consumers.

2.3 The Place of Advertising in Society

Advertising plays a major role in society. It shapes the attitudes of the society and individual and inevitably influences consumer behavior. Advertising therefore needed to do its job in an effective manner. Its primary tasks were to capture the consumer's attention, identify itself as being aimed at meeting the needs of that consumer, identifying the product, and delivering the selling message (Corvi and Bonera, 2010).

Sales message can be present intellectually and emotionally. An intellectual presentation depends on logical and rational argument so as to convince a consumer to buy the product or service. The second basic way presents a sales message on other aspects of the consumer's bundle of values (social, psychological and economic) in an emotional presentation Besides, Behavioral marketing can be used to target consumer segments based on Individual factors, group Influencers and Physical environment (ibid).

The advert turn into positive stimulus and the consumer has to contend with a huge amount of information and be able to make a choice, draw conclusions and make important decision. Decision making plays a huge role in the purchase behavior of consumers (Ganesh and Miguel, 2005).

Corvi and Bonera quoted Friedman (1979) have examined how advertising influences opinions, attitudes and behaviors of individuals and social groups. As to the scholars, there are two opposite sociological perspectives to the advertising function in contemporary society. The first maintains a positive approach to advertising. It is believed that the role of advertising is to better organize economic and social relations, to harmonize social behaviors, to make people adhere to common values and to help them to better live together without problems. The second approach is, by contrast, rather critic, because advertising tends to generate a mass consumption. In order to adapt messages to a wider audience, introduces new, poorly differentiated, symbolic values.

2.4 Advertising as an Art and Science

The debate over advertising being considered as an art or science started in the earliest stages of advertising history. Advertising is fundamentally persuasion and persuasion happens to be not a science, but an art. In the advertising industry, some believe that being able to persuade someone is a special gift not available to just anyone, while others believe persuasion is a trick that is teachable (Ignatiuas, 2013). This argument for advertising as art form relies on the notion that an advertisement must be compelling enough to motivate a consumer to purchase a product or service (O'Kelley, 2016). Supporters of advertising as art rightfully point out how old advertising is a common home decorating trend. Many ads from the 40s, 50s, and 60s get incorporated into home décor much like a piece of art (ibid).

In his article of "Is Advertising Art or Science?" written by Duffy (2017) explains, that the case for advertising as a science is getting stronger. In support of advertising as science, many advertising professionals point out that advertising creation and development is driven by specific brand and product goals, not purely from creative vision. Not having complete creative freedom on the advertising design coupled with the requirement to deliver brand and product goals limits creativity and expression thus making advertising more of a science. According the article, the contemporary and future of advertising takes a look at the industry's dramatic transformation in the explosion of data availability to advertisers as they try to connect with consumers across a multitude of platforms. The wealth of data, tracking and analytics influencing the creativity and development of advertising drive ever more efficient advertising connotes a science-based approach. The utilization of tracking and analytics pollutes the organic process of true art and also add additional fuel to the debate.

Information from <https://cached.offlinehbpl.hbpl.co.uk/> states that advertising is a mixture of art and science and the two disciplines are moving ever-closer together because effectiveness and efficiency are now central to brand building. The science helps us understand how better to connect with people, what motivates and makes them act in the way they do and how we can make brands relevant and give them real roles in people's lives. Without the science, it's much harder to create the necessary visual and delightful experiences for people. And so much of this is increasingly measurable as we learn more about the differences between what people say and what they do. Moreover, Parrish (2015) quotes the advertising legend David Ogilvy for stressing advertising as a mix of art and science by emphasized the equal importance of research and the 'creative elements. According Zemen Bank s.c Promotion and Public Relation Director describes "The art is the creativity of the advertisement; whereas the science is the psychological effect of the advertisement. Hence, advertisement is the mix of art and science."

In general, the arguments showed that whether advertising is art or science or the mix of art and science, each group supporters have an abundance of reasons and rationale for their claim. Therefore, advertisement is both science and an art.

2.5 Marketing Communication Mix and the Place of Advertising in Marketing

The Marketing Communications Mix is the specific mix a company used to pursue its advertising and marketing objectives. The term "marketing mix" was first coined by Neil Borden, the president of the American Marketing Association in 1953. It is still used today to make important decisions that lead to the execution of a marketing plan (John and David, 2015)

Katz's (2008) in his the media handbook describes:

"Both media and advertising are part of the bigger picture of the world of marketing. The primary goal of marketing is to increase sales and profits. ..., where we were wondering how to market ..., we had considered many elements beyond which media to use. To market any product effectively involves not simply advertising it, but also figuring out how much to charge for it, where to distribute it, and how to manufacture it. In marketing jargon, these four critical elements are known as the "Four P's": Product, Price, Place (distribution), and Promotion."

In the field of marketing Communications, what matters is the coordinated efforts of last P of the marketing mix "Promotion" and it must develop strong sales and promotional messages

that connect with customers promptly and efficiently, emphasizing product quality and differentiation of the brand from others on the market. (ibid)

In 2012, four P's and four C's theories were proposed and each embraced "People, Processes, Programs, and Performance" and "Customer value, Cost, Convenience and Communication" respectively. In service marketing, however, the four Ps are expanded to Seven P's to address the different nature of services (Kokemuller, 2014).



Figure 1. Seven P's

As Kollemuller, it is the marketing mix plan that plays a vital role than using the 4Ps, the 7Ps or the 4Cs. Because the marketing mix plan is a device that balances profit, client satisfaction, brand recognition, and product availability. It is also extremely important to consider the overall "how" aspect that will ultimately determine the success or failure. The ultimate goal of business is to make profit. Therefore, by understanding and effective utilization of the marketing mix one can achieve the success of an institution.

2.6 Advertising and Media Usage

Advertising, which is one of the promotional tools, serves as vehicles to provide customers with information. Service providing organization like Banks needs to communicate with their existing customers and potential customers about their products and services.

Customers' media preferences and tastes could be changed overtime due to media landscape itself. It might undergo some changes for many other various reasons; doing business as usual would have negative consequence. Direct effect theory describe that media have strong and direct influence on the audience. It perceives the audience as passive and they are not involved in making meaning of media contents. Indirect effect theory proposes media messages were not transmitted directly but mediated through influential groups or opinion leaders. Thus it shifted the understanding of audience from an individual to member of group and stressed interpersonal communication between media and audience. The theory indicates that how media functioned as a facilitator for social interaction and perceive the audience as active. The gaps of Media effect theory's has been debated by the use and gratification theory. The theory described that people use media channels selectively and goal oriented. The theory gives individuals control over media choices and uses. It argues that audience members are discriminating media consumers and examine consumers' behavior based on individual experience as CBE Audience Survey.

An important question that firms face in advertising is developing effective media strategy. Major improvements in the quality of consumer information and the growth of targeted media vehicles allow firms to precisely target advertising to consumer segments within a market. With targeted advertising, firms advertise more to consumers who have a strong preference for their product than to comparison shoppers who can be attracted to the competition. Advertising less to comparison shoppers can be seen as a way for firms to endogenously increase differentiation in the market. In addition, targeting allows the firm to eliminate "wasted" advertising to consumers whose preferences do not match a product's attributes. As a result, the targeting of advertising increases equilibrium profits (Brown, 1991).

Therefore, the advertisers to be effective need harmonizing the message (advertisement) and media usage by using a value adding information that reaches the targeted customers at the right time and in economical manner.

2.7 Advertising and Media Planning

Advertising plan include an awareness of every element that will cause a sale to be consummated. Share of market follows share of mind. It is important in informing the advertisement plan to start by defining points which must take place in the mind of the prospective buyer as the result of having read or heard the advertisement (Crawford, 1960).

The advertising knowledge consists of these five elements:

- ✓ **Preposition:** what are we selling?
- ✓ **Market:** to whom are we selling?
- ✓ **Message:** what are we going to tell them?
- ✓ **Carrier:** where are we going to tell them?
- ✓ **Means of delivering the preposition:** what are the channels of distribution? (ibid)

An advertising agency called Leo Burnett Company, Inc. President, William Young describe the advertising plan by short and precise word “we plan the sale as we plan the ad”.

A key task of advertising media planners is to determine the best media schedule of advertising exposures for a certain budget. Such advertising spending decisions for a specific brand are usually made in budgeting and planning stage. The budgeting stage firm's management decides how much to spend on advertising and then, in the planning stage, the advertising media planner of the firm recommends a media plan on how to spend the given budget during the upcoming year. These decisions include the questions of which media to use and when to schedule advertising over the year (Kent & Joya, 2013). Media selection is determined primarily by professional buyers. The buyers' goal is to purchase a schedule of vehicles (programs, stations, time periods, geographic coverage, etc...) that deliver the planned gross rating points within the authorized budget (Sissors and Roger, 2010).

The media budget can be allocated evenly over the weeks of the year (an even spending strategy) or the firm may advertise for some weeks and not advertise at all in other weeks of the year (a pulsing strategy). If it is decided, the planner faces the problem of determining the schedule of ad exposures that will generate the largest total awareness for the advertised brand in the target market (Gillian, 2009). The time frame selected for evaluating a media plan also directly affects the apparent levels of effective reach and frequency. The time frame selected for evaluating media plans is directly related to the apparent size of estimated media evaluation factors. The longer the time frame, the higher the levels of reach and frequency predicted. It is possible that management could reach a variety of conflicting conclusions regarding the value of a particular media schedule, depending on the time frame selected. However, Media plan of a particular product or service can vary across a number of factors, including the media categories and time frames used on how the use of each media will help achieve the marketing and communications goals and objectives (Kameswara, 2009).

One of the most fundamental concerns of advertising media planning theory and practice is developing and evaluating media schedules in terms of advertising exposures or other desired communication effects. Most media audiences are measured through sample surveys, using data about a small group to find out about a larger universe's exposure to a particular medium. Research companies take a sample because measuring the entire audience as census is generally not practical. Given the widespread availability and use of the internet, researchers have been tempted to shift away from traditional telephone and direct-mail sample recruitment to obtain the necessary sample. However, while an internet survey may be acceptable for some purposes, it is not representative enough for audience estimates that must reflect the total population (John, 2002). Furthermore, advertising agencies and advertisers use computer based number of audience data collection for alternative media categories in evaluating media plans. Computer makes quantitative data collection easy to quantify and very simple to manipulate. So the communication process becomes too complicated to quantify. Hence, judgment based on experience is more reliable. Yet, each product and client is unique; therefore evaluation must be tailored to whether specific goals and objectives were met, rather than what the numbers say. It is more important to build a qualitative foundation of how media works, what vehicles are best, etc. Too many times, the qualitative factors are lost because the numbers take precedence (Martin, 1992).

2.8 Corporate Advertising and Media

In a few ways, corporate advertising is quite similar to the advertising done for products and brands that a company owns but in many ways it is different from mainstream advertising and marketing strategies (Bhasin and Hitesh, 2017). Corporate advertising is the advertising done for an entire company and not for individual brands or products. It is designed to promote the firm overall, by enhancing its image, assuming a position on a social issue or cause, or seeking direct involvement in something. This kind of activity is an extension of the Public Relations activity done by the company to improve its image in the minds of the general public and increase its goodwill which is an extremely important intangible asset. As Bhasin and Hitesh, We know many companies across the globe have numerous brands under them. Such as Volkswagen, General motors... they brand the corporate to build its own image. All of these companies invest for corporate advertising to prove that the company is ethical and all its brands and products are secondary. The primary focus is their customers; with the lurked objective of a desirable corporation to buy from.

Over time the literature has provided an elaborate breakdown of different types of corporate advertising, they basically fit into two categories: image and advocacy (Hayes, 1999). Image

advertising is prevalent in high-priced durable goods and service-oriented industries where consumers directly relate product quality to the manufacturer or service provider.

Advocacy Advertising addresses controversial issues in a way that supports the position and interest of the sponsor while denying the accuracy of facts from the sponsor's opponents. Its main goal is to generate public support for corporate positions on crucial issues. But it is important to recognize that some campaigns use both image and advocacy appeals which can include product advertising.

Hayes argues that corporate advertising is also effective for companies that are involved in businesses that have a lot of negative potential or possible distress to human life. These companies are extremely vulnerable to controversies and hence need to regularly invest in corporate advertising to keep their image stable in the market. It also helps in easier recruiting and retaining employees.

2.9 Advertising in Ethiopia

According to Ethiopian history, one can say Ethiopian advertising history starts through its 3000 years of history journey. Especially, the movements of Ethiopian people for the purpose of trade and religions facilitated Ethiopian advertising in giving and taking from different countries and communities. Documents reveal that the oldest time thinking and contents of advertising works in resembles from the contemporary. As archeological findings depicted that payment was made in surrounding countries of Mediterranean Sea (Daniel, 2008). This can imply that River Nile the attributor of Mediterranean's sea also attributes Ethiopian advertising knowledge to Mediterranean surrounding countries to their communities' daily life interaction. Moreover, it doesn't need to bring reference or evidence to certify that advertisements are among the indigenous knowledge and practices those messages written on monuments and parchment before and during the utilization of Geze language; even though the frame of the messages differs.

In the olden days, there were a quiet non-verbal signs and symbols which announced what a particular place was offering. For example, the picture of a cow painted on the wall of a house indicated that milk was available there for sale. The sign of a hammer or anvil indicated services of a blacksmith. The foundation of modern Ethiopian advertisement laid by the commencement of Aemero Newspaper on Emperor Minilike 2nd, fingerprint of western world advertisement work trend during Italian invasions and the beginning of paid advert in Ethiopia Radio in 1961 (Daniel, 2008).

Following social, economic development and the invention of communication technologies like newspaper, radio, television and internet advanced the growth of advertisement and advertisement professionals throughout the world and specifically Ethiopian advertisement. And the development of Ethiopian advertisement embraced in legal package by proclamation No. 759/2012 entitled a proclamation on advertisement.

2.10 The Use of Communication Professionals in Advertising of Banking Industry

Communication professionals work in a Bank based on a given specific duties and responsibilities stated in a job description and human resource manual. Basically, Banks expect from their Communication Professionals to work on developing and maintaining healthy and professional relationships with the medias; involving in the promotional activities of the bank; handling all correspondence with the external institutions in the country; organizing events and ensures their proper record; maintaining and ensuring a high level of visibility of the bank in the public media. Such professionals are also required to participate in trade fairs and other forum, and properly use them to build and enhance the image of the Bank (LIB Human Resource Manual, 2016).

When we come specifically to the role of Communication Professionals duties and responsibilities on advertisement activity, assisting in safeguarding the brand of the Bank is a must. So their primary role is initiating the preparation of advertisement guideline and draw annual promotional budget of the bank. Followed by selecting the most appropriate promotional mix and ensures its execution. Later, assessing and exposing the bank from contemporary and the future of communications means in the advertisement works. Preparing reports on communication plan and activities of the Bank periodically would be the beginning for new duties and responsibility (ibid).

In order to fulfill the above duties and responsibilities, the communication professionals need to have or update themselves with the banking industry and the overall business environment, and present any output differently to magnify the intangible products of a Bank to the mutual achievement of the Bank, the professionals and the profession.

2.11 The Banking Industry in Ethiopia

2.11.1 The Nature of Competition and the Need for Advertisements

Competition in the financial sector enhances efficiency, quality and innovation. Moreover, the degree of competition can affect access to external finance for firms (John, 1999). Non-

price competition in the market leads to over differentiation of products and increases complexities of banking service. Statistic suggests that each bank operates independently or in perfect monopolistic competition. A study focused on competitions helps to benefit policymakers, banking sector and the central bank itself. Some findings confirm that massive deregulations and financial liberalization has contributed positively and improved competitive condition of the banking sector that is expected to improve further in the future (ibid).

Corporate strategic plan of Banks' and other Ethiopian financial sector documents explain analysis of the wide-ranging of the possible opportunities and challenges that Banking industry will continue to face. This finding enables the Bank to have a perspective in its attempt of formulating the respective mitigation strategies to deal with its challenge and limitation in particular to survive the ever increasing competition and market situation prevailing in the entire industry; and to reap benefits from the opportunities existed in the environment (Corporate Strategic Plan of LIB, 2015/16 - 2019/2020). There are a number of opportunities and challenges the banking sector has to face.

Some of the Opportunities include:

- ✓ Massive infrastructure undertaken by the government and capacity building programs have been improving the quality of the public life and stimulating the national economy;
- ✓ Increasing foreign direct investment;
- ✓ Increased barrier for domestic investors to materialize new banks and prohibition of foreign investors to participate in the financial industry;
- ✓ The country is one of the under-banked nations in the Sub-Sahara Africa with potential ready to be tapped;
- ✓ The public and private sectors investment on the procurement of technologies is expected to open up new territories that could be seized using tech supported services; (ibid)

Major Challenges are:

- ✓ Policies that favors the public commercial bank as a channel of transaction of the massive investments; and Policy and regulations that narrow the marketing field of private commercial banks;
- ✓ Inflation and devaluation of birr from hard currency;
- ✓ Mismatch of foreign currency demand and supply;
- ✓ Increased customers' bargaining power;

- ✓ Lack of qualified potential labor market ready enough to satisfy the ongoing development appetite;
- ✓ Inefficient telecom service provision and network compared to the demand of individuals and businesses; (ibid)

Having the opportunities and challenges in mind, Banks develop short-term objectives along with their tactics set under the umbrella of long-term objectives for the strategic season to combat the competitions. One of the long term objective the Banks set to implement is rebranding the image of the Bank; advertisement.

The banks' used advertisement to improve the publicity of the Banks' and stimulate endeavors in every other front for surviving the competition.

2.11.2 Communication Professionals Role in Banking Industry

The ongoing need to introduce new products and services means that banks must take greater measures to stand out to their existing and target customers, no matter the size. Communication Professionals who work with financial services clients are challenged to be creative and engaging in an environment but the industry is increasingly embracing the professionals.

Barbara (2011) describes role of the Communication Professional as:

The business landscape is in a state of constant change, and the way we work has been completely transformed. Many of us may remember the days when the Internet and e-mail were novelties that some didn't think would have much of an impact.

Now, the digital revolution has truly turbo-charged everything. We have more ways to communicate with audiences who have less time and attention to consumers. It's a dilemma that requires the capabilities and expertise of communicators more than ever. The need to evolve from communication tactician to strategic business partner is not just desirable, it's imperative.

Due to this, banks are investing a lot of money for advertisement & its human capital (the Communication Professionals) to promote their offerings and corporate brand. But a basic problem raised here is firms face limitation in developing effective advertisement media strategy (Prasad and Murali, 1998). Effective advertisement media strategy helps to provide

quality of information through selected media to precisely target customer segments within a market. In addition, it allows the firm to eliminate “wasted” advertising and investment on advertisement. As a result, the targeting of advertising increases equilibrium profits (ibid).

According to American Bankers Association, marketing is a necessity to remain competitive. The question is no longer, “Should we invest in marketing and communication?” but rather, “How can we best spend our marketing and communications dollars to achieve the goals and create maximum impact in the marketplace?”

The above major points show that activities must be done professionally by professionals that are qualified in the field. Communication professionals should take over the chair regardless of whether or not the firms have willingness to hire communication professionals for advertisement activities.

Chapter Three: Research Method

3.1 Research Design

The main aim of this study is to investigate the access and use of Communication Professionals and working environment of banking advertisement in the production of advertising for the banking industry. Thus, the study employs mixed method research. It uses both qualitative and quantitative approaches.

Mixed-Method studies have emerged from the paradigm wars between qualitative and quantitative research approaches to become a widely used mode of inquiry. Depending on choices made across four dimensions, mixed-methods can provide an investigator with many design choices which involve a range of sequential and concurrent strategies (Steven, 2012)

Mixed method refers to use of multiple methods to cross-check and verify the reliability of a particular research and the validity of the data collected. It focuses on collecting, analyzing, and mixing both quantitative and qualitative research in a single study.

The need of the two forms of data is, one data resource may not be enough and the second method data enhance a primary (Creswell & Plano, 2011). It's primarily purpose is to employ the methods that will best serve the research and able to give voice to diverse perspectives. Hence the study uses mix of the quantitative survey questionnaire and the qualitative in-depth interview. By using those methods, an attempt was made to have a comprehensive view of the access and use of communication professional for advertising banking industry in the selected Banks.

3.2 Data Collection instruments

3.2.1 Survey questionnaire

Conducting research on the basis of a quantitative method has a long tradition. This tradition can be traced back historically to natural science. It is based on the postulation that knowledge about reality can only be obtained 'through the eyes of the researcher'. Quantitative roughly means in terms of 'quantities' imply the extent to which something either does or does not occur to what degree.

Conducting quantitative research implies carefully operational a theory and subsequently measuring it by means of variables and questions. The researcher needs to justify the way has designed and operated the research methodologically and technically. It is grounded in the basic attitude that knowledge about reality can also be observing through the eyes of the

researcher using a closed research question. This means the researcher determines what is observed or measured and what is left out by designing and realizing the research.

Therefore, the researcher used 90 respondents from the three Banks Promotion Division and general staffs and firms that produced advertisement of Banks for the quantitative research of survey questionnaire.

3.2.2 In-depth Interview

It is a research in which the researcher makes an attempt to understand a specific reality from the perspective of those involved. And it's a good way of to know the thinking of people from the horse mouse. The essence of qualitative research is to identify the characteristics and structure of phenomena and events examined in their natural context by observing "Through the Eyes of Someone Else" using an open research question. Conducting qualitative research requires an "open" attitude in order to understand how others experience their situation (Jonker and Pennink, 2010). It means that the researcher tries to grasp from the inside out using an open research question. In other word the researcher will try or at least make a systematic attempt to understand and respect the actors' perspective – which was fundamental to quantitative methodology.

In depth interview uses smaller samples but provides detailed background and specific answers of respondents and allow for lengthy observation of respondents' nonverbal responses (Mouton and Marais 1996). The most important advantage of the in-depth interview is the wealth of detail that it provides compared to the survey method. Intensive interviewing provides more accurate responses on sensitive issues.

In attempt to investigate the use of communication professionals in banking advertising, in-depth interview will be conducted with selected subjects for ten respondents. Accordingly, the population for the study encompasses all actors that involve in the practice of banking advertisement. This includes Banks responsible organ for advertisement preparation, Banks' Communication Professional, Bankers in general, and Bank's advertisement producers.

3.3 Sampling Procedure

In research, it is not manageable to study the whole population. \Thus, the use of samples is preferred by researchers. An effective sample design requires the balancing of several important points being feasible and maximizing economy.

Probability and non-probability are the two types of sampling strategies. In probability sampling, each subject has equal chance of being selected as a sample for the study and the non-probability sampling is a quota or purposive sampling. The subjects are selected

purposefully and don't get equal chances. Instead, non-probability sampling gives a chance for the researcher to apply the expertise knowledge to select samples which he/she thinks represent the population (Patrick, 2008). With non-probability sampling, elements of the population have an unknown chance of being selected. At best, nonrandom sampling strategies can yield a sample that is representative (i.e., portrays key characteristics) of a population. Purposive sampling (non probability sampling) involves the use of the researcher's knowledge of the population in terms of research goals. That is, elements are selected based on the researcher's judgment that they will provide access to the desired information.

So, this study applied non probability sampling for in-depth interview. Accordingly, experts who develop the banking advertisement are selectively used. This includes the Banks' organs responsible for advertisement preparation, Banks' Communication Professional, Bankers in general, and Bank's advertisement producers.

The researcher employed purposive sampling method to select representative key informants from all actors having in mind their role in the Bank advertisement practice. Accordingly, from the total 100 of respondents 90 were selected for questionnaire and 10 for in-depth interview.

3.4 Data Analysis Procedure

This study used survey questionnaire and in-depth interview to investigate the access and use of communication professionals for advertising Ethiopian Banking Industry. SPSS statistical data analysis has been used to analyze data in terms of descriptive statistics such as frequencies and percentages and the finding presented using frequency tables and charts. The in-depth interview part is analyzed thematically to emphasize analytic within data and identifying patterned meaning across a dataset.

The data were thematically analyzed and used to validate the findings. The findings were then discussed to enrich the results. Finally, the researcher attempts to link the results of the study with theoretical frameworks used in the study with the aim of providing supportive argument for claims.

Chapter Four: Presentation and Analysis

In this chapter, the data, which was collected as per the objectives of the study are analyzed and presented. The quantitative data were collected by survey questionnaire and the qualitative data were gathered through intensive in-depth interview with the key informants. Similarly, the analysis would in lie with literature reviewed set out in chapter 2.

The presentation, discussion and the analysis of data are organized in two parts. The first part focuses on data from the questionnaire, while the second focuses on data from the interview.

4.1 Data from the questionnaire

The quantitative data of survey questionnaires were made for 90 respondents from the three Banks Promotion Division and general staffs and firms that produced advertisement for Banks.

Their response gathered by Likert scale. The respondents' level of agreement or mean has been calculated; mean result between 1-2.33 as low, 2.34-3.67 as moderate and 3.68-5 as high. As the data collected by the researcher, the source of the data is the researcher. Based on the response, the analysis and interpretation of the data are presented below.

4.1.1 Demographic Data

Item No	Description	Type	Frequency	Percent	Mean
1	Gender	Male	67	74.4	1.25
		Female	22	24.4	
		Total	89	100	
2	Education	Masters	24	26.7	2.79
		First Degree	56	62.2	
		Diploma	6	6.7	
		Total	86	100	
3	Work Place	Bank	83	92.2	1.07
		Production Company	6	6.7	
		Total	89	100.0	
4	Work Experience	Less than 3 years	15	16.7	2.07
		3 - 6 years	59	65.6	
		7 - 10 years	7	7.8	
		More than 10 years	7	7.8	
		Total	88	100	

Table 2. Demographic data of Respondents

Table 2 shows gender, education, work place and work experience of respondents. Accordingly, among the respondents 74.4% were males and females were only 24%. This is consistent with the job industry is always male dominated. The male dominated questionnaire respondents (74.4%) shows that professionals who work in the industry needs to specialize their educational background even most of them (65.6%) have an intermediary work experience of 3-6 years.

In case of education majority (62.2%) had 1st degree while 26.7% had masters. The remaining 6.7% had diploma. In case of work place of respondents data show that 92.2% of respondents were Bankers and 6.7% of respondents were owners and professionals of different advertisement production companies.

Item 4 shows respondents work experience. As can be seen from the table, while majority (65.6%) served 3-6 years, 16.7% served less than 3 years. Another 7.8% stated they served for 7-10 years. Those who served more than 10 years were 7.8%.

4.1.2 Accessibility to Communication Professionals

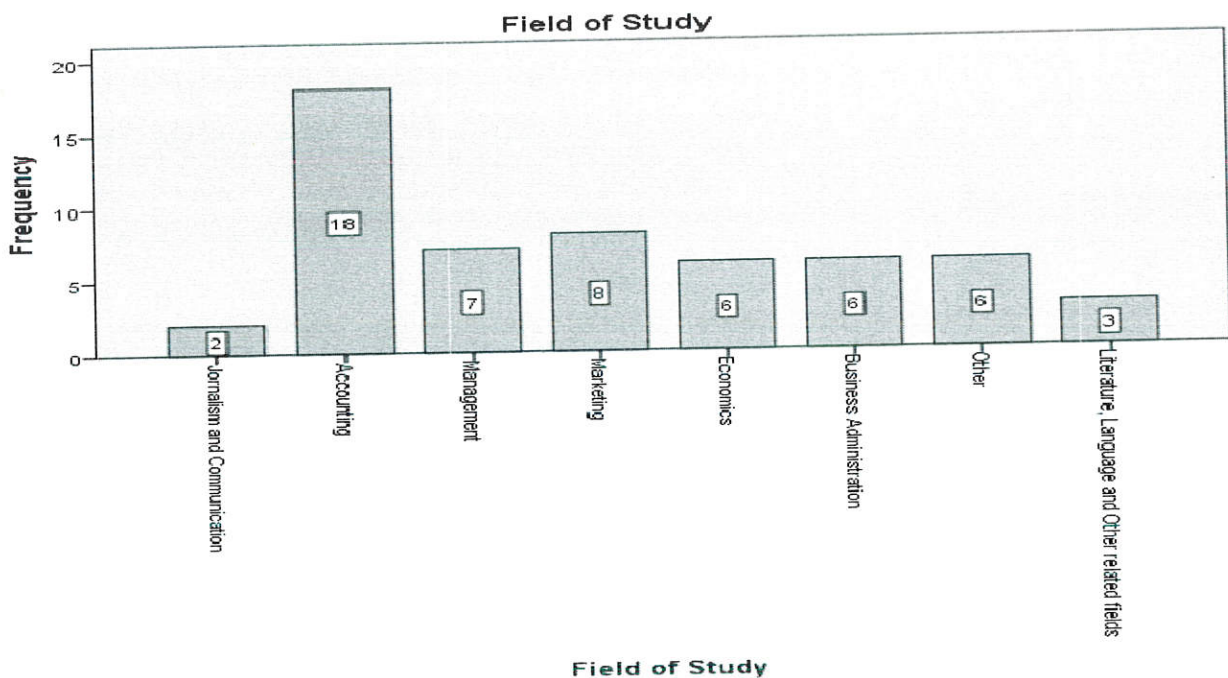


Chart2. Field of Study

Chart 2 indicating respondents' field of study. The chart clearly shows the diversified field of study among the 90 respondent from the highly occupied profession which is accounting 20%

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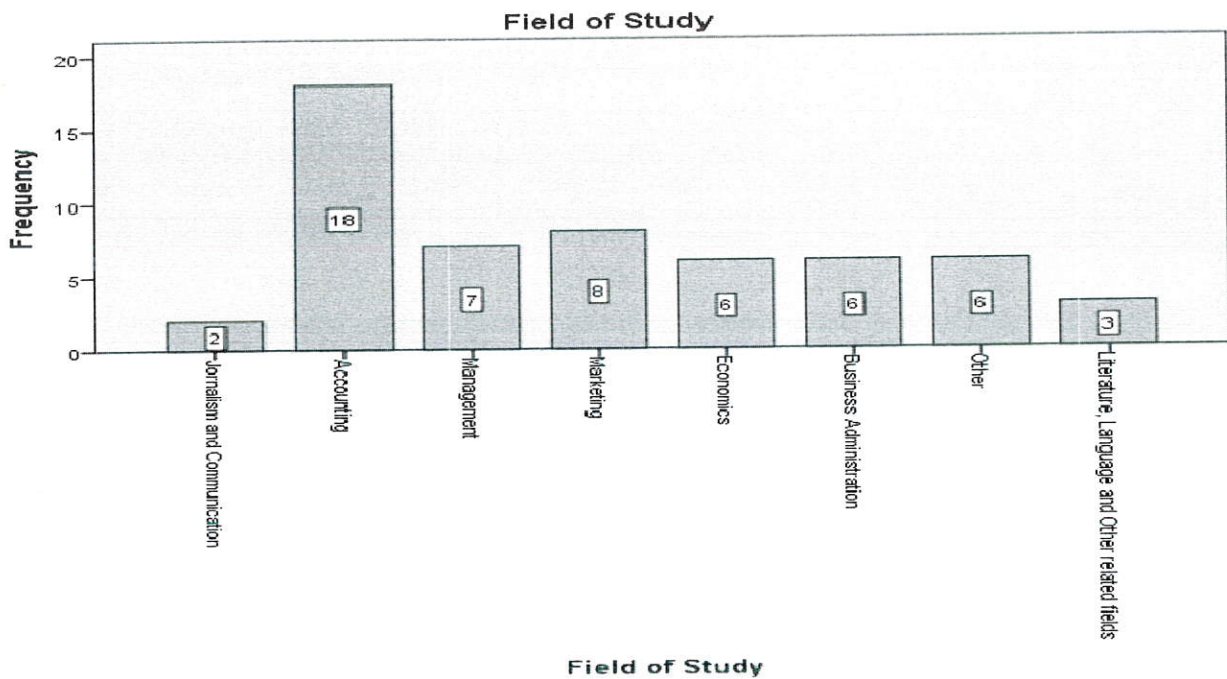


Chart2. Field of Study

Chart 2 indicating respondents' field of study. The chart clearly shows the diversified field of study among the 90 respondent from the highly occupied profession which is accounting 20%

to the driven out profession of journalism and communication 2.2%. Even though the role of journalism and communication is crucial in the process of advertisement; the finding depicts that the Banks had a few professionals.

Item	Description	Measure ment	Scale					Total
			Strongly Disagree	Disagree	Neutral	Agree	Strongly agree	
1	The Bank takes measures that can enhance the efficiency of communication professionals in advertisement.	Frequency	12	8	26	31	8	85
		Percent	13.3	8.9	28.9	34.4	8.9	94.4
		Mean						3.18
2	Advertisements are handled by business and marketing educational background professional	Frequency	6	13	23	37	6	85
		Percent	6.7	14.4	25.6	41.1	6.7	94.5
		Mean						3.28
3	The Bank communication professionals have the basic skills to perform their duties	Frequency	4	10	23	31	16	84
		Percent	4.4	11.1	25.6	34.4	17.8	93.3
		Mean						3.54
4	The bank has been providing advertisement related training for communication professionals	Frequency	11	21	26	20	6	84
		Percent	12.2	23.3	28.9	22.2	6.7	93.3
		Mean						2.87
5	In each production stage, approval is needed from the senior management	Frequency	6	9	27	30	13	85
		Percent	6.7	10	30	33.3	14.4	94.4
		Mean						3.41

Table 3. Work Environment

Table 3 depicts respondents' level of agreement on nature of work environment. In case of item 1 which asks if the Bank takes measures that can enhance the efficiency of communication professionals in advertising a total of 43.3% who agreed and strongly indicate

their positive reaction to the statement. Still the sum of who disagreed and strongly disagreed was 22.2%. This shows the presence of measure to support the professionals. The mean result was 3.18 which indicate moderate level of agreement.

In case of item 2, which asks if advertisement are handled by business and marketing educational background professional a total of 47.8% who agreed and strongly indicate their positive reaction to the statement. While the sum of who disagreed and strongly disagreed was 21.1%. This shows advertisements are handled by business and marketing educational background professional. The mean result was 3.28 which indicate moderate level of agreement.

In case of item 3, which asks if the Bank communication professionals have basic skills to perform their duties a total of 52.2% who agreed and strongly indicate respondents more positive reaction to the statement. While the sum of who disagreed and strongly disagreed was only 15.5%. This shows communication professionals have the basic skills to perform their duties. The mean result was 3.28 which indicate slightly higher level of agreement.

In case of item 4, which asks if the bank has been providing advertisement related training for communication professionals a total of 35.5% who disagreed and strongly disagreed indicate respondents more negative reaction to the statement. While the sum of who agreed and strongly agreed was lower 28.9%. This shows the Banks don't provide sufficient advertisement related training for communication professionals or Banks don't give concern like other training course for finance and business professionals. The mean result was 2.87 which indicate nearest to lower level of agreement.

In case of item 5, which asks if approval is needed from the senior management in each production stage a total of 47.7% who agreed and strongly indicate respondents' positive reaction to the statement. While the sum of who disagreed and strongly disagreed was 16.7%. This show in

each production stage approval is needed from senior management in some manner. The mean result was 3.28 which indicate moderate level of agreement.

4.1.3 Use of Communication Professionals

Item	Description	Measurement	Scale					Total
			Strongly Disagree	Disagree	Neutral	Agree	Strongly agree	
1	The bank has Advertisement guideline.	Frequency	3	7	18	41	15	84
		Percent	3.3	7.8	20	45.6	16.7	93.3
		Mean						3.69
2	Managements approve budget for advertisement properly	Frequency	4	7	13	35	26	85
		Percent	4.4	7.8	14.4	38.9	28.9	94.4
		Mean						3.85
3	Personal opinion of senior managements have acceptance, even though it deviates from the advertisement guidelines	Frequency	6	20	33	18	7	84
		Percent	6.7	22.2	36.7	20	7.8	93.3
		Mean						3
4	The bank communication professional perform their duties with a greater degree of autonomy from management	Frequency	11	18	29	19	5	82
		Percent	12.2	20	32.2	21.1	5.6	91.1
		Mean						2.87

Table 4. Response to the level of professionalism

Table 4 indicates level of respondents' agreement on professionalism related statements. Accordingly in response to whether the bank had guidelines for advertisement practices, while majority (45.6%) agreed, 16.7% strongly agreed. Only a total of 11.1% disagreed and strongly disagreed with the statement. The mean which is 3.69 shows strong level of agreement. This show the banks has guidelines to lead the practice of advertising.

In response to item 2 whether Managements approve budget for advertisement properly, most a total of (67.8%) agreed and strongly agreed. Few a total of 12.2% disagreed and strongly disagreed with the statement. The mean which is 3.85 shows strong level of agreement. This show the managements approve budget for advertisement properly.

In response to item 3 whether personal opinion of senior managements have acceptance, even though it deviates from the advertisement guidelines while the sum of 27.8% agreed and strongly agreed. A total of 28.9% disagreed and strongly disagreed with the statement. The mean which is 3 shows moderate level of agreement. This show personal opinion of senior managements on average have acceptance, even though it deviates from the advertisement guidelines.

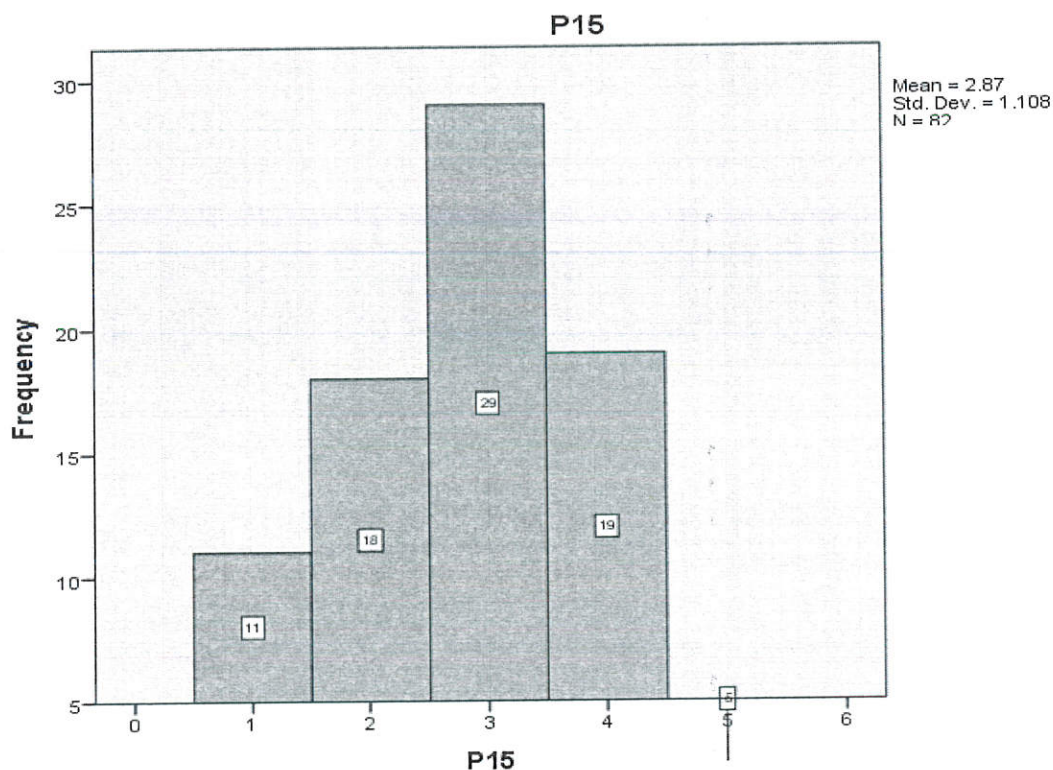


Chart 3. Professional autonomy

In response to item 4 and chart 3 whether the bank communication professionals perform their duties with a greater degree of autonomy and independence from management while the sum (26.7%) agreed and strongly agreed. Majority (32.2%) disagreed and strongly disagreed with the statement. The mean which is 2.87 shows moderate level of agreement. This shows the bank communication professionals perform their duties on average limit of independence from managements.

4.1.4 Perceived Effectiveness of Advertisement

Item	Description	Measure ment	Bank			Total	Mean
			CBE	LIB	ZB		
1	I am familiar with most of the advertisements of	Frequency	57	17	5	79	1.34
		Percent	63.3	18.9	5.6	87.8	
2	Which Bank has an admirable media selection?	Frequency	59	6	17	82	1.49
		Percent	65.6	6.7	18.9	91.1	
3	Which Bank produces unique advert compared to these three?	Frequency	46	5	32	83	1.83
		Percent	51.1	5.6	35.6	92.2	

Table 5. Perception of existing advertisement

Table 5 shows response on perception of about existing ads produced by major banks. When asked if they were familiar with ads from given banks CBE ads scored the highest awareness score which is 63.3% following LIB (18.9%). Ads from ZB had the lowest awareness level. Item 2 shows response on which bank’s media selection is proper. CBE with 65.6% was the one with better media selection followed by ZB (18.9%).

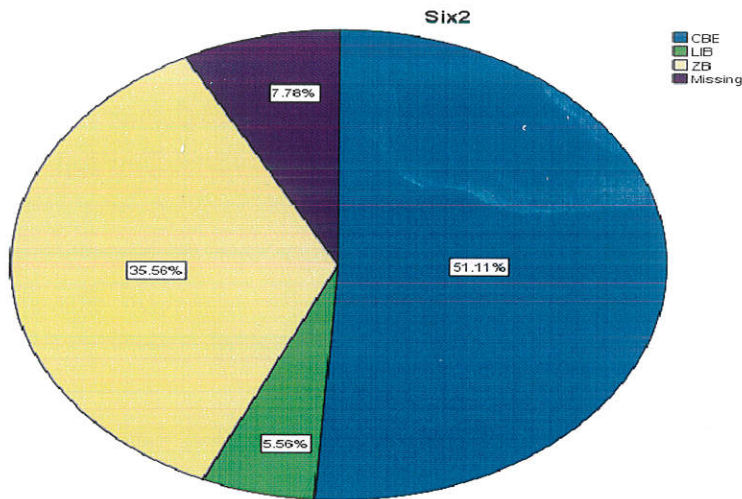


Chart 4. Banks with Unique Advertisement Production

When asked to identify the bank that produced unique ads, again response indicated that CBE produced more unique ads (51.1%) followed by ZB (35.6%) as showed in item 3 and chart 4.

4.2 Data from the Interview

The qualitative data were gathered through intensive in-depth interview were made from the three Banks Promotion Division and pioneer advertising and promotion firms that are

produced advertisements for Banks. The response obtained from 10 respondents has been presented below.

4.2.1 Banking Advertisement and Professionalism

The first question solicits opinion of respondents on how professionalism is utilized in banking industry advertising. "There is no doubt that most part of advertising is art but in general it is a mix of art and science. Otherwise, it would be propaganda or rapport or soundless." Artist Serawite Fikre. In response to this, Ato Wubeshet Workalemahue, Ethiopian pioneer advertising professional, stated that "Advertisement is like music, painting and other art; refreshes human mind and persuades new issues; business facilitator and the output of mind."

Ato Wubeshet Workalemahue at the age of 9 has started promotion; who had promoted animals and cereals which are available at AmhaEyesus Market in North Shewa-MenezenaYefat area. Now he is the founder and owner of Anbesa Advertising and Public Relation Company told that Ethiopian modern advertising commenced after three years of the establishment of National Lottery, which is in 1968. Transportable advert, jingle, poster, educational advert and dialog advertisement are the major activities done at that moment.

In reply to the blooming period of Ethiopian advertising, W/ro Yeshe Megeresa the owner and General Manager of Shalom Advertising and Film Production Company stated that "The blooming period of Ethiopian advertising was between 1997 and 2002. During that time, the company had contributed its role in producing good commercial advert. Besides, it was the door opener for icons of advertiser like Artist Serawit Fikere, Artist Mulualem Tadesse, and Journalist Samson Mamo and others."

Artist Serawit Fikere in support of W/ro Yeshe Megeresa states that "Shalom Advertising and Film Production Company was a home for him while he was trainee has best experience in producing Banks advertisement. Banks provides current status, basic information and their interest, and then we prepare the advertisement by embedding aesthetic and artistic. But, if the Bank imposes our profession and professional freedom, the advertisement automatically would be stopped."

On the view of advertisement preparation in banks, AtoSahile Solomon the Production Manager of Prowork which is the sister company of Reporter Newspaper describes:

Since Banks' services are intangible, we tried to understand what our customers are needed. Then we make research and prepare script based on input provided by the Bank. When the Bank approves, we move to the production stage (Sahile Solomon Personal Interview, March 28, 2018).

Profession described by Wikipedia as a vocation founded upon specialized educational training; the purpose of which is to supply disinterested objective counsel and service. A professional is a member of a profession or any person who earns their living from a specified professional activity. It is capable of making judgments, applying skills, and reaching informed decisions in situations that the general public cannot because they have not attained the necessary knowledge and skills. How the use of this knowledge should be governed when providing a service to the public can be considered a moral issue and is termed professional ethics.

To be professional advertiser in Ethiopia context:

Colleges/Universities don't give a specialization course in advertisement. All of us upgrade our skill by short term training and through experience. Additionally, personal interest can be raised justified with professional discipline. (Artist Serawit Fikere Personal Interview, March 29, 2018)

Moreover, Prowork Production Manager Ato Sahile and Production Director W/t Zemawork Shibeshi complained advertisement practice in banking industry. As Ato Sahile that Banks evaluate a single advert for a long time. If an advertisement contains full message with good way of presentation, the evaluation damages the value of advertisement. Regarding w/t Zemawork Shibeshi "From the experience we faced, banks advertisement preparation varies management based on management's. The procedural delayed action directly affects the work and zeal of producers. Hence, a platform should be prepared just to share experience for the sake of smoothening the working environment."

Contrary to the Production Manager and Production Director, Zemen Bank Promotion and Public Relation Director Ato Ojuna Mekonnen states that "Participating managements at the beginning, narrows the degree of problem to be created. The failure to do so by responsible organ/department of a Bank or hidden interest between the department head are the core problem." He added performance of the Bank head of promotion department matters. Top managements could raise comments knowingly or unknowingly, the department head should inform, lobby and persuade except the correct one.

On the subject of production cost, market competition and market fixation, Artist Serawit Fikere stated that "As in all business sectors, production cost, market competition and market fixation are common and don't make any difference. But originality falls on the interest and ability of paying more money for producer." Contrary to Serawit Fikere idea, Prowork Manager Ato Sahele states that "The market of advertising monopolized and the advertising

industry run by few people. Besides, the nation has to set and implement advertisement standard in order to support the quality of advertisement production.”

As regards to professional protection, Ato Woubeshet and his acquaintance are on the move to form Ethiopian Advertising Professional Association.

4.2.2 Banking Advertisement and Work Environment

The second section depicts response on perception of respondents advertising work environment in banking industry. Accordingly Zemen Bank Promotion and Public Relation Director Ato Ouguna Mekonnen stated that “Advertisement is one avenue of communication and a support of brand building. And your brand is every element of your product! Advert can’t move alone by itself. Therefore, the Bank has been sticking on corporate strategy and direction just to build its brand.” He added the first stage in the process of advertising preparation is Banks’ brief their interest for producers; whether it is a product ad, or general ad, or brand ad, or info ad or educational ad.

Regarding to this, Communication Manager of Commercial Bank of Ethiopia, Ato Belehu Takele states that “Unbanked community don’t come to banks due to banking illiteracy or undiscovered areas by Banks. Our bank has been preparing and transmitting advertisement focused on awareness creation to make the unbanked community to be banked and also to strengthening the existing customers. The ad runs with media planning which is formulated by audience survey conducted once in two year.” Zemen Bank Promotion and Public Relation director added a supportive point that even if the communities know us, we have to know how they perceive us. Then, in the clockwise direction how the Bank needs to be perceived would be the work of the bank promotion department.

Ato Wubeshet and Artist Serawit have 24 and 20 years of experience in producing Banks advertisement respectively. According to their well experienced description, Banks advertisement prepared aesthetically and artistically stands from the information and interest gathered from the banks. Prowork Production Director W/t Zemawork Shibeshi on other hand this view “the way of treating satisfaction between service provider and supplier vary according to Banks’ and producers.”

Contrary to the producers idea Lion Bank Business Development Manager Ato Araya Gidey states that “Production Companies prepare advertisement. But the advertisement promotes the advertiser not the Bank or Bank’s products; even they don’t deliver on time. Simply their concern is make money.” In the meantime, Zemen Bank Promotion and Public Relation Director see the situation differently. The director states that “The advertisement industry is

in good progress and we work closely from them. But as social responsible Bank, Producers' professional freedom and creativity must be limited. Because, we can simply see the current phenomena of what happened to a western country's sweater company. The puncher line of the advertisement is "coolest monkey in the jungle" and the actor for advert is a black youth. After the single spot vanished through media, automatically it created racial tension and by default a 3.4 million dollar product stoke boycotted. Advertisement has power up to this extent. In spite of that, the negative effect of advertisement mainly affects the company but not the advertiser. Therefore, professional freedom and creativity with control is the solution." Accordingly, Communication Manager of Commercial Bank Ato Belehu stated that "To minimize the negative effect of advertisement, the Bank use panel of expert. The panel of expert identifies the type of advertisement that would be produced and held in-depth evaluation before reaches to the public."

On the subject of production cost, the average price is from 50,000-90,000 but the panel of expert prioritized quality and technical assessment than price. As Zemen Bank Promotion and Public Relation Director "The type of advertisement that would be produced must be known to allocate budget. So there is no average production cost from the blue sky."

When we see the past and the present production fee, Ato Woubeshet received 30 birr at minimum and 30 thousand maximum fees. Artist Serawit Fikere from 11 thousand reaches up to two hundred thousand –three hundred thousand birr. Meanwhile, Prowork Production Manager by pointing hollywood box office film with minute budget took frontline, elaborates the insignificance of production budget for quality of advertisement production as:

The availability of high or low production budget doesn't make a difference; especially, limited resource helps to click all capabilities. So, production budget doesn't matter to produce good quality of advertisement (Zemawork Shibeshi Personal Interview, March 28, 2018)

With regard to allocation of promotional budget, As the Communication Manager of CBE, the budget allocation is based on the proportional return of promotional benefits. In support of CBE Communication manager idea, Zemen Bank Promotion and Public Relation Director notes "The creativity of the advertisement is the Art; whereas the science is the psychological effect of the advertisement. Therefore, the effectiveness of advertisement stands on the recall rate of the people (customers). That is why Banks allocate huge promotional budget to increase the recall rate of customers."

Chapter Five: Summary, Conclusion and Recommendations

5.1 Summary

The study investigates the access and use of communication professionals in the production of advertising the Banking industry taking the case of some banks in Addis Ababa. The study aimed at to investigate the access and use of communication professionals in the production of advertising for the Banking industry. Among the 18 Banks, Commercial Bank of Ethiopia, Zemen Bank and Lion International Bank were selected.

The study used mixed research design which is the mix of the quantitative survey questionnaire and the qualitative in-depth interview. Using this method helped to have a comprehensive view for the study and 100 key respondents were selected using purposive sampling.

From a total of 100 respondents 90 were used for questionnaire and 10 were used for in-depth interview. The respondents encompassed all actors that involve in the practice of banking advertisement. This includes Banks responsible organ for advertisement preparation, Banks' Communication Professional, Bankers in general, and Bank's advertisement producers.

The quantitative survey questionnaire was analyzed using SPSS and presented in terms of descriptive statistics; whereas, the qualitative in-depth interview was thematically analyzed to validate the findings. The findings were then discussed to enrich the results. Finally, researcher attempts to link the results of the study with theoretical frameworks used in the study with the aim of providing supportive argument for claims.

5.2 Conclusion

Based on the analysis, it was found out that only a few (2.2 %) of Communication Professionals were used in banks. Additionally the tasks of producing advertisements were handled by professionals who had business and marketing educational background. Those imply that effective advertisement cannot be produced production of advertisement without the involvement of communication professionals. Because, profession without professionals is half-cooked and also and it would be wastage of resource.

Even if the communication professionals try to show the way, the acceptance would fall on the decision of business and marketing educational background professionals.

Regards the advertisement guideline, budget and managements interference, Banks used guidelines to lead advertisement (M=3.69) and the managements approved advertisement budget properly (M=3.85). This denotes Banks advertisement took place using plan of action

and supported by budget. Meanwhile, in each production stages senior management approval is needed (M=3.28) and their personal opinion had acceptance even though it deviates from the advertisement guidelines (M=3). The points contradict or divert the bank plan of action. Constructively, managements can participate in advertisement process but management interference and procedural delayed of action hinders the effectiveness of the advertisement and the zeal of Communication professionals and producers.

Ethiopian modern advertising doesn't grow as its age but with technological support it is in progress; so are advertisements produced for the Banking industry. One of the problems faced in advertisement production is advert produced by "unprofessional" advertisers. Consequently, the produced advertisements don't have the umbrella of quality of production, which is standard of advertisement. The other major case, market of the advertising industry is monopolized. Due to this, service inquirers (Banks) cannot get standardized ads and different perspectives of ideas with reasonable price from a wide market of advertising industry. Furthermore the lack of a wide market of advertising industry dissolves skilled beginner and intermediated producers.

The finding in relation to Bank and Communication Professionals shows Banks took measures that can enhance the efficiency of communication professionals in advertising (M=3.18) and also the Bank Communication Professionals had had basic skills to perform their duties (M=3.28). This implies that banks have high confidence on the skill of their communication professionals; additionally they supported to boost their efficiency. Whereas, Banks didn't provide training that are directly related to advertisement for communication professionals as compared to marketing and business training course for other staffs (M=2.87). The other one is communication professionals of the banks had some level of autonomy (M=2.87). Thus the communication professionals are blocked to upgrade their knowledge and take initiatives and make decision; the miserable consequence is the professionals lose sense of ownership.

In general, the study vividly showed the access and use of communication professionals in the production of advertising for the Banking industry. Therefore, it was found that the banking industry had less accessibility and use of Communication Professionals for advertisement production.

5.3 Recommendations

Based on the findings of the study, the researcher recommends the following:-

Communication Professionals should be knowledgeable, skilled in communication technologies and highly initiative in order to achieve radical change through ongoing process. Thus, the banking industry should recruited and use communication professionals in production of ad.

Helping design a company's strategy is the real strategic contribution to which communication professionals should aspire. Although, helping to implement the strategy an important part of the job is not enough. It confines communication to the tactical level and constitutes a missed opportunity to maximize the strategy quality. Swiss Communication Professionals have room to improve their strategic impact. Communication professionals should help companies make strategic decisions by considering their compatibility with the company's culture and identity, its reputation, and the quality of its stakeholder relationships. One third of all communication managers feel involved in business decision (Swiss Bank Corporate Communication report, 2010).

Management decision on the nature and content of ads shouldn't interfere with the work of the professionals as this hinders the effectiveness of the message. In the meantime, to minimize the degree of bureaucracy, managements can participate in advertisement process.

According to American Bankers Association, marketing is a necessity to remain competitive. The question is no longer, "Should we invest in marketing and communication?" but rather, "How can we best spend our marketing and communications dollars to achieve the goals and create maximum impact in the marketplace?" So Banks top managements should take initiatives to decentralize the working system of the banks and restructure their organizational structure of the slightly opened door for Communication Professionals to create favorable working environment in the banking industry. The problem of the banking industry is often finding professionals in the job. To fill the gaps between service inquirers (Banks) and service providers (producers) a bridge must be created that favor sense of ownership. This helps to work owning the owner and benefits the Banks itself and Communication Professionals and producers.

The next one is School of Journalism and Communication must enlighten the value and the role of Communication Professionals and Producers in the production of advertisement for the market; concerned educational sectors should plan to train the professionals in the area using indigenous knowledge for local solution.

The banks do not assess the advertisements before airing them. Every advertisement needs to be first tested using sample audiences to know its effectiveness.

In general, there is still a great deal to learn more about advertising production practice in banking industry. Although this study has added something to our knowledge and hopefully it will also serve to excite others conduct further studies, or to participate in the research process, or initiate Banks to fund such kind of researches. Because? Reasoning comes again from the billboard message of chapter one introduction part- which is, "The man who stops advertising to save money is like the man who stops the clock to save time."

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Appendices

Appendix A: Lists of Key Informants

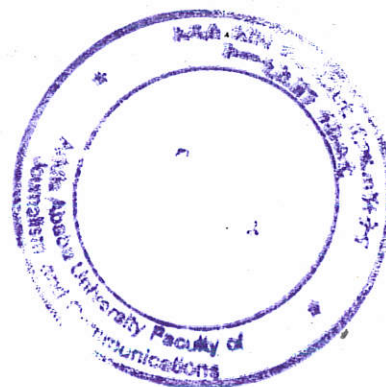
- 1. Ato Woubeshet Workalemahue:**
Founder and Managing Director of Anbesa Advertising and Public relation company; interviewed on Wednesday, April 4, 2018.
- 2. Artist Serawite Fikire:**
Managing Director of Serawite Multi-Media Production P.L.C; BA degree in language and literature. Interviewed on Thursday, March 29, 2018.
- 3. Ato Belehu Takele**
Communication Manager of Commercial Bank of Ethiopia; BA in Foreign Language and Literature; Interviewed on Wednesday, March 28, 2018.
- 4. W/ro. Yeshi Megeresa**
Owner and General Manager of Shalom Advertising and Film Production P.L.C; Diploma in Accounting; Interviewed on Friday, March 30, 2018.
- 5. Ato Qubaye Berehe**
Founder and General Manager of Don Films P.L.C; MA in Film Making; Interviewed on Friday, March 30, 2018.
- 6. Ato Araya Gidey**
Business Development Division Manager in Lion International Bank s.c; MBA in Management; Interviewed on Wednesday, March 28, 2018.
- 7. W/t Zemaywork Shibeshi**
Production Director in Prowork P.L.C; B.A degree in Theatrical Art; Interviewed on Wednesday, March 28, 2018.
- 8. Ato Ojuna Mekonnen**
Promotion & Public Relation Director insZemen Bank s.c; MBA in Finance and Management; Interviewed on Saturday, March 31, 2018.
- 9. Ato Sahele Million**
Production Manager in Prowork P.L.C; B.A degree in Journalism and Communication; Interviewed on Wednesday, March 28, 2018.
- 10. Engineer Yehuwala-Eshete Ayalew**
Production Manager of Desake Advertising P.L.C; Degree in Civil Engineering; Interviewed on Wednesday, April 4, 2018.

Part 2. Please circle the number which reflects your level of agreement for each of the sentences.

Statement Measuring Bank's advertisement practice dimensions		Rating scale				
		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Professionalism (P)						
P 1	The bank has advertisement guideline and used it flexibility.	1	2	3	4	5
P 2	The bank occasionally prepares advertisement out of the advertisement guidelines of the bank,	1	2	3	4	5
P 3	The bank leaves decision of making advertisement to communication professionals.	1	2	3	4	5
P 4	The bank has been providing advertisement training that for communication professionals.	1	2	3	4	5
P 5	During advertisement production stages, the communication professional is allowed to involve.	1	2	3	4	5
P 6	Only communication experts are involved in advertisement production.	1	2	3	4	5
P 7	In each production stages approval is needed from the senior management.	1	2	3	4	5
P 8	Communication professionals work in collaboration with managements and other organs.	1	2	3	4	5
P 9	Managements approve budget for advertisement properly.	1	2	3	4	5
P 10	The bank advertisement guidelines are used flexibly.	1	2	3	4	5
P 11	Personal opinion of senior managements has acceptance, even though it deviates from the advertisement guidelines.	1	2	3	4	5
P 12	The Bank advertisement producers are allowed to modify the advertisement.	1	2	3	4	5
P 13	The Bank management bodies are allowed to modify the advertisement.	1	2	3	4	5
P 14	The Bank communication professionals are allowed to modify the advertisement.	1	2	3	4	5
P 15	The bank communication professional perform their duties with a greater degree of autonomy from management.	1	2	3	4	5
Work Environment						
WE 1	The Bank take measures that can enhance the efficiency of communication professionals in advertisement section	1	2	3	4	5

WE 2	The bank professional is qualified to undertake advertisement function	1	2	3	4	5
WE 3	Advertisements are handled by business and marketing educational background professionals	1	2	3	4	5
WE 4	The communication professionals of the organization understand the Banks system	1	2	3	4	5
WE 5	The Bank communication professional have the basic skills to perform their duties	1	2	3	4	5
	Partners (P)					
P 1	The bank is willing to buy media services even if its price is a little higher than that of competitor.	1	2	3	4	5
P 2	Our bank producers are highly trusted for quality of advertisement production and creativity.	1	2	3	4	5
P 3	The delivery of the producer is highly trusted.	1	2	3	4	5
P 4	If there is another producer as good as our producer, we would prefer to buy from the new producer.	1	2	3	4	5

Thank You for Your Kind Response and Cooperation.



Appendix B: Interview Questions

1. As a communication professional, what is your role in the process of advertising and advertisement production in the bank?
2. How do you describe the working environment of Bank for communication professionals like you?
3. How do you produce the bank's advertisements?
4. What are the major problems and opportunities in the advert production in your bank?
5. Do you see conflict of professional decisions between communication experts and management of the bank?
6. Do you see conflict of professional decisions between communication experts and production companies?

Appendix C: Survey Questionnaire

Part I: Demographic and General information of Respondents

1. Gender: Male male
2. Your education level: PHD Masters First degree Diploma
Your specific field of study
3. Type of the organization you are working in:
Bank Production Company
4. How long have you been working in the Organization?
Less than 3 years 3 -6 years 7-10 years more than 10 years