



ADDIS ABABA UNIVERSITY

COLLEGE OF SOCIAL SCIENCES, ARTS AND HUMANITIES

SCHOOL OF MEDIA AND COMMUNICATION

***A Study of PR Practices in Commercial Bank of Ethiopia and Nib
International Bank***

BY

EYERUSALEM ALEMU

June, 2025

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ADDIS ABABA, ETHIOPIA

Declaration

I, Eyerusalem Alemu, the under signed, declare that this thesis entitled: “*A Study of Public Relations Practices in Commercial Bank of Ethiopia and Nib International Bank*” is my original work. I have undertaken the research work independently with the guidance and support of the research advisor. This study has not been submitted for any Diploma, Degree or Master program in this or any other institutions and that all sources of materials used for the thesis has been duly acknowledged.

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This is to certify that the thesis is prepared by Eyerusalem Alemu entitled “*A Study of Public Relations Practices in Commercial Bank of Ethiopia and Nib International Bank*” and submitted in a partial fulfillment of the requirements for Degree of Master of Arts in Public Relation and Strategic Communication. The work follows the rules and requirements set by the University. It also meets the University’s standards for being original and for having good quality in terms of content, research, and presentation.

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Abstract

The general objective of this study is to analyze public relations (PR) practices in the banking sector, with a specific focus on the Commercial Bank of Ethiopia (CBE) and Nib International Bank (NIB). The study employed both quantitative and qualitative research methods. Primary data were collected from employees of both banks through questionnaires and interviews.

Purposive sampling was used to gather in-depth insights from key informants, including the corporate communication department team leader and the deputy public relations and media manager at CBE, as well as the external relations manager at NIB. A descriptive survey analysis method was applied to analyze the collected data and study findings.

The researcher endeavored to conduct interviews with an equal number of Public Relations (PR) department heads from both banks. However, due to Nib Bank's unwillingness to allow interviews with more than one department head, the number of PR heads interviewed from commercial banks was ultimately lower than intended.

The results reveal that the PR practices of CBE involve strategic communication with various publics, proactive media engagement to ensure accurate and timely messaging, reputation management, and the cultivation of strong relationships with stakeholders, including customers.

Conversely, NIB's public relations practices demonstrate a notable adaptation to emerging communication trends, particularly through the use of social media, which appears to be reshaping its PR approach more significantly than in the case of CBE.

"Overall, the study concludes that the public relations practices of the Commercial Bank of Ethiopia (CBE) are more comprehensive and better established through the application of PR principles compared to those of Nib International Bank (NIB)."

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List of Acronyms

ANOVA	Analysis of Variance
CBE	Commercial Bank of Ethiopia
CEO	Chief Executive Officer
NBE	National Bank of Ethiopia
NIB	Nib International Bank
PR	Public Relations
SPSS	Statistical Package for the Social Sciences

CHAPTER ONE

INTRODUCTION

In this section, the researcher presents the background of the study and the organization, outlines the problem statement and research questions, and discusses the significance, objectives, and scope of the study.

1.1. Background of the Study

For businesses, especially banks, public relations (PR) have become a dependable instrument for establishing and maintaining connections with clients. Building a positive reputation and establishing trust are both critical to successful PR campaigns because trust is important for retaining customers (Smith, 2020).

By interacting with both internal and external audiences, public relations play a crucial role in banks. Employees, shareholders, and consumers are examples of internal publics; neighbors, the government, the media, the general public, and the global community are examples of external publics (Jones & Davis, 2019). To preserve a favorable reputation and strategic partnerships with stakeholders, banks' public relations strategies seek to foster understanding amongst these targeted audiences and resolve any misunderstandings or disputes that may emerge in their business operations (Brown, 2018).

"The mission and aims of an organization can significantly influence its public relations (PR) goals. In business settings, PR often focuses on increasing demand, strengthening brand recognition, raising awareness, and ultimately boosting revenue. In contrast, in organizations such as non-governmental organizations (NGOs), PR goals are typically designed to support broader missions and social objectives. However, the interpretation and implementation of PR goals can vary across firms. While some prioritize building a positive public image, others focus more directly on driving sales and financial outcomes (Taylor, 2017)." Since money is the main commodity propelling the banking sector, the company is based on trust. A customer's faith in a bank is demonstrated when they entrust their money to it. The degree to which the public or customers trust a bank's capacity to conduct banking operations efficiently determines how successful the bank will be. Retaining clients and upholding a positive reputation depend on this trust (Anderson, 2021). Banks compete by enhancing their reputation through targeted

promotional activities in addition to providing high-quality services. To reach and interact with consumers, several banks are spending money on affordable PR tactics. Despite the substantial resources needed, promotional activities like advertising campaigns are essential for banks to draw in and keep consumers (Johnson, 2020).

Instead of looking at Africa as a whole from a communication viewpoint, research on public relations in Africa is frequently dispersed and concentrates on particular practices in different nations. Unluckily, there is a limited amount of research researching African public relations. According to (Williams, 2019) from a comprehensive standpoint, the Commercial Bank of Ethiopia (CBE) and Nib International Bank (NIB), as key players in Ethiopia's banking sector, has implemented diverse public relations strategies over time to strengthen brand recognition and grow their clientele.

"As Ethiopia's largest and most established financial institution, the Commercial Bank of Ethiopia (CBE) has focused on nationwide outreach through government partnerships and financial inclusion initiatives (Commercial Bank of Ethiopia, 2023). Its public relations strategy emphasizes stability, trust, and support for Ethiopia's economic development. CBE has positioned itself as an innovative institution through major investments in digital banking, appealing to the growing number of internet and mobile banking users. The bank has also improved accessibility and customer service through its wide branch and ATM network."

"As a relatively new entrant in the private banking sector, Nib International Bank (NIB) has focused its public relations efforts on positioning itself as an innovative and customer-oriented institution. Its strategy emphasizes personalized banking services tailored to its target market. To appeal to younger, tech-savvy customers, NIB has invested in enhancing its digital services and cultivating a modern, technology-driven image. NIB's PR communications highlight its commitment to effective customer service and adaptability in a rapidly evolving banking environment (Nib International Bank, 2022)."

As a result, although both banks have established their reputations through calculated PR campaigns, CBE has prioritized stability, dependability, and national growth, while NIB has used its private sector standing and technology innovations to establish itself as a vibrant, This study compares and assesses the public relations communication tactics used by Nib International

Bank (NIB) and Commercial Bank of Ethiopia (CBE). The study focuses on three main factors that led to the choice of this area of study.

First, there has been limited research on public relations practices in Ethiopia's banking sector, especially in comparing state-owned and private banks. This study aimed to address this gap by evaluating how these banks handled PR communications, how their strategies aligned with industry norms, and by identifying effective scientific PR tactics and best practices.

Second, by comparing the public relations approaches of the Commercial Bank of Ethiopia (CBE) and Nib International Bank (NIB) in areas such as brand management, customer engagement, and digital communication, the study aimed to identify the specific PR strategies and tools that each institution employed. It examined how effectively these strategies were implemented within the banking sector and evaluated their alignment with established public relations standards.

Lastly, the study evaluated the extent to which these PR tactics influenced the banks' overall performance, focusing on market positioning, customer perceptions, and brand loyalty. Through this comparative analysis, the research provided insights into the concrete impacts of public relations on institutional growth, competitiveness, and long-term success.

In conclusion, this study examined the public relations practice of the Commercial Bank of Ethiopia (CBE) and Nib International Bank (NIB), evaluating them in light of industry norms and assessing their impact on the banks' reputation, performance, and customer relations. The findings provided valuable insights for both future researchers in the field and professionals in the banking sector.

1.2 Statement of the problem

The issue of public relations practices in different African countries including Ethiopia has been controversial within the field of communication. The possible reason for this could be attributed to the lack of understanding of the role of public relations. At the same time, very few people know what public relations encompass, what it aims to achieve, and how it works. Some persons see public relations as propaganda, while some other persons understand public relations as a technique of embellishing anti-social realities (Geremew, 2017).

Banks using PR in an organized and modern way see the benefits in terms of increased customer awareness of themselves and their services, better staff morale, customer loyalty, and shareholder satisfaction among other things. The basic cause for a company's poor image in the minds of its customers is the gap that lies between its line of communication, understanding, and cooperation between the organization and society at large (Scot, 2010).

As of May 2025, 32 local banks are currently in operation in Ethiopia; according to the National Bank of Ethiopia (NBE). This includes both private and public banks. Recent data from the National Bank of Ethiopia reveals a total of 11,097 branches across the nation, representing a 130% increase over the past five years. Additionally, there are around 130 million active accounts as of the most recent financial year (NBE, 2025). Various studies were made on the practices of public relations and communication. For instance (Elias Salah, 2019) examined the role of awareness-based communication for Financial Inclusion, focusing on the banking system. The result of the study shows that commercial banks focus highly on advertisement and promotion as ways of reaching out to potential customers rather than awareness-based communication.

The main problem with CBE concentrating more on advertising and promotion rather than awareness-based communication – is that it leads to short-term attention rather than long-term trust and relationships with their customers Grunig, J. E., & Hunt, T. (1984).

The research recommends that a comprehensive communication strategy targeting long-term results should be developed and implemented. Kebar Berechal, Samuel Mochona, and Habtamu Diriba (2021) assessed the role of public relations in combating forged money in the Ethiopian banking sector, with a special focus on the practice of the Commercial Bank of Ethiopia (CBE). The study finding shows that the role of public relations in combating forged money was not efficient and effective in Ethiopia. Because of awareness increases public recognition of counterfeit currency, trust also builds stronger relationships among the bank and its customers. Additionally, education, collaboration, and feedback are important components of an effective communication.

According to Kebar Berechal, Samuel Mochona, and Habtamu Diriba (2021), banks and public relations several unfavorable consequences, including information gaps, public discontent, and the wasteful use of precious resources professionals frequently rely on antiquated or inefficient

communication platforms, which can lead to. Furthermore, public relations have not done enough to educate the public about counterfeit currency. The impacts on PR practices in both banks are trust erosion, customer discontent, resource inefficiency, awareness gaps, and reputation risks. All these mentioned factors can harm a bank's reputation, requiring proactive PR strategies to rebuild trust.

Public awareness and understanding of counterfeit currency have shown little improvement, indicating that public relations interventions have had limited impact. Exploring the practice of internal and external communication in the Development Bank of Ethiopia, Bekele (2017) found the result that managers, employees, and customers evaluate the work of the corporate promotion and communication department at the Development Bank of Ethiopia as good. Belina (2016) in his study examining the organizational communication satisfaction of employees working in Awash Insurance Company found that the staff felt satisfied with the communication in their workplace. There is a strong positive relationship and statistically significant correlation between overall communication satisfaction and job satisfaction scores.

Al-Jenaibi (2014) studies comparatively the roles of PR practitioners in the Public and Private sectors in the UA, the findings indicated that all in all, private sector PR is more advanced and developed than that of the public sector in UAE. Additionally, Mulat (2017) explored public relations work in government communication affairs Ministry PR practices; his findings indicated there is an increasing need for two-way communication. He recommended there is also a need to plan carefully to make sure a message cannot be missing interpreted or cause offense.

There is also another research into Public Relation Legitimacy, Perceptions, and Practices in the Banking Sector of Ethiopia to Promote Corporate Reputation and Trust: Empirical Evidence from Awash Bank, Solomon (2022).

Consumers think that Awash Bank does not value public relations as being crucial to keeping customers. Even though public relations initiatives are essential for expanding a bank's customer base and fostering goodwill, they are sometimes not seen as a separate but equally important organizational function. There are common problems in PR practices across many institutions, such as a lack of evaluation of PR efforts, the absence of autonomous PR departments, and inadequate two-way communication, even though few local studies have looked at the comparative PR practices of various organizations ,Solomon(2022).

The problem of banks especially in Awash bank: lack of strategic importance given to Public relation practice (PR), poor public perception, absence of an autonomous PR department, and weak two way communication. In short "Public relations at Awash Bank is underdeveloped and undervalued, resulting in poor customer perception, inadequate organizational structure, and a lack of strategic communication that hinders the bank's ability to foster long-term goodwill and customer loyalty. " These difficulties are not specific to Awash Bank; it is probable that NIB International Bank and Commercial Bank of Ethiopia (CBE) also deal with comparable problems.

This study analyzed public relations (PR) practices at the Commercial Bank of Ethiopia (CBE) and Nib International Bank (NIB). Specifically, it investigated each bank's understanding of PR, the challenges they faced, their use of social media, and how they engaged with public opinion through hearings and feedback mechanisms. By systematically examining these factors, the study aimed to identify which bank employed more effective and scientifically grounded PR practices.

To sum up, the study intends to address the shortcomings and difficulties in public relations procedures in Ethiopia's banking industry, with a special emphasis on NIB International Bank (NIB) and the Commercial Bank of Ethiopia (CBE). The study aims to shed light on how these banks handle their PR campaigns and pinpoint areas in need of development by analyzing their existing PR practice. The results will support organizational effectiveness, improve customer interactions, and improve communication methods in the Ethiopian banking industry.

1.3 General Objective

The general objective of this study was to examine the public relations practices of the Commercial Bank of Ethiopia (CBE) and Nib International Bank (NIB).

1.3.1 Specific Objectives

1. To describe how public relations are practiced in CBE and NIB.
2. To comparatively explore the explicit roles played by public relations in building the image and reputation of CBE and NIB.

3. To identify the main challenges faced by PR practitioners in CBE and NIB and analyze their impact on PR effectiveness.
4. To evaluate how new trends in communication, including social media, affect the goals and practices of PR in CBE and NIB.

1.3.2 Research Questions

1. How are public relations practiced in CBE and NIB?
2. What is the role of public relations in building the image and reputation of (CBE) and (NIB)?
3. What are the main challenges faced by PR practitioners in CBE and NIB?
4. To what extent have emerging social media trends influenced the objectives and strategies of public relations at CBE and NIB?

1.4 Significance of the Study

The importance of this study lay in its examination of public relations practices in both the private and public banking sectors. The analysis of PR efforts in selected banks from these sectors helped institutions identify research gaps and improve their past practices. Facilitating financial institutions to capitalize on each other's PR strengths was a key outcome. Furthermore, bridging the gap by modernizing public relations practices to meet the past demands of employees, customers, and other stakeholders was considered imperative. The study provided a comprehensive examination of PR practices in both sectors, shedding light on the similarities and differences in their approaches. Essentially, the study was significant for the two banks, CBE and NIB, as it addressed existing gaps. Additionally, it offered valuable insights for future research on related topics and may have encouraged other researchers to explore these issues further.

1.5 Scope of the study

Nib International Bank (NIB) and the Commercial Bank of Ethiopia (CBE), two well-known Ethiopian banks, were the subjects of this study's investigation into public relations practices. The study examined the PR tactics employed by both banks, including stakeholder engagement,

crisis management, and communication management. The focus was placed on PR practitioners at various hierarchical levels, including senior management, mid-level professionals, and junior employees. The scope was limited to PR experts working within the banks' respective public relations divisions. This study aimed to provide a thorough understanding of PR practices in the banking sector by analyzing the roles, challenges, and strategies of PR practitioners. The findings were intended to inform and guide future practices and strategies within the industry.

1.6 Limitation of the Study

One of the main challenges of this study was the limited time and budget, as it was conducted across two different institutions for a comparative analysis. Some respondents to the paper and electronic questionnaires distributed by these institutions either failed to complete them, were unwilling to participate, or provided misleading information. Consequently, the researcher excluded those who gave questionable or incomplete responses and took corrective action by removing respondents who refused to participate.

Additionally, some interviewees were absent due to scheduling conflicts and time constraints related to their jobs, which further complicated the study. Another limitation was the lack of relevant local literature related to the comparative study in the financing sector. To address this gap, the researcher employed various data collection methods and informed participants about the importance of providing accurate data for both the organization and its employees.

In summary, the main challenges encountered during this study included time and budget constraints, as well as gaps in data sources. To manage these challenges, the researcher adopted several practical strategies.

Firstly, to address time constraints, a detailed schedule was developed, and key tasks were prioritized to ensure the research remained on track. Data collection and analysis were initiated as early as possible to minimize delays.

Secondly, in response to budget limitations, cost-effective methods were employed. Digital tools such as email and phone communication were used for conducting interviews and distributing surveys, thereby reducing the need for travel and associated expenses.

Finally, to overcome gaps in data sources, the researcher applied a triangulation approach. This involved combining primary data from interviews with secondary data such as annual reports, organizational documents, and relevant literature. This strategy enhanced the credibility and validity of the findings.

These adaptive measures enabled the successful completion of the study within the available time and financial resources.

1.7 Organization of the Study

The thesis was structured to ensure coherence, consistency, clarity, and ease of reading throughout. As a result, the study was organized into five chapters. Chapter one deals study background, problem statement, objective, research question, significance scope and limitation of the study. A study of literature or related ideas, frameworks, and concepts in PR practice, role of PR, main challenges faced by PR practitioners and how new affect the goals of PR are covered under chapter two trends. Chapter three presents the research methodology of the study, including the research approach, sampling techniques, data collection instruments, target population, sample size, reliability and validity measures, and methods of data analysis. Chapter four is all about providing demographic and descriptive data analysis and interpretations as well as analyzing the key findings are the main objectives included under this chapter.

Summary, conclusion and possible recommendations are described in chapter five.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

Introduction

An overview of current research on public relations (PR) practices, specifically in the banking industry, is given by the review of related literature. It examines important ideas, methods, and tactics that banks employ to interact with stakeholders, manage their reputation, and improve their image. In addition to discussing the difficulties faced by PR professionals, this part emphasizes the function of PR in building trust and consumer interactions. With an emphasis on the Commercial Bank of Ethiopia (CBE) and Nib International Bank (NIB), the literature study also examines how new communication platforms, including social media, affect PR strategies. It provides insights into how these developments affect the banking sector.

2.1 Meaning and definition of PR

Public relations is an applied social and behavioral science that involves measuring, assessing, and interpreting the attitudes of various relevant public s. Building and maintaining strong relations with the public s is crucial for companies and organizations. It is a management function that evaluates public attitudes, identifies target audiences, and implements strategies to enhance public understanding and acceptance (Asemah, 2011; Bruning & Lambe, 2008).

Public Relations (PR) is a strategic communication process that builds and maintains mutually beneficial relationships between an organization and its publics (Grunig & Hunt, 1984). PR involves managing the spread of information, shaping public perception, and fostering trust among stakeholders (Cutlip, Center, & Broom, 2006). It also includes activities such as media relations, crisis communication, and reputation management aimed at enhancing public understanding and acceptance. According to Grunig, J. E., & Hunt, T. (2017) public relations is aimed at bridging the gap between organizations and their public, establishing mutual understanding and goodwill. In today's rapidly changing global landscape, organizations must adapt to factors such as global competition, customer demands, and advances in technology (Banik, 2002). The strategies and methods employed in public relations activities may vary based on the organization's size and nature. Whether the goal is to enhance global understanding

or improve relationships within the organization and with its stakeholders, the importance of effective public relations remains constant (Black, 2004).

In the end, public relations are a strategic management function that aids businesses in managing their reputation, navigating crises and obstacles, and establishing and preserving relationships with stakeholders.

Organizations can utilize the skills of public relations specialists to accomplish their strategic objectives and improve their long-term success by comprehending the theoretical underpinnings of public relations and its links to management and economic theories (Grunig, 2013).

2.2 Public Relations Globally

Public Relations (PR) has developed into a global discipline that plays a critical role in facilitating communication and building relationships across cultural and national boundaries. In the context of globalization, organizations increasingly recognize the need to adapt their PR strategies to diverse cultural, political, and economic environments. According to Sriramesh and Vercic (2003), global public relations involve understanding local customs, media systems, and stakeholder expectations while maintaining strategic consistency across international operations. As global connectivity continues to grow through digital platforms and social media, PR practitioners are expected to manage reputations in real time, respond to cross-border crises, and engage global audiences effectively. This evolution has transformed PR into not only a communication function but also a strategic tool for global engagement, reputation management, and cultural diplomacy. Krishnamurthy Sriramesh and Dejan Verčič (2003) are leading scholars in global public relations who emphasize the importance of cultural sensitivity and local context in international PR practices. Their work in *The Global Public Relations Handbook* provides comprehensive frameworks for understanding how PR functions differ across cultures, political systems, and media environments. They argue that successful global PR requires balancing universal principles with localized adaptation, making culture a central factor in strategic communication. Similarly, James E. Grunig (2001) contributed foundational theories such as the Excellence Theory, which highlights the role of two-way symmetrical communication in fostering mutual understanding between organizations and their publics worldwide. Grunig stresses the need for PR practitioners to engage in ethical, dialogic communication that respects

cultural diversity and supports long-term relationships. Culbertson and Chen's (1996) comparative studies explore how PR operates within different cultural and political contexts, particularly in Asia, Latin America, and Europe, revealing that social norms, government regulations, and media landscapes shape PR strategies, which must therefore be flexible and culturally informed. Furthermore, Curtin and Gaither (2005) examine the interplay of culture, identity, and power in global PR, highlighting how international campaigns must navigate complex cultural identities and power structures to communicate effectively and ethically across borders.

2.3 Public Relations in Africa

Public relations (PR) in Africa have evolved uniquely, influenced by the continent's diverse cultural, political, and economic landscapes. Unlike Western-centric PR models, African PR often emphasizes community engagement and relationship-building rooted in traditional values, while also incorporating modern communication technologies. Practitioners face distinct challenges, including limited financial resources, political instability, and the need to address a multiplicity of languages and cultures. Ojiabo, Ozughalu, and Mpinganjira (2017) highlight that African PR professionals must develop culturally sensitive strategies that respect local customs and societal norms to effectively communicate and build trust. Similarly, Amoako and Gyamfi (2019) highlight that PR in Africa plays a crucial role in promoting corporate social responsibility and sustainable development, reflecting local societal expectations. Furthermore, Kaputa (2016) emphasizes the importance of integrating indigenous knowledge systems into PR practices to build trust and credibility. Additionally, PR in Africa is pivotal in managing organizational reputation during periods of social and political change, fostering dialogue between governments, businesses, and communities (Ndlovu & Manyaka, 2020). These perspectives underscore the need for tailored strategies that respect African cultural contexts while addressing contemporary communication challenges.

2.4 Public Relations in Ethiopia

In order to manage an organization's reputation, handle crises, and establish enduring connections with stakeholders, public relations are an essential strategic management function. Public relations' theoretical underpinnings emphasize its significance in accomplishing

organizational objectives and promoting success, especially its relationship to management and economic theories (Grunig & Grunig, 2021). Maintaining a competitive edge in Ethiopia's banking industry requires that banks like CBE and NIB comprehend these pillars in order to use PR strategies to improve their public perception, interact with clients, and foster stakeholder trust.

Ethiopia's public relations history, especially from the 1960s, provides important context for understanding how PR techniques have changed over time. Political regimes initially had a significant impact on public relations in Ethiopia, with campaigns aimed at enhancing the perception of the ruling class, as was the case under the socialist rule (Mulat, 2017).

Despite being largely political in character, these historical practices demonstrate how PR was employed as a tool for stakeholder engagement and image control. This background helps explain how PR methods have changed in Ethiopia, especially as they move from being governed by the government to being driven more by the private sector, as is the case with CBE and NIB (Grunig & Hunt, 2013). With the expansion of the financial industry and the growing significance of managing reputation, trust, and client involvement, public relations practices in Ethiopian banks have changed by comparing their approaches, assets, and difficulties. This study examined how CBE and NIB modified PR practices in the contemporary banking context (Black, 2004). The study provided a comparative examination of how modern PR techniques in Ethiopia's banking sector reflected both historical influences and current business developments by concentrating on these two institutions (Banik, 2002).

2.5 The Practice of PRs in the Banking Industry

In the banking industry, public relations (PR) practitioners play a crucial role in shaping the institution's image and fostering trust among stakeholders. Effective PR strategies encompass media relations, community involvement, corporate social responsibility, crisis management, and internal communications, all aimed at enhancing the public's perception of the bank and its offerings. By implementing successful PR initiatives, banks can improve their reputation, attract new customers, retain existing ones, and ultimately boost profitability (Banyan.R, 2024). The practice of public relations (PR) in the banking industry plays a crucial role in building trust, maintaining reputation, and effectively communicating with stakeholders. Banks operate in a

highly regulated and competitive environment, where customer confidence and public perception are essential for success. PR helps banks manage their relationships with customers, investors, regulators, and the media by disseminating accurate information, handling crises, and promoting transparency. In recent years, PR in the banking sector has evolved to include digital communication strategies, including social media engagement and online reputation management. According to Asemah (2011), effective PR in financial institutions involves deliberate and sustained efforts to establish mutual understanding between the organization and its publics. This is particularly important in the banking industry, where issues like trust, security, and customer service are constantly under public scrutiny.

2.6 The Role of PRs in building the image and reputation of companies

Public relations (PR) play a critical role in banks by engaging with both the internal and external public. The internal public consists of employees, shareholders, and customers, while the external public includes neighbors, the government, the press, the general public, and the international community (Otieno, 2014).

The PR practices of banks aim to cultivate mutual understanding with the targeted public and address any misconceptions or conflicts that may arise in their operations to maintain a positive reputation and strategic relationships with stakeholders.

Organizations like non-governmental organizations (NGOs), on the other hand, have PR goals that are more directly related to their purpose and vision than they are to profitability. NGOs frequently utilize public relations (PR) to engage the public in their cause, promote change, and increase awareness of social concerns (Johnson, 2015).

NGOs typically concentrate on improving their reputation and cultivating connections that support their humanitarian objectives, whereas commercial companies may place a higher priority on financial results (Smith & Taylor, 2017).

According to their basic principles, various organizations interpret their PR goals; some prioritize income growth, while others concentrate on creating a favorable image that aligns with their mission and social effect (Smith, 2017).

2.7 Challenges of PR Practitioners in Organizations

Public relations (PR) practitioners face numerous challenges that impact their professional effectiveness and the public's perception of their work. These challenges are often categorized into ethical dilemmas, organizational constraints, and professional development concerns. For instance, ethical issues are particularly pressing, as PR professionals in Zimbabwe have reported uncertainty regarding the acceptability of certain social media practices, indicating a pressing need for clear ethical guidelines and more robust training in ethical communication (Chikandiwa, 2020). Organizational constraints also pose significant barriers; research on the Commercial Bank of Ethiopia showed that PR was not recognized as a strategic function, which resulted in insufficient resources, poor strategic planning, and inadequate professional development opportunities (Tadele, 2019). Moreover, a lack of standardized education and professional identity plagues the PR industry in countries like India, where inconsistent job titles and limited access to research-based strategic training weaken the credibility of the field (Singh, 2018). Additionally, proving the value and return on investment (ROI) of PR efforts remains a persistent issue globally, as the intangible outcomes of PR activities do not easily align with conventional financial metrics, requiring more sophisticated and holistic evaluation frameworks (Cutlip & Center, 2011). The rapid evolution of digital media further complicates PR practice, necessitating continuous adaptation and learning to keep pace with new platforms and shifting audience expectations (Johnson, 2017). As Brown (2020) notes, digital fluency and strategic agility are essential for PR practitioners to effectively manage brand reputations and engage stakeholders across multiple channels. In the banking sector, PR plays a crucial role in building trust, managing reputational risk, and communicating transparently with both customers and regulators. According to Armano (2015), strategic PR not only promotes banking services but also helps institutions navigate crises and maintain credibility in an increasingly scrutinized financial landscape. Addressing these multifaceted challenges through ethical reform, organizational recognition, and ongoing professional development is essential to elevate the PR profession and enhance its strategic impact across industries.

2.8 New Trends in Social Media and Their Impact on the Goals and Practices of PR

Public relations practitioners now engage with audiences and accomplish organizational objectives differently thanks to the introduction of new social media platforms and

functionalities. The need for short-form, captivating video content has increased due to platforms like Tik-Tok and Instagram Reels, which has prompted marketers to use more imaginative and genuine storytelling techniques (Smith & Taylor, 2023).

Additionally, these platforms offer improved analytics capabilities that let public relations professionals learn more about the tastes and habits of their target audiences. Influencer partnerships are increasingly being used as a crucial tactic to increase visibility and establish credibility in a crowded digital market, according to recent studies (Jones, 2022). The popularity of ephemeral material, like Snap chat Snaps and Instagram Stories, emphasizes how crucial real-time interaction is to PR strategy (Williams, 2023).

Furthermore, PR professionals now have more duties as a result of social media's growing influence in social and political discourse. In this age of increased scrutiny and digital activism, they must manage brand reputation. Organizations may now track public opinion and react quickly to new problems thanks to the integration of catboats driven by artificial intelligence (AI) and sentiment analysis technologies (Anderson, 2022). To react to changing audience expectations and build lasting relationships, these developments require PR teams to strike a balance between creativity and technological know-how (Brown, 2023).

Awareness-based communication

Different scholars have defined awareness-based communication and the following are some of them. (Rosenberg.M, 1999) In his book "Nonviolent Communication: A Language of Life," Rosenberg framed awareness-based communication around the principles of empathy and consciousness, asserting that being aware of one's feelings and the feelings of others is essential for constructive dialogue.

On the other hand, (Despres.C,2020) In "Communication for Awareness and Action on Inequitable Impacts of COVID-19 on Latinos," Despres provided insights into how awareness-based communication serves as a framework for fostering understanding and engagement in health communication, particularly in marginalized communities.

2.9 Comparison of Private and Public banking Sector PR practice in Ethiopia

The private sector of the banking industry in Ethiopia is composed of independently held banks, whilst the public sector is primarily controlled or owned by the government. Consequently, there are significant differences in the demographic groups that each sector serves. Public relations activities are mostly concentrated on encouraging financial inclusion, increasing awareness of government policies, and cultivating trust in state-owned banks in the public sector, where a sizable percentage of the population has restricted access to financial services (Tadesse, 2024).

Public sector PR specialists are also responsible for interacting with a variety of stakeholders, such as legislators, government representatives, and local authorities. Because it entails communication with both internal and external stakeholders, public relations, or PR, are crucial for banks. Employees, stockholders, and consumers are examples of internal stakeholders; neighbors, governmental organizations, the media, the public, and the global community are examples of external stakeholders. Building mutual understanding with these groups, resolving any misunderstandings or disputes, and upholding positive reputations are the objectives of PR initiatives in banks. Maintaining strategic relationships with stakeholders and improving the bank's reputation depends heavily on effective PR initiatives (Tadesse, 2024).

The Ethiopian banking industry can be characterized as highly profitable, concentrated, and moderately competitive. In most cases, the dominant bank (Commercial Bank of Ethiopia) still seizes quasi-monopoly power. In terms of contestability, the Ethiopian banking industry can be characterized as incontestable as entry into the industry is difficult, due to legal, technological, and economic factors. Competition in terms of price is relatively weak in the Ethiopian banking industry. The econometric study also confirms that there is monopolistic competition among banks in terms of prices (Reuters, 2024)

In a nutshell, banks in the Ethiopian case are competing in terms of service quality and efficiency (including the use of technological advances), branch network expansions, advertising, and prices, put in the order of their significance (Eshete, Tesome, & Abebe, 2013) On the other hand, in the private sector, PR efforts are directed toward attracting customers, increasing market share, and differentiating the bank from its competitors. PR professionals in private banks may also focus on building relationships with investors, stakeholders, and the media to enhance the bank's reputation and credibility (Tadesse, 2024).

Overall, the unique demographics of Ethiopia impact public vs. private banking sector PR employment by influencing the target audience, messaging, and objectives of PR efforts in each sector. As a result, PR professionals in Ethiopia must tailor their strategies and tactics to effectively communicate with their respective target audiences and achieve their goals.

2.10 Theoretical framework

The study of public relations (PR) practices in the context of public and private banks, specifically Commercial Bank of Ethiopia (CBE) and NIB International Bank (NIB), can be effectively analyzed through several theoretical frameworks. Among these, the Excellence Theory stands out as the most fitting.

Excellence Theory

The **Excellence Theory**, developed by James E. Grunig and his colleagues during the 1980s and 1990s, is one of the most influential theoretical frameworks in public relations research and practice. This theory argues that organizations achieve the most effective communication outcomes when they implement a two-way symmetrical model of public relations, where communication flows equally between the organization and its stakeholders. Unlike one-way models—such as press agency or public information—that focus on publicity or persuasion, the symmetrical model promotes **dialogue, mutual understanding, and long-term relationship-building**. Grunig, Grunig, and Dozier (1992) identified four models of public relations: press agency, public information, two-way asymmetrical and two-way symmetrical. Among these, the two-way symmetrical model is regarded as the most ethical and effective, as it enables organizations to build trust, resolve conflicts, and maintain mutually beneficial relationships. In their later work, *Excellent Public Relations and Effective Organizations: A Study of Communication Management in Three Countries*, Grunig et al. (2002) expanded the theory by providing empirical evidence from global organizations, demonstrating that strategic, ethical, and participatory communication practices significantly enhance organizational effectiveness. The theory further emphasizes that excellent PR must be integrated into top-level decision-making and be responsive to both internal and external stakeholders. In the context of Ethiopia's banking sector, the Excellence Theory offers a useful lens for analyzing the PR practices of the Commercial Bank of Ethiopia (CBE) and Nib International Bank (NIB), as it highlights the importance of stakeholder engagement, transparency, and strategic communication in improving

service delivery and institutional reputation. Thus, the theory provides a solid foundation for evaluating and enhancing public relations practice within both public and private banking institutions.

Two-way-symmetrical Communication

Two-way symmetrical communication is a key concept in modern public relations, particularly in the Excellence Theory developed by James E. Grunig and colleagues. This model emphasizes mutual understanding, dialogue, and balanced, feedback-driven engagement between an organization and its stakeholders. Unlike one-way models focused on persuasion or information delivery, it promotes reciprocal influence and collaborative problem-solving (Grunig, Grunig, & Dozier, 1992).

Effective communication, in this model, involves listening, adapting, and negotiating in ways that benefit both the organization and its publics. It encourages ethical practices, transparency, and long-term relationship building enhancing credibility and trustworthiness.

This approach is especially relevant for institutions like CBE and NIB. By fostering reciprocal communication with stakeholders and customers, these banks can strengthen relationships and improve their public image. Such practices align closely with the principles of the Excellence Theory (Grunig and Grunig, 2021).

Summary of Review of Literature

A review of the literature on public relations (PR) practices, specifically in the banking industry, is given in Chapter 2. According to this definition, public relations are a strategic management function that establishes and preserves connections with stakeholders. With an emphasis on the Commercial Bank of Ethiopia (CBE) and Nib International Bank (NIB), the chapter examines the development of PR in Ethiopia, highlighting the move from government-controlled methods to private sector-driven strategies. It addresses issues like calculating return on investment (ROI) and adjusting to the changes in digital media while highlighting the function of PR in managing reputation, media relations, and crisis management. Social media's influence on public relations

strategies is examined, with a focus on the significance of influencer collaborations, short-form content, and real-time interaction.

The chapter ends by outlining the theoretical framework—which includes the Excellence Theory and Two-Way Symmetrical Communication—that will be used to analyze the PR tactics of both banks. It also contrasts PR practices in Ethiopia's state and private banking sectors

CHAPTER THREE

RESEARCH METHDODOLOGY

3.1 Introduction

This chapter presents the methodological approach utilized to examine public relations (PR) practices within the banking sector. The primary aim of the study is to assess how PR functions are carried out in banks, identify the challenges encountered by practitioners, and analyze the strategic contribution of PR in fostering effective communication with stakeholders. To facilitate this investigation, the study adopts an experimental descriptive research design, which enables the researcher to study and document existing PR practices in their natural setting without introducing any form of manipulation. This design is well-suited for generating detailed insights into current practices, perspectives, and organizational frameworks related to PR in the banking context. The methodology further outlines the process of determining the relevant data to be collected, identifying credible data sources, and selecting appropriate data collection and analysis methods. Through this structured approach, the study seeks to offer a comprehensive and accurate depiction of PR operations in the banking industry, thereby enhancing understanding in both academic and professional spheres of corporate communication.

3.2 Research Design

This study employed a **convergent parallel mixed-methods design** to investigate public relations (PR) practices within the Ethiopian banking sector. In accordance with Creswell and Plano Clark's (2018) recommendations, this design involved the simultaneous collection of both qualitative and quantitative data, which were analyzed independently and then integrated during the interpretation stage. This approach was appropriate for capturing both the depth of individual perspectives and the general trends within PR departments.

To ensure both relevance and representativeness in the data collected, the study adopted a purposive sampling technique, targeting employees directly involved in PR activities.

Participants were selected from the Corporate Communication Department of the Commercial Bank of Ethiopia (CBE) and the External Public Relations Office under the Marketing and Branding Department of Nib International Bank (NIB). Additionally, proportional sampling was used to reflect the relative size of the PR-related departments in each bank. This ensured a balanced distribution of the sample, with 63% of participants drawn from CBE and 37% from NIB, based on their respective departmental staff sizes.

By combining purposive and proportional sampling within a mixed-methods framework, the study was able to capture both statistically reliable trends and detailed qualitative insights. This design enhanced the validity of the findings by drawing on the strengths of both qualitative depth and quantitative generalizability, allowing for a more comprehensive understanding of PR practices across two structurally distinct financial institutions.

3.3. Research Approach

The selected research approach for this study is primarily qualitative, supplemented by elements of quantitative analysis to enhance interpretation and explanation of the data. This mixed-methods orientation allows for a comprehensive examination of public relations (PR) practices by combining the depth of qualitative insights with the structure and measurability of quantitative data. As noted by Kothari (2004) and Creswell (2014), qualitative research focuses on the subjective assessment of attitudes, opinions, and behaviors, often relying on the researcher's interpretation of participants' experiences. Common qualitative techniques include in-depth interviews, focus group discussions, and projective methods, which facilitate rich, contextual understanding. In contrast, the quantitative component supports the analysis through the use of structured questionnaires, offering measurable trends and frequencies. According to Creswell and Plano Clark (2018), a mixed-methods approach systematically integrates qualitative and quantitative data collection and analysis, leveraging the strengths of both to achieve a more nuanced understanding of the research problem. While qualitative methods explore the "how" and "why" of human behavior, quantitative methods focus on statistical patterns and generalizability, providing a balanced methodological framework for this study.

3.4 Sampling

For the quantitative component of the study, proportionate stratified sampling was employed, which is a type of probability sampling. This method was appropriate given that the total population consisted of two distinct subgroups: employees from the Corporate Communication Department of the Commercial Bank of Ethiopia (CBE) and those from the Public Relations-related departments of Nib International Bank (NIB). The total population was 175, and using a standard sample size formula with a 95% confidence level and a 5% margin of error, the required sample size was calculated to be 118. Proportionate stratified sampling was then applied to ensure that the number of respondents selected from each bank accurately reflected their representation in the total population. As a result, 63% (75 respondents) were selected from CBE and 37% (44 respondents) from NIB. This approach allowed for fair representation of both institutions and helped to maintain the statistical generalizability of the findings by ensuring that each subgroup was proportionally included in the sample (Creswell & Creswell, 2018; Fowler, 2014).

3.5 Data Analyzing

Thematic analysis: Qualitative data can be analyzed using thematic and patterns in the interviews, and document analysis (Braun & Clarke, 2006).

Descriptive and internal statistics: Quantitative can be analyzed using descriptive statistics and inferential statistics (ANOVA) to identify differences between the two banks and to test hypothesis about PR practices (Field, 2018).

3.6 Sources of Data

3.6.1 Primary Data

Primary data referred to firsthand information that the researcher directly collected from participants. To generate primary data, **interviews** and **questionnaires** were employed. These methods enabled the collection of detailed and specific information related to the study objectives.

3.6.2 Secondary Data

Secondary data were also utilized in this study. These included published materials and reports from the two banks under investigation, which provided important organizational context and background information. The use of secondary data complemented the primary data and enriched the overall analysis.

3.7 Data Collection Methods

1. Qualitative Data Collection

In-depth interviews were employed as a key qualitative data collection method to explore Public Relations (PR) practices at Nib International Bank (NIB) and the Commercial Bank of Ethiopia (CBE). Semi-structured interviews were conducted with PR practitioners across different hierarchical levels, including senior management and mid-level professionals. This approach provided a balance between structured guidance and flexibility, allowing participants to share their experiences, perspectives, and insights in depth.

The researcher initially aimed to give equal opportunities for participation from both banks. However, NIB was willing to provide only one managerial staff member for the interview, while two managerial staff from CBE participated. Consequently, a total of three in-depth interviews were conducted: two with managerial staff from CBE and one with a managerial staff member from NIB. This selection was intended to capture diverse viewpoints and ensure comprehensive coverage of the PR functions in both banks.

To maintain confidentiality, participants are referred to by codes rather than their real names. Interviewee 1 (I1) is the Deputy Public Relations and Media Management Executive at CBE. Interviewee 2 (I2) serves as a Public Relations Team Leader at CBE. Interviewee 3 (I3) is the External Relations Manager at NIB. These codes are consistently used throughout the study when presenting qualitative data and quotations.

The use of semi-structured interviews ensured the collection of rich, detailed, and context-specific data, directly addressing the research objectives (Creswell & Poth, 2018).

2. Quantitative Data Collection

Surveys, a research approach that entailed gathering structured responses from a sizable sample of participants, were the primary technique utilized to collect data for the quantitative aspect of this study. This method enabled the collection of numerical data, allowing for the measurement and comparison of responses from various individuals. To assess attitudes, opinions, and behaviors, the surveys included structured questions with predefined response options. The survey responses provided insight into the public's perceptions of CBE and NIB's PR tactics, offering a more comprehensive understanding of stakeholder perspectives (Creswell, 2014).

The data obtained through this method were statistically analyzed to identify trends, correlations, and patterns related to public opinion, customer satisfaction, and the effectiveness of PR campaigns. This approach proved effective for comparing the two banks across various PR-related dimensions and for generating findings with potential generalizability (Babbie, 2020).

3.8 Population

The target population for this study consisted of public relations practitioners working in the PR departments of Nib International Bank (NIB) and the Commercial Bank of Ethiopia (CBE). These individuals were selected because they possessed direct experience in the planning, implementation, and evaluation of public relations campaigns, making their insights critical to understanding the effectiveness of PR practices in the banking sector. Participants were categorized according to their organizational roles and levels of responsibility to ensure a comprehensive view of PR functions across different hierarchies. Senior management included department heads or PR managers who were responsible for strategic decision-making and overseeing the direction of PR initiatives; CBE had four individuals in this category, while NIB had two. Mid-level professionals, comprising PR officers or specialists involved in the daily planning and execution of campaigns included four staff members from CBE and three from NIB. Junior-level employees—entry-level staff or assistants supporting PR operations—made up the largest group, with 61 individuals at CBE and 39 at NIB, including regional or branch-based communication support staff. This classification by role ensured a thorough understanding of PR

practices at multiple levels of responsibility, enabling the study to capture subtle distinctions in strategy development and implementation across organizational tiers (Grunig & Grunig, 2008).

3.8.1 Sample Size

The study’s population comprised all employees working in the Public Relations divisions of Nib International Bank (NIB) and the Commercial Bank of Ethiopia (CBE), totaling 175 individuals—110 at CBE and 65 at NIB. To determine an appropriate sample size for this finite population, the formula developed by Yamane (1967) was used.

$$n = \frac{NZ^2P(1 - P)}{E^2(N - 1) + Z^2P(1 - P)}$$

Where:

n = Sample size N = Population size Z = Z-score P = Expected proportion

E = Margin of error

N = 100 Z = 1.96 (Z-score for 95% confidence level) P = 0.5 (Expected proportion)

E = 0.05 Margin of error

$$n = \frac{175 * (1.96)^2 * 0.5 * (1 - 0.5)}{(0.05)^2 * (175 - 1) + (1.96)^2 * 0.5(1 - 0.5)}$$

$$n = \frac{175 * 3.8416 * 0.25}{0.0025 * 174 + 0.9674}$$

$$n = \frac{168.73}{1.4354} = 117.6$$

So for a population size of 175, the required size is = 118

The total population size for this study consisted of 175 employees from the PR-related departments of the two banks. Using a standard sample size formula for finite populations at a 95% confidence level and a 5% margin of error, the required sample size was calculated to be 118. This sample size ensures a statistically reliable representation of the population (Rahman, 2023). From this sample size, 75 respondents (63%) were selected from Commercial Bank of Ethiopia (CBE), and 44 respondents (37%) were selected from Nib International Bank (NIB).

The proportion of respondents chosen from each bank was based on several organizational factors, including the bank's age, number of branches, customer base, capital size, and total human resources. Specifically, CBE has a larger Corporate Communication Department, with 110 employees, compared to NIB's combined 65 employees across Marketing, Branding, External Relations, and HR departments.

Questionnaires were distributed accordingly: 69 to CBE employees and managers, with 63 completed and returned; and 44 to NIB staff, with 41 returned. This approach aligns with contemporary research guidelines emphasizing the importance of statistically sound sampling strategies to enhance the generalizability and validity of research findings (Rahman, 2023).

By employing this sampling strategy, the study ensured a well-defined and representative sample that provides comprehensive insights into PR practices within the Ethiopian banking sector.

3.8.2 Sampling Technique

Although the two banks differed in size, age, and organizational structure, these differences were intentionally considered in the study design. To ensure fair representation, proportional sampling was employed based on the number of staff in the relevant PR-related departments at each institution. This allowed the researcher to reflect the organizational weight of each bank in the sample size. In addition, purposive sampling—a non-probability sampling technique—was applied to select participants with direct involvement in public relations activities. Specifically, staffs were selected from the Corporate Communication Department of the Commercial Bank of Ethiopia (CBE) and the External Public Relations Office of Nib International Bank (NIB), which operated under its Marketing and Branding Department. This approach was appropriate because the study focused on the expertise and experiences of individuals actively engaged in PR functions. While purposive sampling did not offer every member of the population an equal chance of selection and could have introduced bias, it was widely recognized as an efficient method for accessing informed participants when the research objective required depth of understanding (Patton, 2002). Thus, this combined strategy not only accommodated institutional differences but also enhanced the quality and relevance of the data collected, contributing to the overall validity and richness of the study's findings.

3.9. Reliability and Validity

3.9.1 Reliability

Reliability refers to the consistency and stability of the results over time. It means that if the same study repeated under the same conditions, it would yield similar outcomes. It is influenced by random error. As random error increases, reliability decreases. Errors may occur from inaccurate coding, ambiguous instructions of the subjects, interviewer and interviewee's fatigue, interviewer bias etc. (Mugenda & Mugenda, 2003, p. 95).

Cronbach's alpha was used to test the reliability of the measurement scales. Values above 0.6 indicated reliability, with those over 0.9 seen as highly reliable. However, values below 0.7 were considered inconsistent, as George and Mallery (2003) suggest that a coefficient of 0.7 or higher reflects acceptable internal consistency.

Table 1: Reliability Analysis

Reliability Statistics	
Cronbach's Alpha	N of Items
0.852	24

Source: Researcher's own field survey, 2025

The above table shows the total reliability test for the explanatory variables and dependent variables. Based on the examination of the research scales and constructs all construct value was above 0.7 and it can be concluded that all constructed questionnaires represents a reliable construct.

3.9.2 Validity

Validity refers to how well something measures what it is supposed to measure. According to Creswell (2014) validity is one of the strengths of all type of research (qualitative and quantitative). It also concerns with the degree to which a question measures what it is intended to measure. To ensure the study's validity, particular attention was given to the content validity of the questionnaires. The questionnaires were carefully designed based on the research objectives and reviewed by experts in public relations to assess their relevance, clarity, and comprehensiveness (Polit & Beck, 2006). Additionally, a pilot test was conducted with a small

group of individuals from the target population to identify and correct any ambiguities or issues (Creswell & Creswell, 2018). Some sections of the questionnaires were also adapted from established instruments and reliable secondary sources, further supporting the validity of the measurement tools (DeVellis, 2017).

3.10. Data Analysis Techniques

Once collected, the data were prepared for analysis through standard procedures such as editing, coding, and classification (Kumar, 2019). In accordance with the convergent parallel mixed-methods design, both qualitative and quantitative data were analyzed separately but concurrently (Creswell & Plano Clark, 2018).

For the qualitative analysis, participants' responses from interviews were transcribed and carefully reviewed, with a focus on identifying recurring themes that aligned with the research objectives. A thematic analysis approach was used to highlight frequently mentioned patterns and insights related to public relations practices (Creswell & Poth, 2018).

For the quantitative analysis, data collected through structured questionnaires were numerically coded and analyzed using descriptive statistical methods. Frequencies and percentages were calculated to identify measurable trends and comparisons among participants (Bryman, 2016).

After completing both analyses, the results were integrated during the interpretation phase to provide a comprehensive and balanced understanding of the research problem. This triangulated approach allowed the researcher to validate findings across methods, enhancing the overall credibility and validity of the study (Creswell & Creswell, 2018).

3.11. Ethical Consideration

Ethical consideration in research refers to guidelines that researchers follow to ensure that their work is conducted with integrity and fairness. According to Leedy and Ormrod (2013), in doing any research, there is an ethical responsibility to do the work honestly and with integrity. During data collection the researcher describe the purpose of the research to both company participants. Anyone who was not interested in participating or providing information was excluded from the study.

CHAPTER FOUR

DATA PRESENTATION, ANALAYSIS AND DISCUSSION

4.1 Introduction

This chapter deals with data presentation and analysis part of the study. It focuses on studying the PR practice of CBE and NIB comparatively. The data collected is mainly based on the survey questionnaire distributed to CBE corporate communication office and NIB bank marketing and branding department staff members. The chapter outlines the presentation, analysis and discussion of the findings. It begins with the presentation and analysis of the qualitative data presented and analyzed. Next that quantitative data is presented. Finally, the findings from both mixed approaches are discussed.

4.2. Data presentation

Qualitative Data Analysis

This part presents about the analysis of interview responses from the two banks PR expert, Deputy Public Relations and Media Management Executive in CBE, PR team leader in CBE, and the External Relations Manager at NIB.

Analysis of research questions one

4.2.1 Understanding Public Relations of Key respondents of CBE and NIB

The interview responses revealed that both the Commercial Bank of Ethiopia (CBE) and Nib International Bank (NIB) apply core principles of public relations rooted in modern PR theory, such as stakeholder engagement, message consistency, and two-way communication. In presenting the qualitative findings, the researcher coded the participants to maintain clarity and confidentiality: Interviewee 1 was the Deputy Executive for PR and Media Management at CBE, Interviewee 2 was the PR Team Leader at CBE, and Interviewee 3 was the External Relations Manager at NIB. Interviewees from CBE (1 and 2) emphasized the use of structured, research-based communication strategies aligned with the two-way symmetrical model, which promotes mutual understanding and long-term relationship-building with stakeholders. These

practices included planning, audience targeting, feedback integration, and post-campaign evaluations, demonstrating a more institutionalized application of PR science. In contrast, Interviewee 3 from NIB described the bank's PR efforts as being more tactical and reactive, shaped by resource limitations and organizational structure. Although NIB applies essential PR techniques such as branding and media engagement, its activities are often less strategic and formalized. Overall, while both banks recognize and apply the science of PR, the degree of implementation differs due to variations in size, departmental development, and institutional maturity.

According to Interviewee 1, Deputy PR and Media Management Executive at Commercial Bank of Ethiopia (CBE), "Public Relations are a bridge that connects an organization with its stakeholders, both domestically and internationally." Similarly, Interviewee 2, PR Team Leader at CBE, described PR as "a department and profession that enables an institution to collaborate with customers, internal departments, the media, and other stakeholders." In contrast, Interviewee 3, External Relations Officer at Nib International Bank (NIB), defined public relations as "the process of creating connections between one or more institutions, countries, and people on issues that concern the public." He further emphasized that PR professionals are skilled at fostering inclusive relationships with the public, adding that "Nib International Bank also views PR as a bridge between institutions and the public."

The qualitative findings indicate that both the Commercial Bank of Ethiopia (CBE) and Nib International Bank (NIB) engage in core public relations (PR) practices such as media relations, stakeholder communication, branding, and feedback handling. However, the extent and consistency of these practices vary between the two institutions. At CBE, PR practices are more formalized and institutionally embedded, involving planned communication efforts, structured feedback mechanisms, and post-campaign evaluations. These practices reflect a more scientific and professional application of public relations. In contrast, NIB's PR practices are present but less structured, with activities often driven by immediate needs rather than long-term planning. Although both banks recognize the importance of PR as a bridge between the institution and its stakeholders, CBE exhibits a more mature and systematic approach, while NIB's practices remain more reactive and dependent on available resources. These differences highlight the

impact of organizational capacity and development on the execution of public relations within the banking sector.

4.2.2 Public Relations Practice in CBE and NIB

Research Question Two

To explore public relations (PR) practices in Ethiopia's banking sector, in-depth semi-structured interviews were conducted with three senior communication professionals. Interviewee 1 (I1), the Deputy Executive for PR and Media Management at the Commercial Bank of Ethiopia (CBE); Interviewee 2 (I2), the PR Team Leader at CBE; and Interviewee 3 (I3), the External Relations Manager at Nib International Bank (NIB), were selected to provide insights into their respective institutions. For confidentiality and clarity, these codes (I1, I2, and I3) are used throughout the analysis.

According to Interviewee 1, the overall PR practice at CBE focuses on maintaining a positive public image, building public trust, and ensuring transparency through consistent communication. He noted that the bank employs multiple communication platforms, including print and broadcast media, public events, and social media, to reach diverse audiences. Furthermore, the department provides periodic professional training to its staff, aligning PR efforts with strategic institutional goals. Interviewee 2 reinforced this account, describing PR at CBE as a well-structured, research-driven, and collaborative process that facilitates two-way communication with both internal and external stakeholders.

In contrast, Interviewee 3 described PR practice at NIB as less structured and still evolving. He explained that PR functions were previously housed under the marketing and branding division but have recently been shifted to a newly formed External Relations Department reporting directly to the CEO. Although this organizational restructuring signals growing recognition of PR's role, current practices face significant constraints, including limited budget, insufficient staffing, and lower institutional prioritization. As a result, NIB's PR practice remains more tactical than strategic. Nonetheless, the bank is actively seeking to improve its communication activities and institutional image by enhancing internal capacity and refining customer engagement approaches.

Although the researcher initially sought to interview an equal number of participants from each bank, only one senior officer from NIB was available and willing to participate. To address this, the selected interviewee was chosen based on their managerial role and comprehensive knowledge of the bank's PR operations, ensuring the data's relevance and credibility.

In summary the qualitative findings revealed that while both banks recognize the importance of public relations, CBE's PR practice is more structured, strategic, and institutionally supported, reflecting its broader organizational resources and longer institutional history. In contrast, NIB's PR efforts are constrained by resource and structural limitations, though recent reforms show intent to develop more formalized communication practices. These differences highlight the influence of organizational maturity, hierarchy, and departmental support on PR effectiveness.

4.2.3 The Role of Public Relations in Building Image and Reputation

Interviewees from both the Commercial Bank of Ethiopia (CBE) and Nib International Bank (NIB) acknowledged that public relations (PR) play a crucial role in building and maintaining the image and reputation of their institutions.

Interviewee 1 (I1), Deputy Executive for Public Relations and Media Management at CBE, stated:

“In our bank, public relations play a significant role in building the image and reputation of our organization by ensuring consistent and transparent communication, building trust with the public, and highlighting our corporate social responsibility. PR acts as a bridge connecting the bank with its stakeholders. Without it, it would be difficult to reach the public effectively, and information gaps could arise.”

Interviewee 2 (I2), Public Relations Team Leader at CBE, further explained that PR supports the organization in coordinating with internal departments, customers, and external media by ensuring message clarity and consistency. The PR department at CBE plays a strategic role in strengthening stakeholder relationships.

In contrast, **Interviewee 3 (I3)**, External Relations Manager at NIB, emphasized the importance of PR in restoring institutional reputation during times of crisis. He recalled:

“Two years ago, due to political instability, the COVID-19 pandemic and war-related challenges, and the bank’s 25-year reputation suffered. Customers’ left, internal leadership changed, and key operations were disrupted. However, strong PR efforts helped us recover. We changed our logo and messaging strategy, and gradually restored public trust.”

These responses show that both banks recognize the strategic role of PR in image management. However, the application and depth of PR practices vary between the two institutions. CBE demonstrates a more structured and institutionalized approach, while NIB’s practices appear reactive and shaped by external pressures and limited internal resources.

4.2.4 Challenges Faced by Public Relations Practitioners in CBE and NIB

Key informants from both the Commercial Bank of Ethiopia (CBE) and Nib International Bank (NIB) were asked to describe the challenges faced by PR practitioners in their respective organizations.

Interviewee 1 (I1) of CBE identified the main challenges as: *“Misunderstandings of information by the public or media following the release of official communications, delayed access to seasonal information, and sometimes receiving updates from other departments rather than the PR department it. These issues hinder PR practitioners from providing timely and accurate information to the media and general public.”*

This view was supported by **Interviewee 2 (I2)** of CBE, who highlighted difficulties in internal communication flow and the need for enhanced coordination between departments.

On the other hand, **Interviewee 3 (I3)** from NIB described more systemic challenges, including:

“Lack of recognition of public relations as a professional function within the bank, delays in the flow of internal information, insufficient budget and resources, political instability, and public

misconceptions about the role of PR. These factors significantly limit the effectiveness of the PR function in our institution.”

These insights indicate that while both banks face challenges related to communication flow and public perception, NIB contends with additional structural and resource constraints that impede its PR operations. Addressing these challenges is essential for strengthening PR practice and enhancing stakeholder engagement in both organizations.

In conclusion, the findings reveal that although both institutions encounter obstacles in their PR functions, the nature and severity of these challenges differ. CBE’s challenges primarily concern information dissemination and coordination, whereas NIB’s difficulties stem from organizational recognition, resource limitations, and external factors. Overcoming these challenges will be critical to improving the effectiveness and professionalism of public relations practices within both banks.

4.2.5. Impact of New Communication Trends on Public Relations Practice at CBE and NIB

Research Question 5

Interviewee 1 from the Commercial Bank of Ethiopia (CBE) described the impact of new communication trends on their public relations practice as follows:

"When our organization disseminates information using various social media platforms such as Facebook, Telegram, and LinkedIn, it is common to encounter comments containing incorrect information in the comment sections. This is one of the most significant impacts of new communication trends on PR practice at CBE."

Similarly, Interviewee 3 from Nib International Bank (NIB) stated:

"New communication channels have brought both opportunities and challenges to NIB. On the positive side, the bank has enhanced its branding, marketing, and logo visibility, and these platforms serve as better and more accessible sources of information compared to traditional offline media. However, misinformation spread through comments has negatively affected the bank’s image. While social media has expanded outreach and improved branding efforts, it also introduces risks such as the propagation of false information. Thus, social media demands careful and vigilant management of the bank’s online reputation."

In conclusion, the findings indicate that new communication trends, particularly the use of social media platforms, have a significant impact on public relations practices at both CBE and NIB. While these platforms offer enhanced opportunities for outreach, branding, and faster information dissemination, they also pose challenges such as the spread of misinformation and the need for vigilant online reputation management. Therefore, both banks must balance leveraging the benefits of modern communication channels with strategies to mitigate their associated risks in order to maintain a positive public image and effective stakeholder engagement.

4.2.6 Recommendations for Improving PR practices

Interviewee 1 from CBE emphasized the importance of continuing to develop and enhance the digital systems already implemented to ensure a seamless workflow within the bank. On the other hand, Interviewee 3 from NIB highlighted the need for institutions to allocate sufficient budgets and resources to strengthen the public relations function. He recommended establishing well-organized PR departments staffed with skilled and creative professionals and called for greater recognition of the profession's value. Given that public relations is still in its early stages within the Ethiopian banking sector, particularly at NIB, he stressed that special attention is required to support its growth and effectiveness.

4.3 Quantitative Data Analysis

4.3.1 Demographic Analysis of Respondents

This section presents the demographic characteristics of the employee respondents who participated in the study, including their age, gender, educational background, job role, and years of experience. The respondents are the employees of CBE/NIB.

Table 2: Gender and Age of Respondents from (CBE) and (NIB)

		Frequency	Percent	CBE (age)	Frequenc y	Percent	
CBE	Male	38		20-24	4	5.8	55.1
	Female	31		25-29	12	17.4	44.9
	Total	69		30-34	15	21.7	100.0
NIB(age)		24		35-39	23	33.3	53.7
		17		40-44	8	11.6	46.3
Total		41		45 and above	7	10.1	100.0
				Total	69	100.0	
				NIB	1	2.4	
				20-24			
				25-29	6	14.6	
				30-34	15	36.6	
				35-39	10	24.4	
				40-44	7	17.1	
				45 and above	2	4.9	
				Total	41	100.0	

Source: Researcher's Own Field Survey, 2025. Table 1

The above table indicates that the gender of study participants of CBE and NIB. Based on this 38 (55.1 %) of respondents of CBE were males and 31(44.9%) of respondents were females.

Similarly, 24(53.7%) of respondents of NIB were males and 17(46.%) of respondents were females. Based on the above data the researcher concluded that the majority of respondents of both banks were males.

Based on the above data, majority of 23 (33.3%) respondents of CBE were in the age group of 35-39. 15 (21.7%) of respondents were in the age category of 30-34, 12 (17.4%) respondents were in the age category of 25-29, 8 (11.6%) respondents were in the age category of 40-44, 7(10.1%) respondents were in the age category of 45 and above while only 4 (5.8%) respondents were in the age category of 20-24. On the other hand the majority of respondents of NIB 15(36.6%) were in the age category of 30-34.10(24.4%) of respondents were in the age category of 35-39, 7 (17.1%) of respondents were in the age group 40-44, 6 (14.6%) respondents were in the age category of 25-29, 2 (4.9%) respondents were in the age category of 45 and above, while only 1 (2.4%) of respondent were in the age category of 20-24.

Based on the above data the researcher concludes that the majority of respondents of CBE were in the age category of 35-39, while the majority of respondents of NIB were in the age category of 30-34.

Insight, the relatively balanced gender distribution among respondents at both banks contributes to a diversity of perspectives, fostering more inclusive and effective public relations communication. Additionally, the predominant age groups 35 to 39 years at CBE and 30 to 34 years at NIB reflect a workforce with a blend of experience and dynamism, which supports strategic PR planning and adaptability to evolving communication trends.

Table 3: Education Level and Years of Service of Respondents at CBE and NIB

Education		Frequency	Percent	CBE(Service	Frequency	Percent
CBE	Degree	20	29.0	3-5	7	10.1
	MA Degree	49	71.0	6-8	30	43.5
	Total	69	100.0	9-11	9	13.0
NIB				12-14	6	8.7
Degree		23	56.1	15 and above	17	24.6
MA degree		18	43.9	Total	69	100.0
Total		41	100.0	NIB(Service)		
				>2years	3	7.3
				3-5	16	39.0
				6-8	6	14.6
				9-11	4	9.8
				12-14	5	12.2
				15 and above	7	17.1
				Total	41	100.0

Source, Researcher’s own Field Survey

Based on the above data the majority of respondents of CBE 49(71.0%) have MA degree and 20 (29.0%) have BA degree; on the other hand no respondent had PhD and diploma.

On the other hand the majority of respondents of NIB 23 (56.1%) have BA degree.18 (43.9%) of respondents have MA degree. From the total respondents NIB no respondent have Diploma and PhD.

Based on the above data most respondents of CBE had MA degree, on the contrary most respondents of NIB had BA degree. Based on the above data the researcher concludes that CBE have most MA degree respondents than that of NIB. Both bank’s respondents did not have diploma and PhD.

According to the researcher’s observation MA degree holders in both banks helps to have a better position and job implementation than BA holders, especially in CBE.

Based on the above data the majority of respondents 30(43.5%) of CBE were between the service age of 6-8. 17 (24.3%) respondents were in the service age of 15 and above, 9(13.0%) of respondents were in the age service of 9-11, 7(10.1%) respondents were in the service age of 3-5, 6(8.7%) respondents were in the service age of 12-14.

On the other hand the majority of respondents 16 (39.0%) of NIB were in the age service of 3-5, while 7(17.1%) respondents were in the service age of 15 and above, 6(14.6%) were in the age service of 6-8, 5(12.2%) were in the age service of 12-14, 4 (9.8%) were in the age category of 9-11 while 3 (7.3%) respondents serviced below 2 years.

Based on the above data the researcher concludes that most respondents of CBE were in the service age of 6-8 .On the contrary the majority of respondents of NIB were in the age service of 3-5 years. In CBE no respondent were serviced less than 2 years, but in NIB there were 3 respondents in the age service of > 2 years. The findings reveal that both educational background and length of service play a critical role in shaping the quality and effectiveness of public relations (PR) practices in banks. At the Commercial Bank of Ethiopia (CBE), a large proportion of PR staff (71%) hold MA degrees, while at Nib International Bank (NIB), the majority (56.1%) hold BA degrees. This suggests that CBE benefits from a workforce with more advanced academic preparation, which likely enhances strategic thinking, planning, and implementation of PR initiatives. Higher academic qualifications are often associated with a stronger grasp of PR theory, research methods, stakeholder analysis, and ethical communication—all of which are essential for modern PR functions in large institutions.

In terms of professional experience, the majority of CBE respondents (43.5%) have worked in the organization for 6 to 8 years, indicating a relatively stable and experienced PR team. On the other hand, NIB's respondents are concentrated in the 3 to 5-year range (39%), suggesting a younger or possibly more recently restructured PR workforce. This difference implies that CBE's more experienced professionals are likely better equipped to handle complex communication challenges and manage stakeholder relationships over time. Meanwhile, NIB's relatively less experienced staff may still be developing institutional knowledge and may require additional support and training to enhance their strategic communication capabilities.

In sum, the combination of advanced education and greater professional experience among PR staff at CBE contributes to a more structured, consistent, and research-informed approach to public relations. In contrast, while NIB shows promise with a base of qualified professionals, the bank's PR effectiveness may be constrained by lower academic attainment and shorter service years, both of which can affect long-term planning and institutional memory. These insights

suggest that investing in professional development and retaining experienced personnel are key to strengthening PR capacity in both banks.

Table 4: Position of Selected Respondents of CBE and NIB

CBE		Frequency	Percent
	High level Manger	6	8.7
	Middle level Manager	15	21.7
	Practitioner	48	69.6
	Total	69	100.0
NIB		Frequency	Percent
	High level manager	2	4.9
	Middle level manager	6	14.6
	Practitioner	33	80.0
	Total	41	100.0

Source, Researcher’s own field Survey,

Based on the above data the majority of respondents 48(69.6%) of CBE are PR practitioners. 6(8.7%) respondents were high level managers the other 15(21.7%) respondents were middle level managers.

Similarly, majority of respondents 33(80.0%) of NIB were PR practitioners. 6(14.6%) respondents were middle level managers, the other 2 (4.9%) of respondents were high level manager. Based on the above data the researcher concludes that most respondents of both banks are practitioners.

Based on the data, the majority of respondents at both banks are directly involved in public relations practice. Specifically, 48 respondents (69.6%) at the Commercial Bank of Ethiopia (CBE) and 33 respondents (80.0%) at Nib International Bank (NIB) are PR practitioners. In addition, CBE had 15 (21.7%) middle-level managers and 6 (8.7%) high-level managers, while NIB had 6 (14.6%) middle-level managers and 2 (4.9%) high-level managers.

The high proportion of PR practitioners among the respondents suggests that the data reflects grounded, practical insights from individuals directly engaged in day-to-day public relations functions. This enhances the study’s reliability in assessing the operational aspects of PR practices in both banks. Meanwhile, the inclusion of middle- and high-level managers adds strategic perspectives, particularly on how PR is integrated into institutional goals, policies, and decision-making. The combination of operational and managerial viewpoints provides a more

holistic understanding of PR practices within the banking sector. The analysis of respondents' positions within the Commercial Bank of Ethiopia (CBE) and Nib International Bank (NIB) reveals that the majority were public relations practitioners, with a smaller proportion holding middle- and high-level management roles. This distribution significantly contributed to the study's depth by capturing both practical and strategic dimensions of PR practice.

The predominance of practitioners ensures that the findings reflect the real-world application of public relations activities, while the perspectives of managers provided valuable insights into the organizational, budgetary, and policy-level aspects of PR. This balance enhances the overall understanding of how public relations is practiced, supported, and evolved within both banks.

Overall, the inclusion of respondents across various professional levels contributed to a well-rounded and credible evaluation of the public relations landscape in Ethiopia's banking sector.

Table 5: The PR of CBE/NIB strategically communicates with various publics and disseminates information

S,Commu.		Frequency	Percent			Frequency	Percent	
CBE	Strongly Agree	17	24.6	disseminates				
	Agree	24	34.8					
	Neutral	4	5.8		CBE	Strongly Agree	18	26.1
	Disagree	16	23.2			Agree	20	29.0
	Strongly Dis agree	8	11.6			Neutral	10	14.5
						Disagree	15	21.7
	Total	69	100.0			Strongly Dis-agree	6	8.7
				Total	69	100.0		
NIB	Strongly agree	7	17.1	NIB(disseminates)	Strongly agree	7	17.1	
	Agree	6	14.6			Agree	16	39.0
	Neutral	4	9.8			Neutral	2	4.9
	Disagree	16	39.0			Disagree	12	29.3
	Strongly disagree	8	19.5			Strongly disagree	4	9.8
	Total	41	100.0			Total	41	100.0

Source, Researcher's own Field Survey

Respondents from both banks were requested whether their PR strategically communicates with various publics or not, their responses also presented as well. Based on the above data most respondents 24 (34.8%) of CBE responded agree. 17(24.6%) of respondents replied strongly

agree, 16 (23.2%) of respondents replied disagree, 8(11.6%) replied strongly disagree and the other 4 (5.8%) of respondents said neutral on the given issue.

On the contrary, most respondents 16(39.0%) of NIB responded disagree. On the other hand 6(14.6%) of respondent responded agree, 7(17.1%) of respondents replied strongly agree, 8(19.5%) of respondents replied strongly disagree and the other 4(9.8%) of respondents replied neutral on the given issue.

Based on the given data the researcher concludes that the PR of CBE strategically communicates with various publics in a better way than that of NIB do.

Based on the above data most respondents 20(29.0%) of CBE replied agree on the issue. On the other hand 15(21.7%) of respondents responded disagree,6 (8.7%) of respondents replied strongly disagree, 18 (26.1%) of respondents replied strongly agree and the other 10(14.5%) of respondents remain ned neutral on the given issue.

Similarly, majority of respondents 16(39.0%) of NIB responded agree on the issue. On the other hand12 (29.3%) of respondents said disagree, 7 (17.1%) of respondents replied strongly agree, 4(9.8%) of respondents replied strongly disagree, and the other 2 (4.9%) of respondents replied neutral on the given statement. Based on the above data the researcher concludes that both bank’s PR disseminate information to the public.

Table 6: The PR in CBE/NIB maintains mutually beneficial relationships with stakeholders

		Frequency	Percent
CBE	Strongly Agree	25	36.2
	Agree	26	37.7
	Neutral	7	10.1
	Disagree	6	8.7
	Strongly Dis agree	5	7.2
NIB	Total	69	100.0
	Strongly agree	3	7.3
	Agree	22	53.7
	Neutral	7	17.1
	Disagree	5	12.2
	Strongly disagree	4	9.8
	Total	41	100.0

Source, Researcher’s own field survey, 2025

Based on the above data most respondents 26 (37.7%) of CBE responded agree. On the other hand 6 (8.7%) of respondents replied disagree, 25(36.2%) of respondents replied strongly agree, 5 (7.2%) of respondents responded strongly disagree and the other 7 (10.1%) of respondents replied neutral on the given issue. In the same way, most respondents 22 (53.7%) of NIB

responded agree on the given statement. On the other hand, 5(12.2%) of respondents replied disagree, 3 (7.3%) of respondents replied strongly agree, 4 (9.8%) of respondents replied strongly disagree and the remained 7 (17.1%) of respondents said neutral on the issue.

Based on the above data the researcher concludes that the PR of both banks maintains mutually beneficial relationships with stakeholders including customers, employees, investors, media and the community.

Table 7: The PR of CBE/NIB establishes strong connections with stakeholders.

		Frequency	Percent
CBE	Strongly Agree	18	26.1
	Agree	23	33.3
	Neutral	8	11.6
	Disagree	14	20.3
	Strongly Dis agree	6	8.7
	Total	69	100.0
NIB	Strongly agree	7	17.1
	Agree	9	22.0
	Neutral	3	7.3
	Disagree	16	39.0
	Strongly disagree	6	14.6
	Total	41	100.0

Source: Researcher’s own field survey, 2025

Based on the above data most respondents 23 (33.35) of CBE replied agree on the given statement. On the other hand 14 (20.3%) of respondents responded disagree, 6 (8.7%) of respondents replied strongly disagree, 18 (26.1%) of respondents replied strongly agree and the remained 8 (11.6%) neutral on the given statement.

Unlike CBE, most respondents 16(39.0%) of NIB responded disagree on the given statement. On the other hand 9 (22.0%) respondents replied agree, 6 (14.6%) of respondents said strongly disagree, 7 (17.1%) of respondents replied strongly agree and the other 3 (7.3%) of respondents replied neutral on the given statement.

Based on the above data the researcher concludes that the PR of CBE establishes strong connections with stakeholders, including customers, employees, investors, media and the community in a better way than that of PR of NIB do.

Table 8: The PR of CBE/NIB listens the public opinion and responds accordingly

		Frequency	Percent
CBE	Strongly Agree	13	18.8
	Agree	16	23.2
	Neutral	8	11.6
	Disagree	20	29.0
	Strongly Dis agree	12	17.4
	Total	69	100.0
NIB	Strongly agree	6	14.6
	Agree	12	29.3
	Neutral	1	2.4
	Disagree	14	34.1
	Strongly disagree	8	19.5
	Total	41	100.0

Source: Researcher’s own field survey, 2025.

Based on the above data the majority of respondents 20 (29.0%) of CBE replied disagree. On the other hand 16(23.2%) of respondents responded agree, 12(17.4%) of respondents replied strongly disagree, 13(18.8%) of respondents replied strongly agree while the remained 8 (11.6%) of respondents said neutral on the issue.

Similarly, majority of respondents 14 (34.1%) of CBE responded disagree. On the other hand 12 (17.4%) of respondents replied agree, 6(14.6%) of respondents replied strongly agree, 8 (19.5%) of respondents replied strongly disagree and the remained 1(2.4%) of respondents replied neutral on the given statement.

Based on the above data the researcher concludes that both bank’s PR did not carefully listens the public opinion and responds accordingly.

Table 9: The PR of CBE/NIB builds and maintains positive relationships between organizations and their various publics

		Frequency	Percent
CBE	Strongly Agree	16	23.2
	Agree	20	29.0
	Neutral	7	10.1
	Disagree	17	24.6
	Strongly Dis agree	9	13.0
	Total	69	100.0
NIB	Strongly agree	4	9.8
	Agree	8	19.5
	Neutral	2	4.9
	Disagree	24	58.5
	Strongly disagree	3	7.3
	Total	41	100.0

Source: Researcher’s own field survey, 2025

Based on the above data most respondents 20 (29.0%) of CBE replied agree on the given statement. On the other hand, 17(24.6%) of respondents responded disagree, 9(13.0%) of respondents said strongly disagree, 16(23.2%) of respondents responded strongly agree, and the remained 7 (10.1%) respondents replied neutral on the given issue.

On the other hand most respondents 24(58.5%) of NIB responded disagree on the given statement. While, 8(19.5%) of respondents replied agree, 4(9.8%) of respondents said strongly agree, 3(7.3%) of respondents replied strongly disagree and the remained 2(4.9%) of respondents responded neutral. Based on the above data the researcher concludes that the PR of CBE builds and maintains positive relationship between their organization and their various publics’ than that of PR of NIB.

Table 10: The PR of CBE/NIB fosters mutual understanding and trust

		Frequency	Percent
CBE	Strongly Agree	17	24.6
	Agree	23	33.3
	Neutral	6	8.7
	Disagree	16	23.2
	Strongly Dis agree	7	10.1
	Total	69	100.0
NIB	Strongly agree	8	19.5
	Agree	14	34.1
	Neutral	3	7.3
	Disagree	10	24.4
	Strongly disagree	6	14.6
	Total	41	100.0

Source: Researcher’s own field survey, 2025

Based on the above data most respondents 23(33.3%) of CBE responded agree on the given statement. On the other hand, 16(23.2%) of respondents replied disagree, 7(10.1%) of respondents replied strongly disagree, and the remained 6(8.7%) of respondents responded neutral on the given statement.

Similarly, the majority of respondents 14(34.1%) of NIB responded agree on the issue. On the other hand 10(24.4%) of respondents responded disagree, 8 (19.5%) of respondents said strongly agree, 10 (24.4%) respondents replied strongly dis agree and the other 3 respondents remained neutral on the given statement.

Based on the above data the researcher concludes that the PR of both banks fosters mutual understanding and trust.

Table 11: The PR of CBE/NIB ultimately shapes public perception

		Frequency	Percent
CBE	Strongly Agree	8	11.6
	Agree	12	17.4
	Neutral	10	14.5
	Disagree	30	43.5
	Strongly Dis agree	9	13.0
	Total	69	100.0
NIB	Strongly agree	4	9.8
	Agree	20	48.8
	Neutral	3	7.3
	Disagree	9	22.0
	Strongly disagree	5	12.2
	Total	41	100.0

Source: Researcher’s own field survey, 2025

The above data illustrates whether the PR of CBE/NIB ultimately shapes public perception or not. Based on the above data most respondents of 30 (43.5%) CBE responded disagree. On the other hand 12(17.4%) of respondents replied agree, 9(13.0%) of respondents replied strongly disagree, 8(11.6) of respondents replied strongly agree and the remained 10 (14.5%) of respondents responded neutral.

On the contrary most respondents 20(48.8%) of NIB responded agree on the issue. On the other hand 9(22.0%) of respondents replied disagree, 5(12.2%) of respondents replied strongly disagree, 4(9.8 %) of respondents replied strongly agree while the remained 3(7.3%) of respondents remained neutral.

Based on the above data the researcher concludes that the PR of NIB ultimately shapes public perception in a better way than that of CBE do.

Table 12: The PR of CBE manages organization’s reputation

		Frequency	Percent
CBE	Strongly Agree	16	23.2
	Agree	26	37.7
	Neutral	4	5.8
	Disagree	10	14.5
	Strongly Dis agree	13	18.8
	Total	69	100.0
NIB	Strongly agree	6	14.6
	Agree	10	24.4
	Neutral	3	7.3
	Disagree	15	36.6
	Strongly disagree	7	17.1
	Total	41	100.0

Source: Researcher’s own field survey, 2025

The above data illustrates whether the PR of CBE/NIB manages organization’s perception or not. Based on the above data 10 (14.5%) respondents of CBE responded disagree. On the other hand most 26(37.7%) respondents replied agree, 13(18.8%) of respondents replied strongly disagree, 16(23.2%) of respondents replied strongly agree and the remained 4 (5.8%) of respondents responded neutral.

On the contrary less respondents 10(24.4%) of NIB responded agree on the issue. On the other hand 15(36.6%) of respondents replied disagree, 7(17.1%) of respondents replied strongly disagree, 6(14.6 %) of respondents replied strongly agree while the remained 3(7.3%) of respondents remained neutral. Based on the above data the researcher concludes that the PR of CBE manages organization’s reputation in a better way than that of PR of NIB.

Table 13: The PR of CBE shapes organization’s image

		Frequency	Percent
CBE	Strongly Agree	15	21.7
	Agree	22	31.9
	Neutral	6	8.7
	Disagree	16	23.2
	Strongly Dis agree	10	14.5
	Total	69	100.0
NIB	Strongly agree	3	7.3
	Agree	21	51.2
	Neutral	4	9.8
	Disagree	5	12.2
	Strongly disagree	8	19.5
	Total	41	100.0

Source: **Researcher’s own field survey, 2025**

The above data indicates whether the PR of CBE/NIB shapes organization’s image or not. Based on the above data most only 16 (23.2%) of respondents of CBE responded disagree. On the other hand most respondents 22(31.9%) replied agree, 10(14.5%) of respondents replied strongly disagree, 15(21.7%) of respondents replied strongly agree and the remained 6 (8.7%) of respondents responded neutral.

Table 14: The PR of CBE tasked with handling crisis and negative publicity

		Frequency	Percent
CBE	Strongly Agree	3	4.3
	Agree	19	27.5
	Neutral	7	10.1
	Disagree	32	46.4
	Strongly Dis agree	8	11.6
	Total	69	100.0
NIB	Strongly agree	6	14.6
	Agree	15	36.6
	Neutral	5	12.2
	Disagree	11	26.8
	Strongly disagree	4	9.8
	Total	41	100.0

Source: **Researcher’s own field survey, 2025**

On the same way most respondents 21(51.2%) of NIB responded agree on the issue. On the other hand 5(12.5%) of respondents replied disagree, 3(7.3%) of respondents replied strongly disagree, 8(19.5 %) of respondents replied strongly agree while the remained 4(9.8%) of respondents

remained neutral. Based on the above data the researcher concludes that the PR of two banks shape organization's image.

The table above demonstrates whether the PR of CBE/NIB tasked with handling crisis and negative publicity. Based on the data above most 32(46.4%) of respondents CBE responded disagree. On the other hand 19(27.5%) of respondents replied agree, 8(11.6%) of respondents replied strongly disagree, 3(4.3%) of respondents responded strongly agree and 7(10.1%) of respondents said neutral on the issue.

On the contrary most respondents 15(36.6%) of NIB responded agree on the given statement. On the other hand 11(26.8%) of respondents said disagree, 4(9.8%) of respondents replied strongly disagree, 6(14.6%) of respondents replied strongly agree and the other 5(12.2) respondents responded neutral on the given statement. Based on the above data the researcher concludes that the PR of NIB tasked with handling crisis and negative publicity in a better way than that of the PR of CBE do.

The PR of CBE works with the media to secure positive coverage and ensure accurate and timely communication of an organization's message

Table 15: The PR of CBE works with the media to secure positive coverage and ensure accurate and timely communication of an organization's message

		Frequency	Percent
CBE	Strongly Agree	10	14.5
	Agree	27	39.1
	Neutral	5	7.2
	Disagree	20	29.0
	Strongly Dis agree	7	10.1
	Total	69	100.0
NIB	Strongly agree	2	4.9
	Agree	9	22.0
	Neutral	7	17.1
	Disagree	18	43.9
	Strongly disagree	5	12.2
	Total	41	100.0

Source: Researcher's own field survey, 2025

Based on the above data most respondents 27(39.1%) of CBE responded agree on the given statement. On the other hand, 20(29.0%) of respondents replied disagree, 10(14.5%) of respondents said strongly agree, 7(10.1%) of respondents said strongly disagree and 5(7.2%) of respondents remained neutral on the given issue.

On the contrary most respondents 18(43.9%) of NIB responded disagree on the given statement. On the other hand, 9(22.0%) of respondents replied agree, 5(12.2%) of respondents replied strongly disagree, 2(4.9%) of respondents said strongly agree and the other 7(17.1%) of respondents remained neutral on the given statement.

Based on the data given above the researcher concludes that the PR of CBE works with the media to secure positive coverage and ensure accurate and timely communication of an organization’s message in a better way than that of PR of NIB do.

Table 16: The PR of CBE develops and implements communication strategies to achieve specific objectives

		Frequency	Percent
CBE	Strongly Agree	7	10.1
	Agree	25	36.2
	Neutral	9	13.0
	Disagree	18	26.1
	Strongly Dis agree	10	14.5
	Total	69	100.0
NIB	Strongly agree	6	14.6
	Agree	4	9.8
	Neutral	5	12.2
	Disagree	18	43.9
	Strongly disagree	8	19.5
	Total	41	100.0

Source: Researcher’s own field survey, 2025

The above table indicates that whether the PR of CBE/NIB develops and implements communication strategies to achieve specific objectives or not. Based on the above data most respondents 25(36.2%) responded agree. On the other hand 18(26.1%) of disagree, 7(10.1%) of respondents replied strongly agree, 10(14.5%) of respondents said strongly agree and the other 9 (13.0%) of respondents replied neutral on the issue.

On the contrary most respondents 18(43.9%) of NIB responded disagree on the given statement. On the other hand only 4(9.8%) of respondents replied agree, 6(14.6%) of respondents replied strongly agree, 8(19.5%) of respondents replied strongly disagree and 5(12.2%) of respondents replied neutral on the given statement.

Based on the above data the researcher concludes that the PR of CBE develop and implements communication strategies to achieve specific objectives in a better way than that of PR of NIB do.

Table 17: The PR of CBE extends to internal audiences, such as employees, ensuring they are informed with the organization’s goals and values

		Frequency	Percent
CBE	Strongly Agree	6	8.7
	Agree	26	37.7
	Neutral	7	10.1
	Disagree	17	24.6
	Strongly Dis agree	13	18.8
NIB	Total	69	100.0
	Strongly agree	6	14.6
	Agree	18	43.3
	Neutral	5	12.2
	Disagree	8	19.5
	Strongly disagree	4	9.8
	Total	41	100.0

Source: **Researcher’s own field survey, 2025**

The above table indicates that whether the PR of CBE/NIB extends to internal audiences, such as employees, ensuring they are informed with the organization’s goals and values or not. Based on the above data most respondents 26(37.7%) responded agree. On the other hand 17(24.6%) of disagree, 6(8.7%) of respondents replied strongly agree, 13(18.8%) of respondents said strongly disagree and the other 7 (10.1%) of respondents replied neutral on the issue.

On the contrary most respondents 18(43.9%) of NIB responded agree on the given statement. On the other hand only 8(19.5%) of respondents replied disagree, 6(14.6%) of respondents replied strongly agree, 4(9.8%) of respondents replied strongly disagree and 5(12.2%) of respondents replied neutral on the given statement.

Based on the above data the researcher concludes that the PR of CBE and NIB extends to internal audiences, such as employees, ensuring they are informed with the organization’s goals and values.

Table 18: The PR of CBE conduct researches to understand public opinion and measure the effectiveness of communication campaigns

		Frequency	Percent
CBE	Strongly Agree	7	10.1
	Agree	27	39.1
	Neutral	1	1.4
	Disagree	23	33.3
	Strongly Dis agree	11	15.9
	Total	69	100.0
NIB	Strongly agree	5	12.2
	Agree	6	14.6
	Neutral	3	7.3
	Disagree	20	48.8
	Strongly disagree	7	17.1
	Total	41	100.0

Source: **Researcher’s own field survey, 2025**

The above table shows that whether the PR of CBE/NIB conduct researches to understand public opinion and measure the effectiveness of communication campaigns or not. Based on the above data most respondents 27(39.1%) responded agree. On the other hand 23(33.3%) of disagree, 7(10.1%) of respondents replied strongly agree, 11(15.9%) of respondents said strongly disagree and only 1 (1.4%) of respondents replied neutral on the issue.

On the contrary most respondents 20(48.8%) of NIB responded disagree on the given statement. On the other hand only 6(14.6%) of respondents replied agree, 5(12.2%) of respondents replied strongly agree, 7(17.1%) of respondents replied strongly disagree and 3(7.3%) of respondents replied neutral on the given statement.

Based on the above data the researcher concludes that the PR of CBE conduct researches to understand public opinion and measure the effectiveness of communication campaigns relatively better way than the PR of NIB.

Table 19: The PR in CBE manages client expectations

		Frequency	Percent
CBE	Strongly Agree	4	5.8
	Agree	23	33.3
NIB	Neutral	7	10.1
	Disagree	29	42.0
	Strongly Dis agree	6	8.7
	Total	69	100.0
	Strongly agree	5	12.2
	Agree	10	24.4
	Neutral	6	14.6
	Disagree	16	39.0
	Strongly disagree	4	9.8
	Total	41	100.0

Source: **Researcher's own field survey, 2025**

The above table illustrates that whether the PR of CBE/NIB manages client expectations. Based on the above data most respondents 29(42.0%) responded disagree. On the other hand 23(33.3%) of agree, 4(5.8%) of respondents replied strongly agree, 6(8.7%) of respondents said strongly disagree and only 7(10.1%) of respondents replied neutral on the issue.

On the contrary most respondents 16(39.0%) of NIB responded disagree on the given statement. On the other hand only 10(24.4%) of respondents replied agree, 5(12.2%) of respondents replied strongly agree, 4(9.8%) of respondents replied strongly disagree and 6(14.6%) of respondents replied neutral on the given statement.

Based on the above data the researcher concludes that the PR of CBE /NIB did not manages client expectations.

Table 20: The PR in CBE navigates ethical dilemmas

		Frequency	Percent
CBE	Strongly Agree	6	8.7
	Agree	26	37.7
	Neutral	3	4.3
	Disagree	27	39.1
	Strongly Dis agree	7	10.1
	Total	69	100.0
NIB	Strongly agree	5	12.2
	Agree	10	24.4
	Neutral	8	19.5
	Disagree	14	34.1
	Strongly disagree	4	9.8
	Total	41	100.0

Source: **Researcher’s own field survey, 2025**

The above table illustrates that whether the PR of CBE/NIB navigates ethical dilemmas. Based on the above data most respondents 27(39.1%) responded disagree. On the other hand 26(37.7%) of respondents said agree, 6(8.7%) of respondents replied strongly agree, 5(12.2%) of respondents said strongly disagree and only 3(4.3%) of respondents replied neutral on the issue. On the contrary most respondents 14(34.1%) of NIB responded disagree on the given statement. On the other hand only 10(24.4%) of respondents replied agree, 5(12.2%) of respondents replied strongly agree, 4(9.8%) of respondents replied strongly disagree and 8(19.5%) of respondents replied neutral on the given statement.

Based on the above data the researcher concludes that both bank of PR did not Navigates ethical dilemmas.

Table 21: The PR in CBE measures campaign impact

		Frequency	Percent
CBE	Strongly Agree	8	11.6
	Agree	14	20.3
	Neutral	12	17.4
	Disagree	34	49.3
	Strongly Dis agree	1	1.4
	Total	69	100.0
NIB	Strongly agree	4	9.8
	Agree	3	7.3
	Neutral	9	22.0
	Disagree	19	46.3
	Strongly disagree	6	14.6
	Total	41	100.0

Source: **Researcher’s own field survey, 2025**

The above table illustrates that whether the PR of CBE/NIB measures campaign impact or not. Based on the above data most respondents 34(49.3%) responded disagree. On the other hand 1(1.4%) of respondents said agree, 8(11.6%) of respondents replied strongly agree, 5(12.2%) of respondents said strongly disagree and only 3(4.3%) of respondents replied neutral on the issue.

On the same way most respondents 19(46.3%) of NIB responded disagree on the given statement. On the other hand only 3(7.3%) of respondents replied agree, 4(9.8%) of respondents replied strongly agree, 6(14.6%) of respondents replied strongly disagree and 9(22.0%) of respondents replied neutral on the given statement. Based on the above data the researcher concludes that the PR of both banks did not measure campaign impact.

Table 22: The PR in CBE /NIB adapts the evolving media landscape

		Frequency	Percent
CBE	Strongly Agree	11	15.9
	Agree	25	36.2
	Neutral	3	4.3
	Disagree	13	18.8
	Strongly Dis agree	17	24.6
	Total	69	100.0
NIB	Strongly agree	10	24.4
	Agree	19	46.3
	Neutral	6	14.6
	Disagree	5	12.2
	Strongly disagree	1	2.4
	Total	41	100,0

Source: **Researcher’s own field survey, 2025**

The above table indicates that whether the PR of CBE/NIB adapts the evolving media landscape or not. Based on the above data most respondents 25(36.2%) responded agree. On the other hand 13(18.8%) of respondents said disagree, 11(15.9%) of respondents replied strongly agree, 17(24.6%) of respondents said strongly disagree and only 3(4.3%) of respondents replied neutral on the issue.

On the same way most respondents 19(46.3%) of NIB responded agree on the given statement. On the other hand only 5(12.2%) of respondents replied disagree, 10(24.4%) of respondents replied strongly agree, 6(14.6%) of respondents replied strongly disagree and 6(14.6%) of respondents replied neutral on the given statement. Based on the above data the researcher concludes that the PR of both banks adapts the evolving media landscape.

Table 23: The PR in CBE /NIB face challenges like scheduling and coordinating with clients

		Frequency	Percent
CBE	Strongly Agree	6	8.7
	Agree	29	42.0
	Neutral	1	1.4
	Disagree	23	33.3
	Strongly Dis agree	10	14.5
	Total	69	100.0
NIB	Strongly agree	3	7.3
	Agree	17	41.5
	Neutral	7	17.1
	Disagree	8	19.5
	Strongly disagree	6	14.6
	Total	41	100.0

Source: **Researcher’s own field survey, 2025**

The above table shows that whether the PR of CBE/NIB face challenges like scheduling and coordinating with clients. Based on the above data most respondents 29(42.0%) responded agree. On the other hand 23(33.3%) of respondents said disagree, 6(15.9%) of respondents replied strongly agree, 10(14.5%) of respondents said strongly disagree and only 1(18.8%) of respondent replied neutral on the issue.

On the same way most respondents 17(41.5%) of NIB responded agree on the given statement. On the other hand only 8(19.5%) of respondents replied disagree, 3(7.3%) of respondents replied strongly agree, 6(14.6%) of respondents replied strongly disagree and 7(17.1 %) of respondents replied neutral on the given statement. Based on the above data the researcher concludes that the PR of both banks faces challenges like scheduling and coordinating with clients.

Table 24: New trends in communication especially social media shifts the PR goals from one way to two way communication

		Frequency	Percent
CBE	Strongly Agree	6	8.7
	Agree	21	30.4
	Neutral	4	5.8
	Disagree	33	47.8
	Strongly Dis agree	5	7.2
	Total	69	100.0
NIB	Strongly agree	3	7.3
	Agree	9	22.0
	Neutral	6	14.6
	Disagree	18	43.9
	Strongly disagree	5	12.2
	Total	41	100.0

Table 23 Researcher’s own field survey, 2025

The above table illustrates whether new trends in communication especially social media shifts the PR goals from one way to two way communication of the two banks or not. Based on the above data majority of respondents 33(47.8%) responded disagree. On the other hand 21(30.4%) of respondents said agree, 6(15.9%) of respondents replied strongly agree, 5(7.2%) of respondents said strongly disagree and only 6(14.6%) of respondent replied neutral on the issue. On the same way most respondents 18(43.9%) of NIB responded disagree on the given statement. On the other hand only 9(22.0%) of respondents replied agree, 3(7.3%) of respondents replied strongly agree, 5(12.2%) of respondents replied strongly disagree and 6(14.6 %) of respondents replied neutral on the given statement. Based on the above data the researcher concludes that new trends in communication especially social media did not shift the PR goals of both banks from one way to two way communication.

Table 25: Social media force the PR practitioners to actively monitor and manage online conversation

		Frequency	Percent
CBE	Strongly Agree	10	14.5
	Agree	22	31.9
	Neutral	7	10.1
	Disagree	21	30.4
	Strongly Dis agree	9	13.0
	Total	69	100.0
NIB	Strongly agree	1	2.4
	Agree	11	26.8
	Neutral	6	14.6
	Disagree	21	51.2
	Strongly disagree	2	4.9
	Total	41	100.0

Table 24 Researcher’s own field survey, 2025

The above table demonstrates whether Social media force the PR practitioners of CBE and NIB to actively monitor and manage online conversation or not. Based on the above data majority of respondents 22(31.9%) responded agree. On the other hand 21(30.4%) of respondents said agree, 6(15.9%) of respondents replied strongly agree, 5(7.2%) of respondents said strongly disagree and only 6(14.6%) of respondent replied neutral on the issue.

On the same way most respondents 21(51.2%) of NIB responded disagree on the given statement. On the other hand only 11(26.8%) of respondents replied agree, 1(2.4%) of respondents replied strongly agree, 2(4.9%) of respondents replied strongly disagree and 6(14.6%) of respondents replied neutral on the given statement. Based on the above data the researcher concludes that Social media force the PR practitioners of CBE to actively monitor and manage online conversation in a better way than that of the PR of NIB.

Table 26: The PR professionals now focus on builds relationships and engaging with audiences on social platforms

		Frequency	Percent
CBE	Strongly Agree	12	17.4
	Agree	20	29.0
	Neutral	10	14.5
	Disagree	18	26.1
	Strongly Dis agree	9	13.0
	Total	69	100.0
NIB	Strongly agree	6	14.6
	Agree	12	29.3
	Neutral	1	2.4
	Disagree	13	31.7
	Strongly disagree	9	22.0
	Total	41	100.0

Source: **Researcher’s own field survey, 2025**

The above table indicates whether the PR professionals of both banks now focus on builds relationships and engaging with audiences on social platforms or not. Based on the above data majority of respondents 20(29.0%) of CBE responded agree. On the other hand 18(26.1%) of respondents said disagree, 12(17.4%) of respondents replied strongly agree, 9(13.0%) of respondents said strongly disagree and only 10(14.5%) of respondent replied neutral on the issue. On the other hand way most respondents 13(31.7%) of NIB responded disagree on the given statement. On the other hand only 12(29.3%) of respondents replied agree, 6(14.6%) of respondents replied strongly agree, 9(22.0%) of respondents replied strongly disagree and 1(2.4 %) of respondents replied neutral on the given statement. Based on the above data the researcher concludes that the PR professionals of CBE now focus on builds relationships and engaging with audiences on social platform relatively a better way than that of the PR of NIB.

Table 27: New trends in communication, especially social media changes the practice of PR in CBE

		Frequency	Percent
CBE	Strongly Agree	11	15.9
	Agree	17	24.6
	Neutral	4	5.8
	Disagree	24	34.8
	Strongly Dis agree	13	18.8
	Total	69	100.0
NIB	Strongly agree	3	7.3
	Agree	19	46.3
	Neutral	9	22.0
	Disagree	6	14.6
	Strongly disagree	4	9.8
	Total	41	100.0

Source: Researcher’s own field survey, 2025

The above table illustrates whether new trends in communication, especially social media changes the practice of PR in CBE/NIB. Based on the above data majority of respondents 24(34.8%) of CBE responded disagree. On the other hand 17(24.6%) of respondents said agree, 11(15.9%) of respondents replied strongly agree, 13(18.8%) of respondents said strongly disagree and only 4(5.8%) of respondent replied neutral on the issue.

On the contrary most respondents 19(46.3%) of NIB responded agree on the given statement. On the other hand only 6(14.6%) of respondents replied agree, 3(7.3%) of respondents replied strongly agree, 4(9.8%) of respondents replied strongly disagree and 9(22.0 %) of respondents replied neutral on the given statement. Based on the above data the researcher concludes that the new trends in communication, especially social media changes the practice of PR in NIB in a high extent than that of PR of CBE.

4.4. Discussion of Findings

In this section, the results from questionnaire and in-depth interview are discussed in line with the objective of the study and research questions.

4.4.1 How are public relations practiced in CBE and NIB?

Quantitative and qualitative data illustrated that the overall practice of PR of CBE is better than that of PR of NIB. Based on the quantitative data, the PR of CBE strategically communicates

with various publics, establishes strong connections with stakeholders, including customers, employees, investors, media and the community and in a better way than that of PR of NIB do. The qualitative data also indicated this. As Interviewee¹ from CBE explained, “The overall practice of PR in CBE revolves around maintaining a positive public image, enhancing customer trust, and promoting transparency.”

Elaborated that CBE has a well-structured and organized PR department that communicate with its various public. Added CBE uses different communication channels to address the general public like broadcast media, print media, event etc. In addition, public relations and communication professionals will be provided with appropriate new training to focus on activities that will help the bank achieve its goals. In addition, efforts will be made to promote its services through print media.

The PR department manager of CBE finalized his view by stating that the overall PR practices at CBE are generally effective. While in NIB the quantitative data indicated the PR of NIB carefully listens the public opinion and responds accordingly, strategically communicates with various publics and establishes strong connections with stakeholders relatively weaker than that of the PR of CBE. The quantitative data also indicates the PR practice of NIB was weak.*interviewee*²

In contrast, interviewee³ of NIB expressed his view on the overall practice of PR by saying: “the overall PR practice of NIB is weak and needs improvement. Previously, the department was called public relations and communication and was under marketing and branding department. Elaborated that the bank does not have independent PR department. The work of PR is being done through a decentralized process. Currently the PR department of NIB is isolated from marketing and branding department and is directly accountable to the CEO by renamed itself as External Relationship Department. Because of mentioned reasons, inadequate budget allocation; lack of well-organized PR department, less attention for the profession makes the PR practice of NIB less poor and it affecting the PR practices .However, the bank is trying to do better with its existing PR professionals and resources. This effort is to become a better and more competitive financial institution by modernizing the bank's marketing strategy and customer service.”

3According to the above information the researcher concludes that the PR of CBE practices in a

better way than the PR of NIB do. However, the bank is trying to do better with its existing PR professionals and resources. This effort is to become a better and more.

4.4. 2. What are the roles of PR to build the image and reputation of CBE and NIB?

Based on the quantitative data the PR of CBE has a crucial role. It builds and maintains positive relationship between their organization and their various publics ‘manages organization’s reputation, works with the media to secure positive coverage and ensure accurate and timely communication of an organization’s message in a better way than that of PR of NIB do. The data obtained from interview strengthened this information. Interviewee¹ of CBE explained the role of public relations in building image and reputation by saying: “In our bank public relations plays a significant in building image and reputation of our organization, by ensuring consistent transparent communication, building trust with the public, and highlighting social responsibility. Particularly, highlighted that it plays a significant role in connecting the bank with other external stakeholders as a bridge. Consequently, without public relations in the institution, it could be difficult to easily reach the public, and information gap could be created. Therefore public relation in our organization plays a significant role.”

"The public relations strategies employed by NIB are more successful in influencing public perception compared to those of CBE." The data obtained from interview also described as follows: Interviewee² of NIB on his side said, “PR in our organization plays a crucial role in building role and reputation. The bank recalled that 2 years ago, due to the political instability in the country, the Covid pandemic, and the impact of war, the bank’s 25- year reputation and prestige were reduced. The bank’s business logo was changed from a picture of bee to a letter ‘N’. Among the occurred problems resignation and replacement of executives within the institution as well as flight of customers from abroad, reductions, and the failure of very expensive and large system control machine. However, the bank’s image and reputation was returned through strong strive of public relation practice.” “Public relation’s work played a very significant role in the process of returning back its image. In NIB it ensures connectivity of external stakeholders while in NIB strong PR efforts have helped the bank to recover its image and reputation.” Interviewee³

The PR of CBE and NIB have also had common roles. Based on the quantitative data the PR of both banks fosters mutual understanding and trust, Based on the above data extends to internal audiences, such as employees, ensuring they are informed with the organization's goals and values, and fosters mutual understanding and trust.

4.4.3. What are the main challenges faced by PR practitioners in CBE and NIB?

The quantitative data showed main challenges by PR practitioners of CBE and NIB in common. Based on the quantitative data the PR of CBE /NIB did not manages client expectations, navigates ethical dilemmas and the PR of both banks did not measure campaign impact. Additionally, the PR of both banks adapts the evolving media landscape, and face challenges like scheduling and coordinating with clients.

The qualitative data also described the PR practitioners from both banks face many challenges. Key informants of CBE and NIB were requested to tell about challenges faced by PR practitioners of their organization and their responses were presented as well.

Interviewee¹ of CBE said, “The main public relations challenge in the Commercial Bank of Ethiopia is misunderstanding of information by the public or other media after it is released by the bank, unable to get seasonal information on time, sometimes we hear the bank's information from other departments instead of getting information from our departments, this makes difficult for PR practitioners to provide timely information for media institution and general public.”

On the other hand Interviewee³ of NIB said, “the public relations sector is not viewed as a profession even in the head office of NIB, there is delays in internal information flow, lack of recognition for PR as a profession, Insufficient budget and resources, and public misconceptions about the field and political instability are the main challenges of PR of NIB.”

4.4.4 How have emerging social media trends influenced the goals and practices of public relations at CBE and NIB?

New trends in social media may affect the goals of PR in different ways. Based on the quantitative data new trends in communication especially social media did not shift the PR goals of both banks from one way to two way communication.

Based on the qualitative data the researcher concludes that the PR professionals of CBE now focus on building relationships and engaging with audiences on social platform relatively a better way than that of the PR of NIB. But the qualitative data showed effect of social media as follows: Interviewee¹ of CBE mentioned the impacts of new trends on Public relations practice of CBE as:

“When our organization disseminate information using different social media options like Facebook, telegram, and LinkedIn, comments containing incorrect information may occur under the comment section. This is the most common impact of new communication trend on the practice PR in Commercial Bank of Ethiopia.”

The quantitative data of NIB indicated that there was little effect on the practice of PR in NIB. New trends in communication; especially social media changes the practice of PR in NIB in a high extent than that of PR of CBE. The qualitative data showed there was a positive and negative impact in NIB and the qualitative expressions as follows: Interviewee² of NIB said, “the public relations sector is not viewed as a profession even in the head office of NIB, there is delays in internal information flow, lack of recognition for PR as a profession, Insufficient budget and resources, and public misconceptions about the field and political instability are the main challenges of PR of NIB.”

From this the researcher concludes that new trends have both positive and negative impact on NIB.

CHAPTER FIVE

Summary of Findings, Conclusion and Recommendations

This chapter presents a summary of the findings, draws conclusions based on the research outcomes, and offers recommendations for future actions or studies.

5.1 Summary of Findings

This thesis aimed to comparatively study the public relations (PR) practices of two major banks: the Commercial Bank of Ethiopia (CBE) and Nib International Bank (NIB). The study revealed both shared characteristics and notable differences in their PR approaches. Both banks utilize PR to disseminate information, maintain mutually beneficial relationships with stakeholders, foster mutual understanding and trust, and shape their organizational image. Their PR efforts also extend internally to employees, ensuring alignment with institutional goals and values. However, both institutions showed shortcomings in actively listening to public opinion, managing client expectations, and addressing ethical dilemmas. Operational challenges such as scheduling and client coordination were common to both. Despite emerging communication trends, including social media, neither bank significantly altered the core objectives of their PR functions.

In contrast, CBE's PR practices are more strategic and effective in several respects. CBE demonstrates stronger engagement on social media, actively conducts research to understand public opinion and measure communication effectiveness, and consistently develops targeted communication strategies. Furthermore, CBE exhibits superior media relations, better reputation management, and maintains stronger relationships with various publics including customers, employees, investors, and the community. While NIB shows strength in shaping public perception, CBE's PR approach is overall more comprehensive and strategically aligned with its organizational objectives.

5.2. Conclusion

In conclusion, while CBE's PR practices are relatively better than those of NIB, both banks have struggled in key areas of public relations. Neither has effectively considered managing client expectations, navigate ethical dilemmas, carefully listen the public opinion and responds accordingly. On the other hand the PR of both banks fosters mutual understanding and trust, shape their organization's image, disseminate information to the public maintains mutually beneficial relationships with stakeholders.

On the other hand, the PR of CBE now focus on building relationships and engaging with audiences on social plat form , conducts researches to understand public opinion and measure the effectiveness of communication campaign, develop and implements communication strategies to achieve specific objectives, works with the media to secure positive coverage and ensure accurate and timely communication of an organization's message and manages organization's reputation in a better way than that of PR of NIB do. On the contrary, The PR of NIB ultimately shapes public perception relatively in a better way than that of PR of CBE.

Generally the PR of CBE performs better than the PR of NIB.NIB has relatively weak PR practice.

5.3 Recommendations

This study recommends that both the Commercial Bank of Ethiopia (CBE) and Nib International Bank (NIB) strengthen their PR practices by improving crisis management and handling negative publicity more effectively, with particular emphasis on CBE's needs in this area. Both banks should adopt communication systems that are feedback oriented, enabling them to carefully listen to and respond to public opinion in a timely and appropriate manner. Developing a strong organizational culture that supports the strategic role of PR is essential to enhance the effectiveness of their communication efforts. Additionally, ensuring accurate and timely dissemination of information remains a critical function that both banks must prioritize. For NIB specifically, there is a need to professionalize its PR practice by establishing a structured and organized PR department and allocating sufficient budgetary resources to support its activities. NIB should also invest in building the knowledge, skills, and attitudes necessary for effective PR management, as well as conduct evaluative research to measure the impact of its communication campaigns. Enhancing two-way communication and fostering stronger relationships with stakeholders will further advance NIB's PR function. Finally, both banks would benefit from raising awareness of the strategic importance of PR within their organizations and the broader banking sector to ensure sustained support and development of their public relations practices.

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Appendixes

Appendix I: Interview

1. What is your definition of PR?
2. How do you describe the overall practice of PR in CBE?
3. What is the role of PR to build image and reputation of your organization?
4. What are the main challenges faced by PR practitioners in CBE
5. How new trends in communication including social media do affects the goals and practice of PR?
6. What is your recommendation for the future improvement of PR practice?

Appendix II: Questionnaire

Dear Respondents;

I'm , a 3rd year Master`s degree student at the Department of Public Relations and Strategic Communication, School of Journalism and Communication , Addis Ababa University, 2025.

Currently, working on a dissertation titled “**A Comparative Study of PR Practices in Bank Sectors: In the Case of Commercial Bank of Ethiopia and NIB International Banks.**” to help me complete this class. I respectfully request your cooperation by honestly and truthfully completing the questionnaires below to obtain only information that will be used as input for this study.

Thank you in advance to your cooperation!

Please tick in the provided box with the right mark that describes your answer.

Demographic background

1. Sex Male Female
2. Age 20-24 25-29 30-34 35-39 40-44 45 and above
3. Level of education Diploma Degree Masters PHD
4. Year of Service < 2 years 3- 5 years 6-8 years 9- 11 years 12-14 years 15 and above
5. Position High level manager Middle level manager Employee (Practitioner)

Measuring the practice of Public Relations

Rate the following statements according to how you feel about the practice of public relations in your current position. Indicate your choice based on the following Likert scale.

1. Strongly Agree 2. Agree
 3. Neutral 4. Disagree 5. Strongly Dis agree

Part one; Given statements about Practice of Public Relations	1	2	3	4	5
6.The PR of CBE/NIB strategically communicate with various publics					
7.PR in CBE /NIB disseminates information to the public					
8. The PR in CBE / NIB maintains mutually beneficial relationships with stakeholders					
9. The PR of CBE establishes strong connections with stakeholders. Including customers, employees, investors, media and the community.					
10. The PR of CBE/NIB carefully listens the public opinion and responds accordingly					
Part two; Role of Public Relations					
11.The PR of CBE/NIB builds and maintains positive relationships between organizations and their various public s					
12.The PR of CBE/NIB fosters mutual understanding and trust					
13.The PR of CBE/NIB ultimately shapes public perception					
14.The PR of CBE/NIB manages organization's reputation					
15.The PR of CBE shapes organization's image					
16.The PR of CBE/NIB tasked with handling crisis and negative publicity					
17.The PR of CBE /NIB works with the media to secure positive coverage and ensure accurate and timely communication of an organization's message					

18.The PR of CBE NIB develop and implements communication strategies to achieve specific objectives				
19.The PR of CBE/NIB extends to internal audiences, such as employees, ensuring they are informed with the organization’s goals and values				
20. The PR of CBE/NIB conduct researches to understand public opinion and measure the effectiveness of communication campaigns.				
Part three ; Given statements about Challenges faced by PR Practitioners				
21. The PR in CBE /NIB manages client expectations				
22. The PR in CBE/NIB navigates ethical dilemmas				
23. The PR in CBE /NIB measures campaign impact				
24. The PR in CBE/NIB adapts the evolving media landscape				
25. The PR in CBE/NIB face challenges like scheduling and coordinating with clients				
Part four ;New trends in communication including social media affects the goals and practice of PR				
26.New trends in communication especially social media shifts the PR goals from one way to two way communication				
27.Social media force the PR practitioners to actively monitor and manage online conversation				
28. The PR professionals now focus on builds relationships and engaging with audiences on social platforms.				
29. New trends in communication, especially social media changes the practice of PR in CBE/NIB.				



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Nib International Bank

Website: www.nibbanksc.com

ቁጥር: ንብ/ዋ/መ/ማክ/119/17
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ጉዳዩ:- የማረጋገጫ ደብዳቤ ስለመስጠት

ቢጋቤጠኝነትና ለኑ-ተግባቦት ትምህርት ከፍል ተማሪ የሆነችው እየሩሳሌም አለሙ በባንካችን ለተከታታይ 3 ቀናት ማለትም ከመጋቢት 16 ቀን 2017 ዓ.ም እስከ መጋቢት 18 ቀን 2017 ዓ.ም ለመመረቅ ጥናታዊ ጽሁፍ ማሟያ ይረዷት ዘንድ በመምሪያችን በመገኘት የወረቀትና የገጽ ለገጽ ኢንተርኒው ማክናውኒን በአክብሮት እንገልጻለን።

ከሰላምታ ጋር

(Handwritten signature)
በዘርሲ ገብረ
የኒዘርሲ-ቴ ማክናውኒን
በዘርሲ ከመጋቢት መምሪያ

