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**COLLEGE OF BUSINESS AND ECONOMICS
SCHOOL OF COMMERCE**

**THE EFFECT OF SOCIAL MEDIA ADVERTISING
ON CONSUMER BUYING BEHAVIOUR**

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June 2024

Addis Ababa, Ethiopia

**THE EFFECT OF SOCIAL MEDIA ADVERTISING
ON CONSUMER BUYING BEHAVIOUR IN THE
CASE OF BANK OF ABYSSINIA**

By: Betelehem Ermias Anulo

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DEGREE OF MASTERS OF ART IN MARKETING MANAGEMENT**

Advisor: Mulatu Mebrate (Ph.D.)

June, 2024

Addis Ababa, Ethiopia

DECLARATION

I, Betelehem Ermias, declare that this thesis entitled "THE EFFECT OF SOCIAL MEDIA ADVERTISING ON CONSUMER BUYING BEHAVIOUR IN BANK OF ABYSSINIA." is my original work, prepared under the guidance of Mulatu Mebrate (Ph.D.). All materials used in this thesis have been properly credited. I further confirm that the thesis has not been submitted either in part or full to any other higher learning institution to earn any degree.

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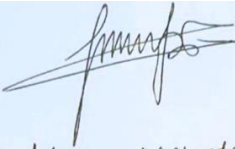
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June, 2024

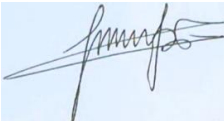
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This is to certify that Betelehem Ermias's thesis, THE EFFECT OF SOCIAL MEDIA ADVERTISING ON CONSUMER BUYING BEHAVIOUR IN BANK OF ABYSSINIA., submitted to the Master of Arts in Marketing Management, meets the required quality and originality standards.

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Abstract

This study looks at how social media advertising affects Bank of Abyssinia customers' purchasing decisions. The study, which involved 364 consumers and was conducted across 15 branches, examined the impact using the source, message, and channel aspects of the communication process framework.

Utilizing an explanatory data analysis technique and SPSS version 20, the results show that social media advertising positively impacts customer purchasing behavior. The results indicate that message factors came in first in terms of importance, followed by channel factors and source factors.

More specifically, it was discovered that the most powerful influences on customer attitudes, perceptions, and purchasing choices were the persuasive and informative qualities of the social media material, or message aspects. Important elements included the advertising messages' emotional appeal, inventiveness, and relevancy. The positive impact was also considerably helped by the bank's usage of social media platforms, which were interactive and easy to access. Customers valued the chance to communicate with the brand online. Although the bank's social media reputation, knowledge, and reliability (source variables) contributed positively, their influence was comparatively smaller than that of the other communication process aspects. Consumers appeared to be more concerned with the ease of digital channels as well as the caliber and delivery of the advertising material.

Overall, the study offers solid empirical support for the idea that banks may effectively influence customer purchasing behavior by using a systematic approach to social media advertising that centers on creating attractive content and efficiently utilizing digital platforms. Marketing managers in the banking industry may greatly benefit from the findings if they want to maximize their social media advertising campaigns and improve client engagement, conversion, and loyalty.

Keywords: *Message Factor, Source Factor, Channel factor*

CHAPTER ONE

INTRODUCTION

The purpose of this chapter is to provide readers with a thorough grasp of the problem statement, research question, objective, hypothesis, terminology definitions, importance, and delimitation/scope.

1.1 BACKGROUND OF THE STUDY

The region's banking sector has experienced a substantial digital revolution in recent years, as seen by the quick interest of online and mobile banking services and the increasing significance of social media platforms for client interaction. In order to stay in touch with their target audience, banks have realized how important it is to have a strong social media presence and use these platforms for advertising as tech-savvy customers increasingly handle their financial affairs through digital channels.

One of the top financial organizations in the nation, Bank of Abyssinia, has been at the forefront of this digital revolution. The bank has invested a lot of money in strengthening its online presence, expanding its social media presence, and running focused marketing campaigns on well-known social media sites like Tik tok, Telegram, Facebook, and Instagram. These initiatives are meant to raise consumer knowledge of the bank, encourage brand loyalty, and eventually influence consumer purchasing decisions in favour of the bank's goods and services.

The marketing team at the bank did, however, recognize the necessity of a thorough, data-driven evaluation of the efficacy of its social media advertising tactics. Although customer interaction and sales analytics have shown encouraging trends, the bank needs to learn more about the underlying causes of these digital marketing campaigns' success. The study was particularly interested in learning how the communication process which consists of source, message, and channel elements shapes customer attitudes, perceptions, and purchase choices.

In Ethiopia, around 30 banks are now in operation. The market climate become increasingly competitive and tough as the number of rivals in the sector grows. Commercial banks needed to

spend millions of birr on advertising and marketing in order to achieve a competitive edge and remain profitable in the business.

In order to connect with and impact its clientele in the marketplace, Bank of Abyssinia employs a range of marketing communication strategies. The bank uses a kind of mediums, social media being one of the most efficient, to sell its goods and services in order to stay competitive and draw in customers.

1.2 STATEMENT OF THE PROBLEM

In today's complex world an organization communicating effectively-the right message to the right audience at the right time is a critical and difficult task for promotional planners to achieve efficiently (Kotler, 2007). Furthermore, it was stated that how commercial organizations connect with their consumers, as well as the information given in advertisements, should be captivating enough to grab clients' attention.

The present Ethiopian banking market has grown extremely competitive as a result of the introduction of new local banks into the business. In addition, the Ethiopian government has stated that international banks would be permitted to operate in the country. Bank of Abyssinia must develop successful marketing communication strategies in order to remain competitive in the market, acquire new clients, and retain existing ones. Most banks uses social media advertising as one of the most extensively used communication tactics. Financial organizations, particularly banks, spend millions of birr to promote their products and services to their target clients and the general public. Many banks utilize social media channels to market their brand as well as their products and services. What is most important is understanding how the published commercial changed the way customers responded to it. As (Guolla, Belch&Belch 1990) pointed out assessing the effectiveness of advertisements before they are implemented and after the final version gives many advantages like avoiding costly mistakes, evaluating alternative strategies, increasing advertising efficiency, and determining if objectives are achieved. In truth, most businesses fail to examine how their advertisements influence customers' purchasing behaviour. Furthermore, they fail to consider how well the message is received and how the media they utilize influences their audience's purchase decisions. It is critical to determine which platforms can substantially influence their consumers' purchasing behaviour and to reduce their media choices to meet their goal at a fair price. Furthermore, the efficiency of the message presented in

affecting consumers' decision-making power has not received the attention it deserves. The Bank of Abyssinia's situation highlights this issue.

Several researches have been conducted the effect of social media advertising on consumer buying behaviour in different industries using different variables (Bethel Tehone 2021, Ruth Michail 2020, Akayleh 2021, Ramzan Sama 2019, Eskedar Baheru 2017, Henok Mesfin 2019). Market competitiveness and consumer behavior dynamics have forced many academics to investigate this issue in order to obtain new insights, even though there have been numerous research performed worldwide on the effect of advertising on customer purchase choices.

Some studies were undertaken on the effect of social media advertising on consumers buying behaviour in AA in case of real estates (Bethel Tehone 2021) conducted a study on the effect of social media advertising on consumers decision making in case of Habesha breweries (Ruth Michail 2020). The media component was the sole recognized independent variable influencing consumers' purchasing decisions. The study excludes the message factor and source factor. In a similar vein, Eskedar Baheru 2017 investigated the impact of Ethiopian Airlines' use of social media. Perceived usefulness, perceived ease of use, perceived enjoyment, and perceived trustworthiness are examples of independent factors in social media advertisements, whereas customer purchasing behavior is considered a dependent variable.

Previous study was conducted in different industries or with independent variables outside the source, message, and channel elements, as the explanation above makes evident. Therefore, more research in the banking sector using a number of independent variables is needed. In addition, it can be said that a number of researchers have examined and researched many aspects of advertising and its influence on customer purchasing behavior in light of the observation of such pertinent studies. But there are also important differences between the scientific theory and previous research. Their work has been examined by several researchers in the circumstances in which they were conducted.

Furthermore, previous studies were rarely focused on social media advertising's impact on consumers' purchasing decisions in the context of Ethiopian private banks, and no study on the case of Bank of Abyssinia has been encountered so far. Therefore, this research fill the gap in this regard

1.3 RESEARCH QUESTIONS

The following research question addressed in this study:

- To what extent does the source factor of social media advertising affect the consumers' buying behaviour of Bank of Abyssinia?
- How does the effect of the message factor of social media advertising affect consumer behaviour of Bank of Abyssinia?
- What is the effect of the channel factors of social media advertising on customer's buying behaviour?

1.4 OBJECTIVES OF THE STUDY

1.4.1 GENERAL OBJECTIVE

The main goal of the research is to examine how social media advertising affects Bank of Abyssinia customers' purchasing decisions.

1.4.2 SPECIFIC OBJECTIVES OF THE STUDY

- To investigate how the sources of social media advertising influence consumers' purchase decisions.
- To ascertain how the messaging aspect of social media advertising influences the purchase decisions of consumers.
- To highlight the impact of social media advertising channel characteristics on client purchasing behaviour.

1.5 SIGNIFICANCE OF THE STUDY

The study's conclusions provide light on how social media advertising affects customer behavior for the bank's management and other financial institutions. They may also be used as secondary data when creating a social media strategy. This research may help stakeholders, including the bank's marketing department, identify which social media can have a major impact on consumer behavior. It can also be helpful in making decisions throughout the social media selection process. The results of the study can help Bank of Abyssinia, as well as other businesses and financial institutions, create effective social media advertising campaigns. It also helps other researchers carry out further surveys related to this subject.

1.6 SCOPE OF THE STUDY

The study entirely looks at the influence of social media advertising on consumer purchasing behavior at Bank of Abyssinia. Due to time and budget restrictions, this study focuses exclusively on the influence of social media advertising from the three communication processes (the medium component, the source factor, and the channel element) on consumers' purchasing behavior at Bank of Abyssinia.

The technique of the study was an explanatory design. Standardized questionnaires were also used in the study to gather first-hand information. A number of articles and studies on social media advertising and consumer behavior are also assessed in order to support the primary data. In this study, fifteen randomly chosen sample branches in Addis Ababa have been used geographically.

1.7 DEFINITION OF TERMS

- **Social media:** - refers to interactive technology that facilitates the exchange of content, ideas, pastimes, and other forms of expression through online groups and networks.
- **Social media advertising:**-Using social networks like Instagram, Facebook, LinkedIn, YouTube, X (previously Twitter), TikTok, and LinkedIn, this type of digital marketing strategy uses sponsored adverts to reach your target population. (September 28, 2023)
Vanipriya Moorthi
- **The Source factor:** -is the channel through which a marketing message is transmitted, either directly or indirectly. A spokesperson who conveys a message and/or showcases a good or service could be a right-away source (Ouwensloot& Duncan, 2008).
- **The Message Factor:** -One of the most popular strategies for drawing attention is to showcase the good or service unusually, as long as the audience remains interested even after they realize that the advertiser faces challenges with their communication or advertising. (Terkan, 2014).
- **The Channel Factor:** - The message channel, also known as the medium, is the desired means for transmitting the message from the sender to the receiver (Belch and Belch 2007)

1.8 ORGANIZATION OF THE PAPER

The study was organized into five chapters. The study's introduction, problem statement, research question, aim, significance, delimitation, and word definitions are all covered in the first chapter. The study's theoretical foundation and empirical data are covered in the second chapter, which is then followed by a summary of the conceptual framework and research gaps. The study's methodology is then presented in the third chapter. The results of the analysis are the main topic and are examined in the fourth chapter. Chapter five concludes with recommendations, a summary of the findings, and a conclusion.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

INTRODUCTION

The pertinent research that has been cited in books, journals, magazines, newspapers, reports, dissertations, and other publications is evaluated in this chapter. Three components make up the chapter's organization: a conceptual framework, a data analysis, and a theoretical review. The three main elements of the communication process are the source, message, and channel factors. The theoretical review investigates theoretical theories of advertising efficacy. The empirical review part thoroughly investigates references of earlier research on the relevant variables. The third phase of the discussion focuses on the study's conceptualization, it is produced by looking over and defining the elements of the conceptual model that describe how the independent and dependent variables are linked.

2.1 THEORETICAL REVIEW

This section covers the major theoretical frameworks for investigating and comprehending marketing communication. A number of marketing communication theories have been proposed by various writers. Among the hypotheses are the AIDA theory, Hierarchy of Effects theory, and the Theories of social media advertisement.

2.1.1 A.I.D.A MODEL IN MARKETING COMMUNICATION

Attention, Interest, Desire, and Action are the acronyms for A.I.D.A. Let's discuss these in more detail: –

- **Attention:** Using a variety of strategies, this part of marketing communication is drawing clients' attention. You may quickly increase the attractiveness of your goods by utilizing eye-catching images, layouts, colors, sizes, models celebrities, etc.
- **Interest** - After the product has caught consumers' attention, it is crucial to pique their curiosity about learning more about the brand and the product. You may pique clients' attention by employing eye-catching subheadings, a catchy catchphrase, etc.

- **Desire** – A desire to purchase the product should emerge in the consumer's thoughts once they have given it sufficient thought and are curious to learn more. There are several methods to arouse the desire
- **Action:** The action is the last and last stage in this theory. In this stage, the customer acts to purchase the product after becoming fully persuaded by it.

The A.I.D.A model works to increase the clients' attraction to the commercials. It mostly concentrates on the ads. The copywriter may create more eye-catching and attractive commercials with the aid of this model. (Scott, Emily, 2017-08-12)

2.1.2 THE THEORY OF HIERARCHY OF EFFECTS

(BY ROBERT J LAVIDGE AND GARY A STEINER)

The theory of hierarchy effects includes six different stages which are awareness, knowledge, liking, preference, conviction and purchase. The advertisers are instructed to present their ads in a manner that ensures they adhere to the six phases outlined in the hierarchy of effects theory.

2.1.2.1 DIFFERENT STAGES STATED BY LAVIDGE & STEINER

In essence, Lavidge and Steiner's six phases outline the purchasing behavior of consumers. The first two stages, which are knowledge and awareness, are cognitive. The next two are effective, like and preference and the final two are behavioral, conviction and buy. Let's go over each of the six steps in more detail:

A. Awareness

The first phase, or awareness, is the most important one in the hierarchy model's effect. According to this, companies have an obligation to make sure that consumers are aware of their own brand within a certain product category. Increasing customer awareness of the brand is the primary focus of this stage of the model. It is regarded as being extremely significant because it is the first and most fundamental stage.

B. Knowledge – The consumers will compare your product to other brands of the same product at this phase of the hierarchy theory's impacts. Put differently, your goods will essentially face competition from similar products from other brands. Therefore, you should make sure that customers may find out as much information as possible about your product from the product box, retail locations, and the internet.

C. **Liking** – This phase is mostly concerned with how well-liked the items are by the customers. This is the most crucial phase as it establishes an emotional bond with the customer on its own. When a customer is happy with a product's functionality and quality, he or she will stick with it for the rest of their lives, which is when sales of the product start to rise forever.

D. **Preference** – By the time this point arrives, the buyer may have been persuaded by the functionality and quality of your product, but they may still want to test out other brands. At this stage, you should make sure that your product has certain distinctive features that cause the consumer to choose your brand.

E. **Conviction** - At this point, the customer should act on all of their doubts about your brand. The marketers can facilitate this stage by implementing certain marketing methods. Marketing techniques include free sample distribution, test drive events, etc. In this stage, marketers persuade consumers to purchase their brand's merchandise..

F. **Purchase** – The consumer ultimately buys the product at this phase, which is the absolute last in the theory. Here, you want to make sure that the purchase cycle doesn't stop but instead keeps going. By keeping things straightforward and offering a variety of payment methods, you can promote the purchase of your goods.

This theory's primary goal is to force customers to go through all six phases before making a purchase. Even if the customer ends up buying the product even if they don't take any further action.

2.1.3 THEORIES OF SOCIAL MEDIA ADVERTISEMENT

Social media advertising is still regarded as a relatively new phenomena, and more research, insights, and discoveries are needed (Okazaki & Taylor, 2013). The Uses and Gratifications (U&G) Theory and the Theory of Reasoned Action (TRA) are incorporated into the suggested study since futuristic investigations require a well-defined theoretical model. The integration of two ideas into a cohesive model advances our understanding of social media advertising and offers fresh theoretical insights. The U&G hypothesis explains the motivations and beliefs underlying social media advertising that stem from consumers' desire for satisfaction. Conversely, the TRA component establishes robust frameworks for assessing the behavioral intents of consumers subsequent to their exposure to advertising channels via social media. To help practitioners and marketers create effective and relevant consumer insights for their social

media initiatives, the proposed model thoroughly incorporates unexplored and extrapolated customer ideas and motivations.

2.1.3.1 THE U & G THEORY

By choosing the appropriate medium to satisfy their changing demands, media consumers may be recognized by the U&G theory, which outlines the entire process of media consumption (Katz, Blumler, & Gurevitch, 1974). This theory takes a user-centric functionalist approach to studying social media from the perspective of the person. The proposed model has specifically utilized this concept to comprehend "why people use media" in addition to "how people use media." In this context, motivations should be viewed as desired gratifications; that is, if a certain media activity turns into a method of achieving a particular goal, then that motivation is a way of achieving that goal-directed behavior (Pervin, 1989). 17

According to Muk, Chung, and Kim (2014), TRA plays a crucial role in explaining the theoretical connection between behavioral intentions and attitudes, which the U&G theory falls short of providing.

Prior research by LaRose & Eastin (2004) similarly spread the myth that customer intentions and behaviors are poorly predicted by and should not be interpreted by the satisfaction needs.

2.1.3.2 THEORY OF REASONED ACTION (TRA)

In order to increase the link between consumer beliefs, motivations, attitudes, and behavioral intentions, the Theory of Reason Action (Ajzen & Fishbein, 1980) would be a useful behavioral theory. It would take into account the volitional elements that influence a consumer's desired behavior, supported by a strong cognitive process that enhances that behavior's performance. However, the non-volitional aspect of perceived behavioral control—which is influenced by outside social factors—is also included in the Theory of Planned Behavior (TPB) (Ajzen, 1985, 1991). In order to understand consumers' behavioral intents, the suggested study would take into account TRA through the personal (consumer attitudes) and social (peer influence) factors that are described below. As previously explained, the Theory of Reasoned Action has undergone a number of frequent revisions. In order to facilitate the acceptance and uptake of new information technologies, TRA was expanded to include TPB (Ajzen, 1985, 1991) and changed into the

Technology Acceptance Model (TAM) (Davis, 1985). In order to get theoretical and practical insights into consumer attitudes and behavioral intentions towards social media advertising, the suggested study will integrate TRA with the U&G theory. Prior to this, in 2000, Rodgers & Thorson created the "Interactive Advertising Model" (IAM), which looked at how consumers view online advertising and what kinds of activities they engage in from the standpoint of information processing. They said that knowing why people use the internet is essential to understanding how they react to advertising. in the same way, it is. Similar to this, it's critical to assess why customers use social media in order to learn more about their opinions on social media advertising. The idea behind the proposed study is to use TRA and U&G together to create an interactive "Social Media Advertising Model" (SMAM). Considerable study on social media advertising is still needed (Muk et al., 2014), and little is known about how consumer views change in response to it (Knoll, 2015; Nevarez & Torres, 2015).

2.1.4 THE THREE COMMUNICATION EFFECTS

2.1.4.1 THE SOURCE FACTOR

(Belch & Belch, 2003) define source as the person who is directly or indirectly responsible for delivering a marketing message. A direct source is a spokesperson that transmits a message and/or presents a product or service. A model, for example, draws attention to the commercial and/or improves its look but does not genuinely convey a message.

- **Source credibility:** - is the degree to which the recipient considers the source to have relevant expertise, talent, or experience and to offer reliable, impartial information. According to Belch and Belch (2003), credibility includes two fundamental components: competence and trustworthiness. Someone with competence who speaks well is more persuasive than someone with less experience. However, the source must also be trustworthy, honourable, moral, and credible.

- **Source Attractiveness:** - The source characteristic of beauty, which encompasses likeability, familiarity, and likeness, is usually used by advertisers. The concept of similarity states that the sender and recipient of the communication are comparable. On the other hand, familiarity describes exposure-based source knowledge. A source's

likability is an attachment to them resulting from their behaviour, personality, or other traits. Source attractiveness leads to persuasion through the identification process, which is started by the receiver's want to connect with the source and ends with the acquisition of similar ideas, attitudes, preferences, or behaviours.

- **Source power:** - A source possesses power when it can impose rewards and punishments on the recipient (Belch & Belch 2003). The source may be able to convince someone else to support the request or point of view they are advocating due to their influence. Influence occurs through compliance, which is what happens when a recipient believes a source is strong. The source persuades the receiver to accept his or her perspective in order to get a favourable reaction or avoid punishment.

2.1.4.2 THE MESSAGE FACTOR

Usually, the communicator of marketing communications wants to make many points. An important part of message preparation is figuring out how to best communicate these points and refute any prospective opponents.

- **Order of presentation:** - One of the most important aspects of creating a convincing message is how the arguments are presented. The most important aspects of the message should always be introduced early or late, never in the middle. Belch and Belch (2003). Since it is believed that there is a primacy effect at play that is, information that is presented first has the most impact the strongest arguments are made at the outset of the message. Marketers need to decide whether to provide a clear conclusion in their messaging or let the audience draw their own conclusions. Clear conclusions make messages easier to grasp and more successful in influencing attitudes, according to study. Higher educated people tend to draw their own conclusions and might find it annoying when others try to make deductions or explain the obvious to them. However, it could be crucial to express the conclusion for a less knowledgeable audience, who might not draw any inferences or who might infer the incorrect thing from the message.

- **Message sidedness:** - A one-sided communication only emphasizes positive traits or benefits, as Belch and Belch (2003) noted. On the other hand, in a two-way conversation, the message's advantages and disadvantages are both discussed. When the intended audience has a positive impression of the issue, one-sided messages are most effective. They also do better in front of an illiterate audience. Two-sided messages work best when the target audience is well-educated or has conflicting views. It also strengthens the reliability of the source. Since an informed audience is more likely to be aware of opposing perspectives, a communicator who presents all sides of a topic is likely to be seen as less biased and more impartial.

- **Message appeal:** - One of the most important creative strategy considerations for an advertisement is selecting the appropriate appeal.(Kotler, 2003) While some commercials aim to evoke a particular emotional response, others use emotional appeals to appeal to the rational, cerebral half of the consumer's decision-making process. Persuasive advertising is also said to combine intellectual arguments for purchasing a product with emotional appeal. Comparative advertising is the practice of identifying rivals in an advertisement, either directly or indirectly, and contrasting one or more particular attributes (Belch & Belch, 2003). Both new and well-established firms can benefit from these kinds of ads. Sometimes ads may play on people's concerns in order to evoke this sensation and inspire them to take action to remove the threat. According to the inverse correlation between the degree of fear in a message and acceptance or persuasion (Khan, 2015), message acceptability increases when the level of fear utilized reaches a specific threshold. Beyond that, dread increases and acceptance decreases.
 Funny advertisements are sometimes the most recognizable and remembered of all the messages in advertising. Funny messages grab and hold the attention of consumers. By elevating the customer's mood, their opinion of the advertisement, and their sentiments about the product or service, they improve efficacy (Andrade, 2020).

2.1.4.3 THE CHANNEL FACTOR

- **Personal versus non-personal channels:** - Data acquired via personal media usually carries greater weight than data acquired via mainstream media. Advertising is not nearly

as flexible, distinctive, or powerful as a sales pitch. Most people who design advertising don't often connect directly with customers (Belch & Belch 2003).

2.1.5 OBJECTIVES OF SOCIAL MEDIA ADVERTISING

Social media is a unique venue for marketers to listen to their consumers—what they have to say about their goods and what other customers are saying about them—because there is online engagement around brands and products on these platforms (Benson, 2008). Through this approach, marketers may align their promotional endeavors with the demands of their target audience. As previously stated, marketers attempt to sway customers' reactions (Kotler, 1988). Various goals may be recognized for social media marketing:

1. Brand awareness;
2. Brand reputation;
3. Brand ambassadors.

2.1.5.1 BRAND AWARENESS

Prior to every other phase in the communication process, brand awareness is necessary for it to happen; without it, consumers are unaware of a brand and other communication impacts cannot happen (Rossiter & Percy, 1987). Keller (2008) states that customers' capacity to recognize a brand under various circumstances is a good indicator of the strength of the resultant brand node or trace in memory. A brand is seen as well-known and well-liked by consumers when it is frequently visible, as in commercials and interactions. Advertising repetition is crucial because it helps a brand remain in the consumer's consideration set, or the group of brands they seriously examine before making a purchase (Macdonald & Sharp, 1996). It has been suggested that brand awareness impacts both which brands are chosen from the consideration set and which brands join the consideration set, hence having a significant impact on consumer choice making (Macdonald & Sharp, 1996). According to Hutter et al. (2012), one method of exposing customers to a brand and generating brand awareness is through social media.

2.1.5.2 BRAND REPUTATION

To be successful and hence profitable, brands should have positive reputation (Herbig & Milewicz, 1995). Building a brand's reputation involves more than just satisfying customers; it's

an asset that a business acquires through time and pertains to how different audiences view the brand. Companies and brands with a good reputation are likely to attract more customers and a brand will lose its positive reputation - and eventually develop a negative reputation - if it repeatedly fails to fulfill its stated intentions or marketing signals (Milewicz & Herbig, 1994). As Fombrun & Rindova (2000) state brand reputation is the aggregate perception of outsiders on the salient characteristics of brands. Brands can use social media for their reputation management (Adelson-Yan, 2012). They have the ability to keep an eye on comments made on their product, brand, or rivals' performance. Companies may take a cue from this and utilize the feedback to keep refining their approach. Additionally, complaints may be tracked down, and businesses can respond accordingly. Social media has made it simpler for companies and consumers to communicate in both directions, and by actively engaging with customers, brands can manage their online reputation and perhaps improve their connection with them. This objective can be linked to customer satisfaction (Selnes, 1993), because the more positive interactions about a brand, the more likely a higher customer satisfaction. If a customer was not satisfied, they would not respond favorably. A positive reputation is generally influenced by good customer satisfaction.

2.1.5.3 BRAND AMBASSADORS

Marketers may encourage customers to tell others about how excited they are about a brand or product on social media. Satisfied clients who have their problems fixed typically refer four to six others to their good experiences (Chung, 2011). It pays to treat brand customers well, since this encourages not just recurring business but also the positive word-of-mouth that customers are now spreading on social media. Customers that are happy with a brand might end up becoming its most powerful brand advocates. In addition to praising a brand's company and offering assistance in responding to online customer care queries, they will also do so (Chung, 2011). Consumers may promote a brand's goods and services by telling others about their favorable experiences. A brand or product that receives a lot of favorable feedback may encourage additional customers to purchase it. Townsend (2003) refers to this phenomenon as the "Bandwagon Effect." Brands may accomplish the aforementioned goals by utilizing a variety of social media tactics that promote online interactions, such as making special deals, disseminating news and information, announcing new products or services, or promoting events and engaging with customers.

2.1.6 THE EFFECT OF SOCIAL MEDIA ADVERTISING

2.1.6.1 ADVANTAGES OF SOCIAL MEDIA ADVERTISING

- **Cost-effective advertising**

To reach a larger audience, there are affordable advertising choices accessible on social media networks like Facebook, Instagram, Twitter, YouTube, and LinkedIn. You may be able to boost return on investment (ROI) and optimize your marketing budget by taking full use of features like targeted advertising.

- **Building brand loyalty**

Social media networks let you communicate with customers more successfully. They could feel heard if you answer to their comments and take prompt action to resolve their concerns. Building trust and a sense of community are facilitated by this. Your consumers will become brand ambassadors and encourage positive word-of-mouth referrals when they feel valued.

- **Influencer partnerships**

Currently, over half of millennials believe the product recommendations made by influencers. You may leverage their reputation to promote your products and services by working with influencers that align with your business ideals. This will perhaps draw in new clients and increase brand awareness.

- **Market research and audience insights**

Social networking sites offer insightful information on the characteristics, passions, and actions of its user base. In fact, more than 64% of business owners utilize social media data to determine their consumers' needs and online habits.

By analyzing social media data, businesses may learn more about their target market, spot emerging trends, and maintain an advantage over rivals. With this data, marketing campaigns may be tailored to the needs of the target market, and products and services can be developed to meet those needs.

- **Opportunities for viral marketing**

Your content has the potential to become viral on social media and quickly reach a big audience. Creative advertising campaigns, captivating narratives, and user-generated content may raise

your chances of creating viral marketing moments, which can lead to improved customer segmentation and targeting as well as quickly rising brand recognition and engagement.

By segmenting their consumer base on social media platforms, businesses may employ targeted social media marketing to reach certain clientele. Recognizing the distinct needs, preferences, and actions of various clientele groups enables you to create material that appeals to them individually. This increases conversions, enhances the overall customer experience, and encourages consumer interaction.

- **Availability of user-generated material**

Social networking platforms offer a wealth of user-generated content that businesses may find useful. Using customer photos, leaving positive reviews, and running campaigns using user-generated material might all contribute to a rise in authenticity, trust, and credibility.

- **Competitive advantage**

Having a strong social media presence offers your company a competitive advantage. Businesses may establish themselves as industry leaders by proactively engaging with consumers, responding promptly, and staying up to date with the latest developments in the industry..

- **Global reach and localization**

Social media bridges geographical divides to help firms reach a worldwide audience. Additionally, these systems provide localization features that enable your company to concentrate on particular geographic areas, tongues, or cultural peculiarities.

Even while social media marketing is crucial for businesses, there are some drawbacks that should never be ignored.

2.1.6.2 DISADVANTAGES OF SOCIAL MEDIA ADVERTISING

- **Time and resource intensive**

Keeping up a great social media presence requires a major time and resource investment. Generating and selecting interesting content, running several social media accounts, ensuring a unified brand experience, and resolving client issues all need committed employees and continuous work. Social media marketing campaigns risk becoming overbearing and ineffectual without sufficient planning and budget allocation, which lowers the caliber of the material produced.

Management of negative comments and reputation

Negative comments and assessments may spread fast on social media, which might harm a company's brand. A single unfavorable incident or unfavorable social media reaction can seriously harm a company's reputation. Reducing the negative effects of hazardous viral content requires proactive reputation monitoring and effective social media crisis management.

Changes in platform algorithms

Social media companies frequently modify their algorithms, which affects how widely and positively organic material is seen. A company's social media strategy may be greatly impacted by these algorithmic adjustments. If you want to continue being seen by and engaging with your audience, you have to keep up with platform updates and modify your strategy accordingly.

Overload of information and a short attention span

In the age of constant post scrolling, companies need to stand out from the crowd with visually striking and engaging content. An internet user is subjected to between 4,000 and 10,000 adverts each day. As a result, your social media marketing efforts may provide minimal return because capturing a user's attention is getting increasingly challenging.

- Calculating the return on investment

While social media networks include analytics tools for tracking metrics like as engagement, reach, and website traffic, connecting these indicators to income generating can be difficult. To effectively measure the impact of social media marketing on corporate goals, attribution models and monitoring techniques must be created.

- Concerns about data privacy and security

Social media networks gather enormous amounts of user data, which raises concerns about data security and privacy. You must use caution while handling and using this information. Any misuse of client information might have legal repercussions for your company. Its reputation could suffer from this, and it might take years for it to recover. Let's now examine a few excellent case studies to learn how some of the most prosperous businesses employ social media marketing.

2.1.7 THE CONCEPT OF CONSUMER BEHAVIOUR

Consumer behavior is the study of consumers and the behaviors, mental processes, and emotional responses they employ to select, utilize, and discard goods and services. In order to create marketing strategies that have an influence on consumers' purchase decisions, businesses

must have a thorough understanding of customer behavior. The study of consumer behavior incorporates ideas from several academic fields, such as economics, biology, chemistry, and psychology.

Businesses may tailor their marketing campaigns by studying consumer behavior to target particular groups, increase brand loyalty, and forecast future trends. Furthermore, by using this data, firms may be able to stay one step ahead of the competition and adjust to shifting consumer behavior.

A comprehensive comprehension of consumer behavior is essential for every successful marketing strategy. By studying what motivates consumer behavior, businesses may develop effective marketing strategies that cater to the interests and needs of their target market.

Marketers may also benefit from consumer behavior research by learning how to best offer their products to consumers. Reaching out to, interacting with, and persuading potential consumers to make a purchase from you requires an understanding of consumer purchasing behavior.

2.1.7.1 THE FIVE STAGES OF CONSUMER BUYING BEHAVIOUR

Every consumer has unique needs in their daily life, and these needs influence the things they choose to buy. Depending on how a customer views a certain product, how they assess and compare it, and which of the many product categories they choose to buy from, these decisions might be difficult. The consumer purchase hypothesis is seen to consist of many stages, according to many academics and experts. Many scholars and researchers have created their own theories and models over the years based on diverse characteristics and discoveries. According to Kanu and Ezeabougu (2019), despite the minor discrepancies between these ideas, they all eventually lead to a theory about consumer purchasing that claims to span the stages of product or service discovery, purchase, and the process of post-purchase product assessment.

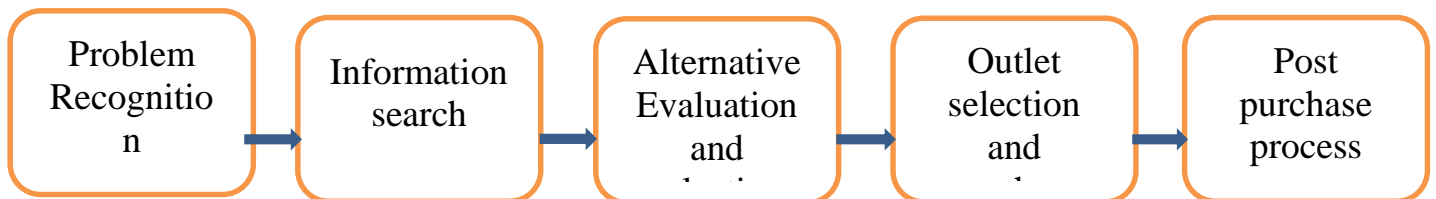


Figure 2.1: The five stage model in consumer behaviour source (Hawkins & Mothersbaugh 2008)

The customer often goes through five steps before making a purchase: problem detection, information search, alternative evaluation, purchase, and post-purchase behavior. Consumers can bypass or reverse these procedures. These methods may change for repeat or repeat purchases vs first-time customers.

1. Problem recognition

According to (Hawkins & Motherbahgh, 2008), Problem recognition is the result of a discrepancy between a desired state and an actual state that is sufficient to arouse and activate the decision process. A consumer will not make a purchase until they recognize their needs or desires. A customer will decide what to buy when he has the desire to own particular items. There is an issue or unmet need that can be resolved by buying a certain product.

Now is the time for the marketer to ascertain what the customers desire and offer products that satisfy their needs.

2. Information search

After the determination of their demands, the potential client proceeds to the second step, which entails looking for and gathering information. During this stage of the consumer decision-making process, the customer weighs all of the pros and downsides of the transaction. A person can receive knowledge from private, commercial, or public sources. The impact of information sources varies depending on the product and the client. Consumers often learn the most about a product via commercial sources under the authority of the advertiser (Ismail, Majeed& Faris, 2016).

3. Alternative evaluation

Right now, the consumer weighs a range of alternatives according to the cost, quality, quantity, and value-added features of the product, among other crucial considerations. Marketers must comprehend alternative evaluation, or how consumers utilize information to determine which brands to buy. How buyers evaluate their purchase alternatives is determined by the individual consumer and the specific buying scenario. Some clients conduct in-depth research and reach wise decisions. Sometimes, customers make little or no judgments at all; instead, they act quickly and rely heavily on their gut feelings. Consumers have two options when making purchasing decisions: they may consult salespeople, friends, or online reviews for guidance.

4. Outlet selection and purchase

According to (Hawkins & Motherbahgh, 2008), there are three sequences that a consumer might follow while making a buying decision: The brand comes first, followed by the outlet, and both the brand and the outlet come first. First of all, When buying a laptop computer, for instance, a buyer could initially decide on a brand before settling on the store that offers the greatest deal (or easiest access, best image, service, or other important attributes). In the second scenario, the customer can choose to visit a store they are familiar with and pick a computer from the assortment of brands. The third method involves simultaneously assessing the attributes of the product and the retailer. After deciding on a brand and retail location, consumers must complete the transaction (Hawkins & Motherbahgh, 2008). This process is known as buying the product.

5. Post-Purchase Evaluation

The process by which a customer assesses whether or not a product was value to him and whether or not it fit his needs is known as post-purchase analysis. A buyer may learn that some parts of a product or service fall short of his initial thoughts or expectations after acquiring it. On other times, buyers may hear complimentary statements about other companies, which may cause him to mistrust the quality of the item he purchased. Because of this, marketers have to use an Integrated Marketing Communications approach to boost consumer choices and foster brand fidelity. As a consequence, the marketing team's job has only just begun and does not stop with the customer's purchase. One might utilize social media as an extra arena for continued customer satisfaction monitoring after the transaction.

Customers may also have a negative opinion of a brand based on their personal experiences. Negative evaluations or complaints about a company have a bigger influence than positive ones, and they spread more quickly (Kotler, 2012). Negative comments or criticism should not be erased, and companies should reply to customer complaints immediately and precisely

2.2 EMPIRICAL REVIEW

Esubalew (2013) investigated how media advertising affected the purchasing decisions of consumers at four Addis Ababa-based real estate firms. Multiple regressions and correlation were used in an inferential study to demonstrate the importance and link between the independent and dependent variables. The study's conclusions indicate that, among the three independent factors, the channel factor of the advertising has the highest correlation strength. The dependent variables are the message factor and source factor, in that order.

Degifu Hailu (2021) reports that the study "The Influence of Advertising on Consumer Brand Preference on the Case of Automobile in Addis Ababa" considered brand preference as the dependent variable and message factor, source factor, and channel factor as the independent variables. The results demonstrated that customers' choice of brands was most significantly influenced by the message factor.

(Tsion 2021) reports that a study named "Effectiveness of social media on Brand Awareness in small and medium size Enterprises in the case of Ezega.com" was conducted with the intention of examining the relationship between social media and specific brand awareness markers. The data were examined for linearity, normalcy, Cronbach's alpha, and multicollinearity in order to determine the adequacy of the data and the analytic tools. According to the findings, every one of the three brand awareness characteristics that were chosen had a major impact on raising the firm's profile through social media marketing.

Deborah (2021) makes an effort to investigate how media ads impact Addis Ababa drivers' likelihood of getting into an automobile collision. The researcher employed a quantitative research approach to collect and analyze data. The residents of Addis Ababa who were selected as responders under the convenience sample method. The results indicated a favorable significant association between social media advertising, billboard advertising, and radio advertising and the decline in traffic accidents. Conversely, there is a weak but positive relationship between the quantity of road accidents and television advertisements.

Eskedar (2017) conducted a study on the factors that influence how successful social media use is on Ethiopian airlines. To this end, a consumer-based attitude scale including 24 questions was devised, and questionnaires were filled out. Four predictor factors—perceived usefulness, perceived ease of use, perceived enjoyment, and trust—were discovered. After assumptions were made and diagnostic tests were conducted, it was determined that trust was the primary factor influencing how effectively Ethiopian Airlines used social media, while perceived utility and perceived ease of use had a positive and statistically significant relationship with the effectiveness of social media usage.

A research on the impact of social media on real estate customer purchasing behavior in Addis Abeba was carried out by Bethel in 2021. Both quantitative and qualitative methods were used in the investigation. According to the results of this survey, real estate buyers prefer social media platforms above other forms of advertising.

The influence of social media on the marketing performance of the Ethiopian Commercial Bank was the subject of a 2019 study by Henok. A descriptive and an explanatory research design were employed by the investigator. The spearman correlation coefficient was calculated in this study in order to ascertain the nature of the link between the variables.

Regression analysis results show that social media improves competitive advantage, repeat exposure, and real-time communication. Social media has a substantial and significant impact on each of the three dependent variables (competitive advantage, repeat exposure, and real-time communication).

In Riyadh, Saudi Arabia, Akayleh (2021) looked at how social media advertising affected customer behavior. The study variables include social media advertising and consumer purchasing decisions as independent variables. As moderating variables, income, education level, gender, age, and culture are taken into consideration. The study's findings show that social media advertising has a big impact on what people decide to buy. Customers' age, gender, and culture all have a big moderating impact. On the other hand, there is no correlation between social media advertising and consumer purchasing decisions and wealth or education.

Ruth (2020) conducted a study on how social media advertisements affect consumers' choices when it comes to Habesha Breweries. This study analyzes how social media advertising affects people's ability to make decisions using a quantitative methodology.

The study's conclusions indicate that each of the five independent factors significantly and favorably influences Habesha Breweries consumers' decision-making. consumers' decision-making is most affected by ease of use, whereas consumers' decision-making is least affected by ease of public information communication.

2.3 RESEARCH HYPOTHESIS

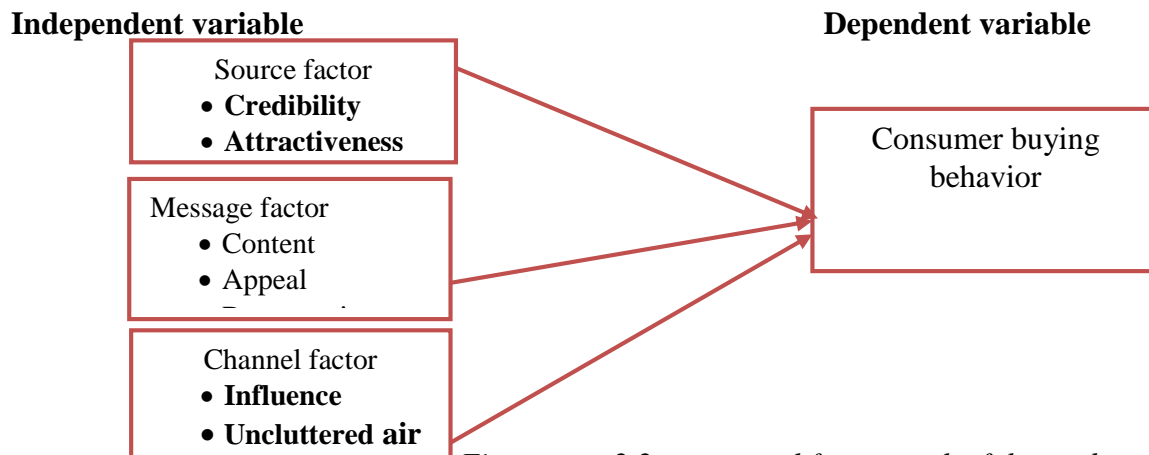
The study hypothesis is presented below

- **H1.** There would be a strong and positive relationship between the source of social media advertising and consumers' purchasing decisions.
- **H2:** There would be a strong and positive relationship between the message of social media advertising and consumers' purchasing decisions.
- **H3.** There would be strong and positive relationship between the channel element of social media advertising and the purchasing behavior of customers.

2.4 CONCEPTUAL FRAMEWORK

According to Moskal and Leydens (2000), conceptual frame work is a textual or visual presentation that provides explanation using graphics or narratives.

This study is done to find out how social media advertising affects the purchasing patterns of Bank of Abyssinia’s customers. To assess the impact of social media advertising on consumers' purchasing decisions, the three components of the communication process source factor, message factor, and channel factor are considered as independent variables and the dependent variable is consumer buying behaviour



Figur 2.2 conceptual frame work of the study

Adapted from E.Belch & A.Belch 2003

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

INTRODUCTION

This chapter covers the study's methodology, including the research strategy, design, sample size, sampling procedures, data source, data collecting tools, validity and reliability tests, and data analysis methods.

3.1 RESEARCH APPROACH

To achieve the aforementioned objective this research employed a quantitative research approach. According to Creswell (2005), quantitative studies involve studies that make use of statistical analyses to obtain their findings. A quantitative method applied to how customer behavior is impacted by the three communication processes (message, source, and medium factors). Creswell (2005) confirmed that quantitative analysis is the best approach for developing cause-effect relationships between variables that yield statistical data through running statistical tools to check whether the study hypothesized relationships of the variables hold or not.

3.2 RESEARCH DESIGN

The research methodology used in this study is explanatory research design. In order to define and assess the cause and effect of the independent social media advertisement variables over the dependent ones, explanatory research is actually a type of research design that focuses on explaining the aspects of your study. It is conducted in order to identify the extent and nature of the cause and effect relationships. Explanatory research can be conducted in order to assess the impacts of specific changes to existing norms, various processes, etc. It is mainly a type of research design, which focuses on explaining the aspects of the study in a detailed way.

3.3 SAMPLING DESIGN

3.3.1 TARGET POPULATION

The population is the total set of instances from which a sample is drawn. Since the population is manageable in size, data from the entire population may be gathered for various research questions. A sample is chosen for any study subject for which it would be impossible to gather

data from the entire population (Saunders, Lewis, & Thornhill, 2009). The study's participants were Bank of Abyssinia social media users.

3.3.2 SAMPLING FRAME

A directory, index, or list of examples from which a sample is drawn is called a sampling frame (Mugenda and Mugenda, 2003). The study's sample consisted of individuals who utilize the financial services at Bank of Abyssinia branches in Addis Ababa and who are of legal age (18 years and older).

3.3.3 SAMPLING TECHNIQUE

Simple random selection was used in the study to choose branches that are situated in Addis Ababa. Then, since not every member of the bank's population can be reached at once, convenience sampling—a type of non-probability sampling used to choose selected respondents from the sample frame— As a non-probability sampling technique, convenience sampling chooses units for the sample based on those that are most convenient for the researcher to reach. This could be the result of factors like close proximity geographically, availability at a specific moment, or interest in taking part in the study. It is therefore essential to choose clients with limited time and financial resources in mind.

3.3.4 SAMPLE SIZE

Sampling is the process of obtaining information about an entire population by examining part of it (Holme and Solvang, 1991). Cochran's formula, which calculates the required sample size when the population size is unknown, is appropriate for this investigation. Here is how the formula may be expressed:-

$$n_o = \frac{z^2 pq}{e^2}$$

Where: n = required sample size

Z = Degree of confidence (i.e. 1.96)²

P = Probability of positive response (0.5)

Q = Probability of negative response (0.5)

E = Tolerable error (0.05)²

According to Cochran's formula

$$No = \frac{(1.96)^2 * 0.5 * 0.5}{(0.05)^2}$$

$$No = \frac{3.8416 * 0.5 * 0.5}{0.0025} = 384$$

Therefore the sample size for the study is **384**.

3.3.5 SAMPLING PROCEDURE

In Addis Ababa, there are 250 branches of Bank of Abyssinia. The researcher chooses 15 branches at random. A convenience sampling approach is then used, and the sampled respondents are from the chosen branches.

3.4 SOURCE OF DATA

Primary and secondary sources are both employed in this research. Primary data obtained from clients via questionnaires. To supplement the original data, books, journals, and articles about advertising and consumer behavior are also evaluated.

3.5 DATA COLLECTION METHOD AND INSTRUMENT

Using a questionnaire, the researcher obtained the necessary data for this study from Bank of Abyssinia clients. Since the questionnaire is the most effective way to obtain first-hand information, it was chosen. Consequently, the questionnaire is split into two portions and organized in line with the study's objectives. The survey questionnaire's first part displayed the sampled respondents' general demographic information. The second section's main questions are those that are most directly linked to the objectives of the study. The Likert scale rating system for these questions has a range of 1 to 5, with the following values: strongly agree (SA) = 5, agree (A) = 4, neutral (N) = 3, disagree (D) = 2, and severely disagree (SD) = 1. and the prefabricated survey. Additionally, the questionnaire was created in both English and Amharic. In addition, the study carried out data input, coding, editing, and cleaning procedures before using the statistical software for the social sciences (SPSS) to process and analyze the outcomes. Lastly, a triangulation of empirical evidences is done to bolster the basic data results.

3.6 VALIDITY AND RELIABILITY

3.6.1 VALIDITY

Validity as described by (Mugenda and Mugenda, 2003)) is the precision and significance of the conclusions drawn from the research findings. In order to enhance the instruments, bank and adviser professionals were included in the study's content validity approach. Thus, ambiguous elements are either be changed or eliminated in accordance with adviser and bank specialists.

3.6.2 RELIABILITY

Reliability is the consistency or the degree to which a research instrument measures a given variable consistently every time it is used under the same condition (Mugenda and Mugenda, 2003). For this study, internal consistency reliability determined by Cronbach's alpha. Zikmund et al. (2010) stated that scales with a Cronbach's alpha coefficient greater than 0.7 are regarded as sufficient to establish the dependability. As a result, the overall dependability test's score of 0.925 is greater than the threshold. This demonstrates the items' high level of internal consistency.

Table 3-12: Reliability test results

Measurement	Cronbach's alpha	Number of Items
Source factor	.875	5
Message factor	.916	5
Channel factor	.927	5
Consumer behaviour	.913	7
		22

Source: Own survey, 2024

3.7 RESEARCH ETHICS

The data collected only be used to understand the impact of media advertising on consumer behavior. In addition, the researcher is exclusively responsible for completing the study process and is required to follow all organizational and Addis Ababa University regulations. The study is carried out in accordance with the standards, guidelines, and policies of the university. Procedures for an appropriate design, data collecting, analysis, and sharing of findings follow the four steps of research ethics; prior objectives and motives for the study was provided. The proposed aims and motives for the research are outlined. The data collecting techniques employed by the business must not be misused or misunderstood.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND INTERPRETATION

This chapter covers the data analysis and study findings interpretation. A comprehensive explanation of the questionnaire survey was also provided. The Statistical Package for Social Science was used for the data analysis. The survey likewise used a quantitative technique, and the results were presented as means, correlations, and regressions. The data's possible significance for the research issue was then discussed.

4.1 RESPONSE RATE

Response Rate 384 questionnaires were distributed to 15 branches in order to carry out this study. 94.79% or (364) out of the 364 surveys were returned. This number agrees with the explanation provided by Mugenda & Mugenda (2003), which states that, for analysis and reporting purposes, a response rate of 50% is appropriate, 60% is exceptional, and a response rate of 70% or higher is wonderful. Accordingly, 94.79% was unexpected for an examination

4.2 SOCIO DEMOGRAPHIC CHARACTERISTICS RESULTS OF RESPONDENTS

To make the study easier for readers to understand, it is beneficial to have some background knowledge before beginning the data analysis, such as demographic data. The samples in this study were categorized according to a variety of background data that was gathered through an extra questionnaire survey. This study's demographic analysis attempts to define the sample's attributes, which are detailed below, such as the number of respondents, the sample's gender distribution, age range, work position, and educational level, all of which are described below.

Table 4-1: Socio demographic characteristics results of respondents

Profile of respondents	Category	Frequency	Percentage
Gender	Male	233	64
	Female	131	36
	Total	364	100
Age group	18-30	194	53.3

	31-40	122	33.5
	41-50	48	13.2
	> 60	-	-
	Total	364	100
Education level	Primary school	39	10.7
	secondary school	71	19.5
	TVET/Diploma	105	28.8
	First Degree	130	35.7
	Master's degree & above	19	5.2
	Total	364	100
Occupation status	Government	155	42.6
	Private organization	175	48.1
	Student/Unemployed	34	9.3
	Total	364	100

Source own survey 2024

The gender breakdown of the respondents is shown in the table; out of the total respondents, 233 (64%) were males and 131 (36%) were women. Men therefore constituted the bulk of the responders.

For the survey, the age group of respondents was divided into four categories; the largest proportion of respondents, or 53.3%), belonged to the 18–30 age group, followed by those in the 31–40 age group (33.5%) and the 41–50 age group (13.2%).

10.7% of respondents only completed elementary school, 19.5% finished secondary school, 28.8% had a TVET/diploma, 35.7% held a bachelor's degree, and the remaining 5.2% held a master's degree or above. The majority of responders are literate, as evidenced by their ability to comprehend and respond to the questions

The majority (48.1%), according to the respondents' occupations, worked in the private sector. Government organizations made up 42.6% of the total, followed by student and unemployed (9.3 %).

4.3 DESCRIPTIVE STATICS OF STUDY VARIABLES

One statistical strategy for establishing equivalency across the group is to do simple analyses of the mean and standard deviation for the variables of interest for each group in the study. The mean indicates the sample group's average degree of agreement or disagreement with each statement. The mean decreases as the number of respondents who disagree with the statement increases. A higher average suggests that more respondents agree with the assertion.

4.3.1 Source factor dimension

Table 4-2 Source factor items

Source factor	N	Mean	Std. Deviation
Social media advertisements are a reliable source of product information.	364	3.82	.725
The bank's social media advertisement is credible.	364	3.86	.984
The source for the bank social media advertising is attractive	364	3.80	.902
Social media advertisements are convenient source of sales information	364	3.86	.790
I found influential social media advertisements from Bank of Abyssinia.	364	3.84	.764
Grand total	364	3.836	0.833

Source: own survey 2024

The above table shows the degree of agreement with respect to the source factor dimension. As a result, mean scores of 3.82, 3.86, 3.80, 3.86, and 3.84 indicate that respondents strongly agree with all of the statements regarding the source person's power, dependability, attractiveness, influence of famous source person, and credibility, respectively.

As the component's total mean score of 3.836 indicates, respondents generally agreed with the assertions regarding the source factor in a modest amount. Furthermore, the standard deviation of the source factor dimension is 0.833, indicating that the majority of the replies from the selected respondents are centered around the mean.

4.3.2 Message factor dimension

<i>Table 4-3 Message factor items</i>			
Message factor	N	Mean	Std. Deviation
The bank's social media advertisements effectively communicate the message they are meant to.	364	3.74	.921
The message of social media advertisement increases consumer awareness of the product	364	3.86	.963
The Bank's messages which are appeared in different social media platforms are appealing.	364	3.92	1.016
The message released by the bank on social media advertisements are trustworthy	364	3.88	1.065
I believe the message in the bank's social media advertisements is clear	364	4.16	.987
Grand total	364	3.912	0.99

Source own survey 2024

The following table shows that respondents strongly agreed with each of the five assertions in the message factor category. Message appeal, visual message, trustworthiness, and clarity, for example, all had

mean scores of 3.74, 3.86, 3.92, 3.88, and 4.16, respectively, and included pertinent product information. The overall mean value of the message factor component is 3.912, indicating that respondents were largely in agreement with the comments made regarding the message factor. Furthermore, the Message component dimension's standard deviation is 0.99, indicating that the majority of the selected respondents' replies are centered on the mean.

4.3.3 Channel factor dimension

Table 4-2: Channel factor items

Channel factor	N	Mean	Std. Deviation
I use social media like (FB, Telegram, Tik tok, twitter, you tube, Instagram and LinkedIn).	364	3.82	.845
I use social medias as a source of information for buying decision.	364	3.78	.814
I use my social media accounts to access the websites of Bank of Abyssinia.	364	3.76	.796
The social media platforms that the bank uses are simply accessible and user friendly	364	3.85	.818
Social media which are used by the bank (FB, Telegram, Tik tok, twitter, you tube, Instagram and LinkedIn) influenced me to use the product.	364	3.81	.852
Valid N (listwise)	364	3.804	0.825

Source own survey 2024

Respondents consistently agreed with the five claims in the message factor category, scoring a mean of 3.82, 3.78, 3.76, 3.85, and 3.81, respectively. According to the aggregate mean value of 3.804, the majority of respondents strongly agreed with the statements made on the channel element. Additionally, the Message component dimension's standard deviation is 0.825, meaning that most of the chosen respondents' replies are centered on the mean.

4.3.4 Consumer behavior dimension

Table 4-3: Consumer behaviour items

Consumer behaviour	N	Mean	Std. Deviation
I pay attention to advertising on social media websites.	364	3.79	.839
I trust social media advertising of bank of Abyssinia.	364	3.82	.809
Social media is a preferred source of information about bank of Abyssinia	364	3.68	.744
The social media advertisement of the bank influenced me to prefer it	364	3.82	.890
Social media advertisement done by the bank understands my need and that influenced me to use their product	364	3.73	1.032
The Bank's social media advertisement attracts potential customers	364	4.07	.993
The Bankk's social media advertisement provide me relevant information	364	4.12	.939
Grand Total	364	3.861	0.8922

Source: own survey, 2024

The findings demonstrated that every component of the consumer behavior dimension had a high mean score, ranging from 3.79 to 4.12, with corresponding values of 3.68 to 3.82. With a

standard deviation of 0.8922 and a mean score of 3.861, the data indicates that most respondents agreed with the consumer behavior component.

Table 4-4: Over All Descriptive statistics

Variable	N	Mean	Standard deviation
	Statistic	Statistic	Statistic
Source factor	364	3.836	0.833
Message factor	364	3.912	0.99
Channel factor	364	3.804	0.825
Consumer behaviour	364	3.861	0.8922
Over all mean		3.853	0.88505

Source: own survey, 2024

The descriptive statistics analysis is based on the cut-points analyzed by Zaidatol and Bagheri (2009) to investigate the mean outcome. A mean score of 3.39 or less indicates a low performance; a mean score of 3.40 to 3.79 indicates a middling performer; and a mean score of greater than 3.79 indicates a high performer. As a result, the dimensions (i.e., Source factor, Message factor, Channel factor, and Consumer behavior) have respective means of 3.836, 3.912, 3.804, and 3.861, as shown in the above table. The sampled respondents highly agreed with the dimension items for the source factor, message factor, channel factor, and consumer behavior dimension item, based on the respondents' replies. Additionally, the standard deviation, 0.88505, showed modest dispersion, while the aggregate mean of the dimensions accounted for a mean value of 3.853, showing that the majority of respondents highly agreed on the dimensions. As a result, the majority of the replies from the sampled respondents are clustered around the means.

4.4 CORRELATION ANALYSIS

The degree of correlation between the independent and dependent variables in this study was ascertained using Pearson's correlation coefficient analysis (r). The "r" value of the correlation requires both a positive or negative magnitude and direction. It might be between -1 and +1 in value. There isn't any connection between the measured variable and anything else if the correlation coefficient is 0. Perfect negative associations have a correlation coefficient of -1, and Perfect strong positive links have a correlation coefficient of +1.

To evaluate the importance of relationships between variables, the researcher adhered to Taylor's (1999) advice. Following is the author's classification of the correlation coefficient (r): > 0.5 is considered strong, 0.3 to 0.49 is considered moderate, and weak as 0.1 to 0.29.

Table 4-5: Correlation analysis

Correlations		S	M	C	CBB
S	Pearson Correlation	1			
	Sig. (2-tailed)				
	N	364			
M	Pearson Correlation	.763**	1		
	Sig. (2-tailed)	.000			
	N	364	364		
C	Pearson Correlation	.738**	.767**	1	
	Sig. (2-tailed)	.000	.000		
	N	364	364	364	
CBB	Pearson Correlation	.744**	.828**	.811**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	364	364	364	364

Source: SPSS output, 2024

The factors' significant Pearson correlation values at a significant level are the Source factor (0.744), Message factor (0.828), and Channel factor (0.811), as the above table shows. Consequently, there is a substantial connection between all of the factors—the source, message, and channel factors—and the dependent variable.

4.5 ASSUMPTIONS TEST

This section displays the findings from the statistical hypothesis testing. Consequently, basic assumptions were tested and found to be true. The outcomes are shown in the section below.

4.5.1 NORMALITY ASSUMPTIONS

The normalcy test is visually identified using the histogram in particular. If the residuals are normally distributed, the histogram should have a bell shape, according to Brooks (2008). If the residuals are uniformly spread, the histogram ought to have a bell shape. The histogram is one of the graphical tools used to identify the results of the normalcy test. Brooks (2008) states that a bell-shaped histogram is expected if the residuals are consistently distributed. Furthermore, a common rule-of-thumb test for normalcy is to run descriptive statistics to yield skewness and kurtosis. According to Hair et al. (2010) and Bayrne (2010), data is deemed normal if its skewness and kurtosis fall within the range of -1.96 to +1.96.

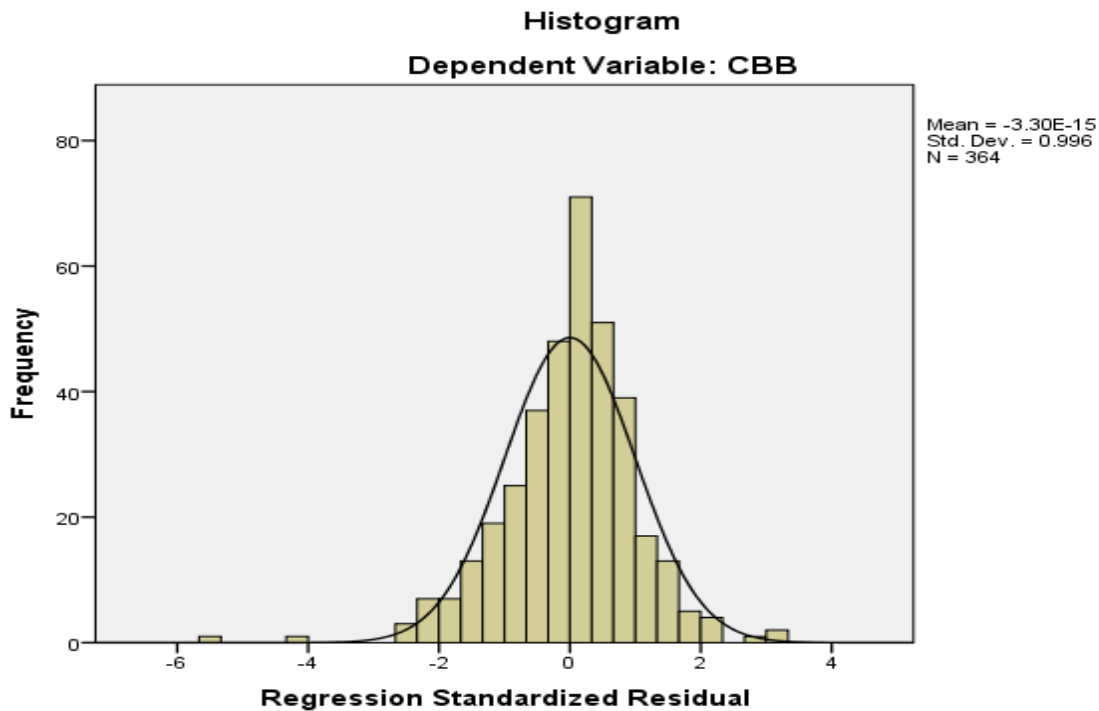


Figure 4.51. Normality-Histogram Graph

Source: SPSS Output, 2024

The frequency distribution of the standardized residuals in relation to a normal distribution is displayed in Figure 4.1. As you can see, all residuals are quite near to zero, with a few exceptions. The majority of scores are found close to the distribution's center, as seen by the fact that the largest bars on the histogram are all concentrated around the central number. As a result, this suggests that the residual distribution is normal.

Descriptive Statistics

Table 4-6: Normality test

Variables	N	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error of Kurtosis
S	364	3.84	0.684	-1.171	0.128	0.429	0.255
M	364	3.91	0.856	-1.128	0.128	0.053	0.255
C	364	3.81	0.728	-1.077	0.128	0.63	0.255
CBB	364						

Source: SPSS output, 2024

The outcomes of the Skewness and Kurtosis measures were between +1.96 and -1.96, as indicated by the statistics of all the variables in Table 4.8 above. Consequently, we may state that the data was consistent and trustworthy for analysis.

4.5.2 LINEARITY ASSUMPTIONS

According to Waters and Osborne (2002), linear connections are required for standard multiple regressions to successfully predict the relationship between dependent and independent variables.

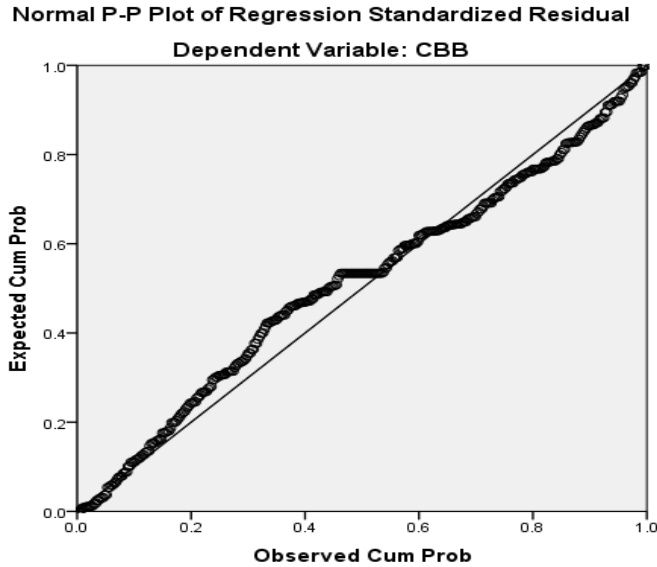


Figure 4.52. p-p plot

Source: SPSS Output, 2024

The residuals plot in figure 4.52 indicates that there is no discernible deviation from the mean, indicating that the assumptions are appropriate in light of the data. This graphic demonstrates the existence of a linear connection between the independent and dependent variables. But as Figure 4.2 illustrates, the results of the P-P plot and scatter suggest that the study complied with the linearity requirements.

4.5.3 HOMOSCEDASTICITY

According to Hair, Anderson, and Tatham (1996), homoscedasticity is defined as homogeneity of variance. As can be shown in Figure 4.3, the scatter plot, which resembles a rectangular pattern in general, shows no clusters or regular patterns. This suggests that the premise of homoscedasticity has not been materially broken, according to Waters and Osborne (2002).

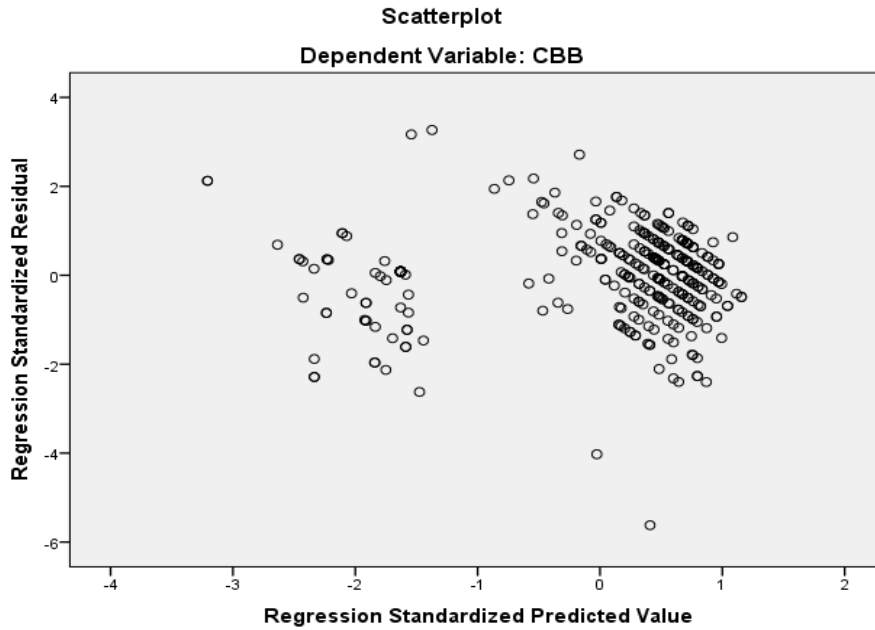


Figure 4.53. Scatter plot

Source: SPSS Output, 2024

4.5.4 MULTI-COLLINEARITY

The Variance Inflation Factor is used to determine whether multicollinearity exists in the model. According to Hill, R.C., and Adkins (2003), multicollinearity is a problem if the variance inflation factor equals or exceeds 10. Greater quantities of VIF may have an adverse effect on the regression's results, whereas lower levels are recommended.

Table 4-7: Multicollinearity Test

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	SF	0.361	2.770
	MF	0.327	3.062
	CF	0.355	2.815

Source: SPSS Output, 2024

According to the above table, all of the independent variables may be taken into account for model estimation because the variance inflation factor is less than 10 and the tolerance value is greater than 0.1, indicating that there isn't a significant multicollinearity issue among the variables.

4.5.5 NO SIGNIFICANT OUTLIERS

Regression diagnostics conducted throughout the investigation did not uncover any noteworthy outliers that might have an undue influence on the model's output. The investigation especially examined the cook's distances and standardized residuals leverages to ascertain whether there were any severe or notable data points (Kunter et al. 2005).

The lack of outliers suggests the data is relatively well distributed with no extreme or unusually high or low value that would be considered outliers. It is possible to consider the estimated relationships between the independent variables and dependent variables (consumer buying behaviour) to be strong and representative of the whole sample, suggesting that the presence of outliers did not skew or bias the regression model.

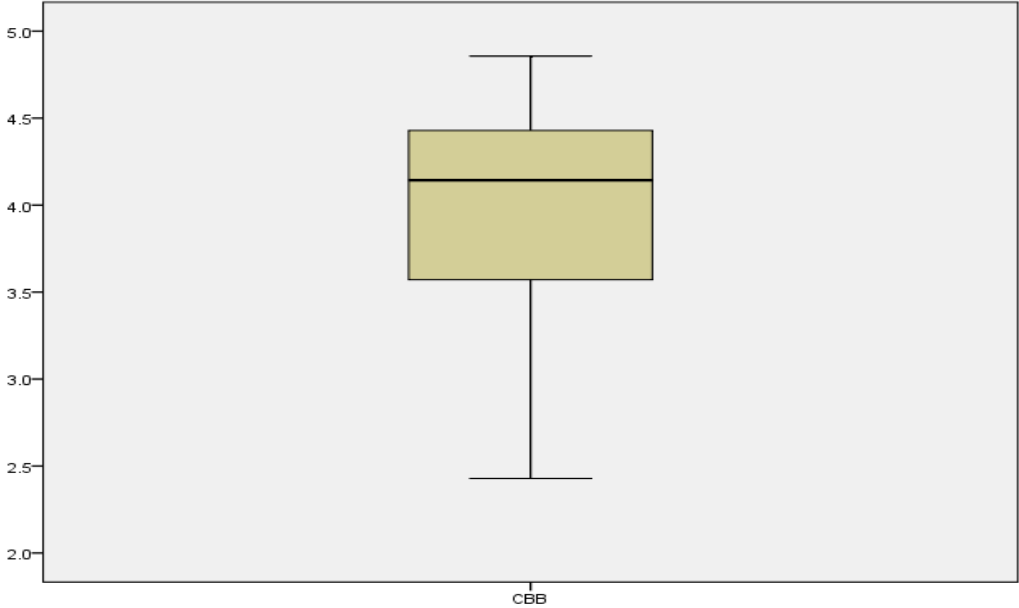


Figure 04. Outlier test
Source: SPSS Output, 2024

4.5.6 AUTO CORRELATION

Autocorrelation refers to the degree of correlation between the values of the same variables across different observations in the data. The Durbin-Watson test is a popular technique for determining autocorrelation. When performing a regression analysis, statistical software like SPSS may provide the Durbin-Watson test as an option.

The standard interpretation of the Durbin-Watson (DW) statistic is as follows:

1. $DW < 1.5$ - Positive autocorrelation
2. $1.5 \leq DW \leq 2.5$ - No autocorrelation
3. $DW > 2.5$ - Negative autocorrelation

According to Durbin-Watson result of 1.812 implies that the assumption of independent errors (no autocorrelation) is likely satisfied in the regression model. This is a desirable outcome, as the presence of autocorrelation can violate the assumptions of the regression

4.6 MULTIPLE REGRESSION ANALYSIS

The influence of media advertising on consumer buying behavior at Bank of Abyssinia is examined in this study using a multivariate regression model with independent variables (source factors, message factors, and channel factors) and dependent variables (customer buying behavior). Consequently, a five percent significance threshold was applied.

Table 4-8: Model Summary

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin - Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.876 ^a	.767	.765	.353	.767	394.291	3	360	.000	1.812

a. Predictors: (Constant), C, S, M

b. Dependent Variable: CBB

Source: own survey, 2024

The percentage of the dependent variable's fluctuation that can be accounted for by the independent variables is displayed by the R-Square statistic. The co-efficient of determination (R²), as shown in the model summary table 4.10, is 0.767, meaning that the three variables (source factor, message factor, and channel factors) can account for 76.7 percent of the variance in consumer buying behavior, with the remaining 23.3 percent being explained by other factors. As a result, the three independent variables—the source, message, and channel factors—that have been suggested are a useful way to predict how customers would behave when they make purchases at Bank of Abyssinia.

4.6.1 ANOVA (ANALYSIS OF VARIANCE)

The main goal of the study was discussed, and an analysis of the combined effects of the independent variables (source, message, and channel factors) on the dependent variable, consumer buying behaviour, was done using ANOVA. This research is often used to determine the model's suitability for estimating factors influencing the consumers buying behavior.

Table 4-9: ANOVA

ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	147.107	3	49.036	394.291	.000 ^b
	Residual	44.771	360	.124		
	Total	191.878	363			

a. Dependent Variable: CBB

b. Predictors: (Constant), C, S, M

Source: SPSS Output, 2024

An analysis of variance was displayed in Table 4.11 above (ANOVA). The null hypothesis that the regression coefficients are all equal to zero is tested using the F-ratio. F= 394.291 is significant for these data at the 0.000 level of significance, or less than five percent. Thus, the three descriptive variables have a significant influence on the purchasing decisions made by customers at Bank of Abyssinia. However, this does not imply that there is a statistically

significant association between any of these factors and customer purchasing behaviour. As a result, this suggests that every independent variable included in the research has a strong statistically significant correlation with the purchasing habits of bank of Abyssinia customers

4.6.2 REGRESSION COEFFICIENT ANALYSIS

The significant values of the source factor, message factor and channel factor were statistically significant at the 0.05 level of significance in agreement with the hypothesis, indicating that the aforementioned three independent variables have a significant influence on consumer purchasing behaviour. Regression coefficient analysis illustrates the effect of independent variable on the dependent variable.

Table 4-10: Regression Coefficient Analysis

Coefficients ^a						
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	
	B	Std. Error	Beta			
1	(Constant)	.441	.110		4.012	.000
	S	.138	.045	.130	3.061	.002
	M	.372	.038	.439	9.847	.000
	C	.378	.043	.379	8.863	.000

Source: SPSS Output, 2024

The coefficients in table 4.12 above illustrate how much the dependent variable fluctuates with each independent variable when all other independent variables are held constant. The direction and magnitude of the independent factors' influence on the dependent variable were indicated by the beta coefficients. Thus, the regression analysis's coefficient value revealed that the message factor—with a beta value of .439—was the most important influencer of customer purchasing behavior, followed by the channel component (beta = .379) and the source factor (beta = .130). This research suggests that the most important elements impacting customers' purchasing decisions are channel and customer messaging factors.

Based on the above table the equation becomes;

$$Y = \alpha + 0.130SF + 0.439MF + 0.379CF + \varepsilon$$

Where: - Dependent variable; CBB= Customer buying behavior;

Independent variables; SF = source factor, MF = message factor, and CF = channel factor.

4.7 HYPOTHESES TESTING

H1: Source factor of social media advertising has a favorable and meaningful impact on the client buying behavior in Bank of Abyssinia.

The predicted variable of consumer purchasing behavior and the predictor source component of social media advertisement show a significant link, according to the results. The study's findings indicate that ($\beta = 0.130$, $t = 3.061$, P-value 0.002). We accept the first hypothesis, H1 since the study's results validated it.

Based on the earlier studies on social media advertising, the source factor—that is, the bank's standing and trustworthiness as the advertiser—had a major positive influence on customer purchasing decisions.

Numerous scholarly investigations have demonstrated that customer attitudes and purchase decisions in the setting of social media are significantly influenced by the perceived legitimacy and trustworthiness of the brand or source of the advertisement (Erkan & Evans, 2016; Shan & King, 2015).

Advertisements from sources that consumers believe to be reliable and authentic are often given more weight by consumers, which can result in more positive reactions and increased buy intentions (Muda et al., 2014).

H2: Message factors of social media advertising has a positive and significant effect on Customer Buying Behavior in Bank of Abyssinia

At a 5% critical value, it is positive and significant in predicting the purchasing behavior of customers at Bank of Abyssinia. For every percentage increase in the message, the bank is going to see a 43.9 percent boost in customer purchase behaviour for bank products and services element in the messaging component. We accept the second hypothesis, H2 ($\beta = 0.439$, $t = 9.847$, P-value 0.000), as the study's results showed a positive link between customer purchasing behavior

and the independent variable message component of the ad. These results support the acceptance of hypothesis 2.

The content, design, and messaging of social media advertising are the message factor, and their relatively high relevance in influencing customer buying behavior is consistent with previous research.

Previous research (De Vries et al., 2012; Tsai & Men, 2013) has stressed the significance of producing captivating and engaging social media content that appeals to the target audience. It has been discovered that elements including the social media advertising messages' entertainment value, informativeness, and interaction favorably affect customer attitudes and buy intentions (Alalwan, 2018; Chua & Banerjee, 2015).

H3: There is a significant positive relationship between channel factor of social media advertisement and customers' buying behavior

With a coefficient value of 0.379, the findings of multiple regressions demonstrate that the channel factor dimension has a positive and substantial impact on consumer purchasing behavior at the Bank of Abyssinia at the five percent significance level. The result suggests that, when all other factors are held constant, a 1% increase in the source factor dimension causes a 37.9% change in the channel factor of advertising on consumer purchasing behavior. The channel factor of advertising on consumer purchasing behavior toward Bank of Abyssinia grew by 37.8%, as measured by a percent increase in channel factor dimensions items. The hypothesis is thus accepted.

Previous study also supports the strong influence of the channel factor (i.e., the selection of social media platforms utilized for advertising) on the purchasing behavior of consumers. Previous research indicates that the choice of suitable social media platforms, taking into account user demographics, engagement trends, and platform attributes, can significantly impact the success of marketing campaigns (Hutter et al., 2013; Lamberton & Stephen, 2016). Depending on the particular social media platforms that they use, consumers may display varying behavioral reactions. These responses can be impacted by several variables, including perceived fit, user experience, and social influence (Tran & Strutton, 2013; Chu & Kim, 2011).

Table 4-11: Summary of the Research Hypothesis Result

Hypothesis Findings Result	Findings		Result
H1: Source factor of social media advertising has a positive and significant effect on Customer buying behavior in Bank of Abyssinia.	$\beta = 0.130;$ $p < 0.05$	Positive and Significant	Accepted
H2: Message factors of social media advertising has a positive and significant effect on Customer Buying Behavior in Addis Bank of Abyssinia	$\beta = 0.439;$ $p < 0.05$	Positive and Significant	Accepted
H3: There is significant positive relationship between channel factor of social media advertisement and customers' buying behaviour	$\beta = 0.379;$ $p < 0.05$	Positive and Significant	Accepted

Source: SPSS Output, 2024

With a coefficient value of 0.130 at a five percent level of significance, the results of multiple regressions show that the source factor dimension has a positive and significant impact on customer purchasing behavior at Bank of Abyssinia, as shown in the above table. The Bank of Abyssinia's messaging factor is also useful and significant in predicting the purchasing behavior of customers at a 5% critical value. This suggests that for every percentage increase in the message element, the Bank will see an increase in customer purchase behavior of 43.9 percent for bank products and services. According to the data on the channel factor there is a substantial and favorable link between the predicted variable in customers' purchasing behavior and the predictor channel factor of advertising.

The results of this study on the social media advertising used by Bank of Abyssinia complement and broaden our knowledge of the variables influencing customer purchasing decisions in social media environments. In line with the larger body of literature, the focus on the source, message, and channel elements as crucial determinants of consumer purchase choices offers further empirical support and context-specific insights

The study adds to the expanding field of information on social media advertising efficacy and Empirical support and context-specific insights.

Consumer behavior in various cultural and economic contexts by looking at these elements in an emerging market like Ethiopia.

- Source Factor: The study looked at how customer trust and brand perceptions were affected by the legitimacy of the source. The investigation looked at how customer perceptions are shaped by the bank's own reputation and brand authority. It evaluated the impact on customer purchasing decisions of the bank's perceived dependability and credibility as an advertising source.
- Message Factor: The study examined the precise wording, positioning, and value proposition of the advertisements on social media. It examined the ways in which emotionally charged, customized creative methods affected customers' engagement and sense of connection with the bank's offerings. The investigation also examined the messaging's compatibility with the positioning and overall brand identity of the bank. It assessed how well the advertising material reinforced the bank's distinctive value proposition
- Channel Factor: The study assessed how well various social media networks and ad formats performed in connecting with and converting the bank's intended clientele. The investigation also took into account the effects that the selection of social channels had on customer attitudes and actions. It examined the ways in which consumers' receptivity to advertising material was impacted by their perceptions of the relevance and trustworthiness of particular platforms. Through a thorough analysis of these three crucial communication process elements, the study was able to provide a clear picture of how social media advertising influences shifts in consumer purchasing patterns. The results demonstrated the intricate relationship that shapes customer perceptions, engagement, and ultimately purchase choices between source trustworthiness, message resonance, and channel efficacy.

CHAPTER FIVE

SUMMARY OF MAJOR FINDINGS RECOMMENDATIONS AND CONCLUSION

The main conclusions of the research study were outlined in this section to give an overview. After conclusions were reached using the data, suggestions for possible fixes were offered. Lastly, the limitations of the study are discussed along with a proposal for the next course of investigation.

5.1. SUMMARY OF MAJOR FINDINGS

The main goal of this study is to look into how social media advertising influences customer behavior. Consequently, offered are the analysis and interpretations. The following are the results principal highlights.

Three independent variables—the source, the message, and the channel factor—are employed to address the research.

- ✓ A high degree of agreement is shown by the combined mean value of the channel factor's average score of 3.804.
- ✓ Customers' overall agreement with message factor component scored a mean of 3.912, suggesting a high degree of agreement.
- ✓ The total mean score for the Source factor dimension was 3.836, suggesting a high degree of agreement.
- ✓ Three independent variables—the message, the channel, and the source factors—have positive and statistically significant connections with consumer behavior, as shown by the Pearson correlation matrix.
- ✓ All of the predictor factors had a substantial impact on consumer buying behavior, as seen by the multiple regression analysis findings, which generally showed that they explained 76.7% of the variation in customer buying behavior.
- ✓ At a 5% level of significance, the source factor has a positive and substantial impact on the purchasing behavior of customers at Bank of Abyssinia with a coefficient value of 0.130.

- ✓ With a coefficient value of 0.379, the channel factor has a positive and substantial impact on customers' purchasing behavior at Bank of Abyssinia, at the 5% level of significance.
- ✓ the message factor of Bank of Abyssinia has a positive and significant impact on consumer purchasing behavior, with a coefficient value of 0.439.
- ✓ Ultimately, all of the hypotheses were investigated, and the results showed that the source, message, and channel factors were positively correlated and influenced the purchasing decisions of Bank of Abyssinia customers. As a result, the theories are approved.

5.2. CONCLUSION

Determining how media advertising influenced Bank of Abyssinia customers' purchase behavior was the primary objective of the study. Because of this, the study included three variables: the Source, Message, and Channel factor. Additionally, inferential and descriptive analysis were utilized to assess the replies.

Therefore, based on the synopsis of the primary findings of the study, the following conclusion is drawn.

As a result, the average values for the source factor, message factor, channel factor, and purchasing behavior of consumers are, respectively, 3.836, 3.912, 3.804, and 3.861. This indicates that there is a moderate to high degree of agreement between the dimensions. Furthermore, the message factor dimension has a greater mean value or agreement among the elements influencing customer buying behavior in terms of mean value score.

The three independent variables showed a positive link with the purchasing behavior of customers at Bank of Abyssinia, according to the results of the correlation matrix analysis. In comparison to the other relationship qualities considered in this study, the advertisement's channel component comes in third. The advertisement's message factor ranks highest in terms of association strength, while its channel factor comes in second. This suggests that when the Bank improves the aforementioned factors, the customers' buying habits will follow suit. The multiple regression study's findings show that, with a beta value of 0.439, the message factor has the most impact on consumer behavior overall. The source and channel factors have an impact on customer purchasing behaviour with a beta value of 0.130 and 0.379 respectively.

5.3 RECOMMENDATION

Here are the main suggestions derived from the comprehensive results and analysis of the study on the influence of social media advertising on customer purchasing behavior for Bank of Abyssinia:

- Create Highly-Personalized, Emotionally-Resonant Advertising Content: Apply customer data and segmentation to create relevant, customized message that addresses the requirements and pain points of your target audience.
- Aim to find the most effective creative techniques and messaging framings. - Verify that the substance of the advertisements adheres to the bank's overall brand identity and value proposition.
- Optimize Social Media Channel Strategy: Identify the social media channels that the bank's target customer base uses most frequently by doing in-depth research.
 - Make an investment to test and improve the time, layout, and ad placements on important social media platforms.
 - Diversify presence across multiple platforms to reach consumers through their preferred channels
- Adopt an Integrated, Data-Driven Approach
 - Align the source, message, and channel factors into a cohesive social media advertising strategy
 - Continuously analyze campaign performance data to identify optimization opportunities
 - Iterate on strategies based on evolving consumer behaviors and preferences
- Establish Robust Measurement and Tracking Capabilities
 - Implement comprehensive tracking and analytics to quantify the impact of social media advertising on consumer buying behavior
 - Tie social media marketing efforts directly to key business metrics like customer acquisition, engagement, and revenue
 - Use performance insights to guide ongoing strategy refinement and resource allocation

By strategically implementing these recommendations, Bank of Abyssinia can harness the full power of social media advertising to drive meaningful improvements in consumer purchasing decisions and strengthen its competitive position in the market. An integrated, data-driven

approach to source, message, and channel optimization are crucial to unlocking long-term growth and success.

5.4 Suggestion for future research

Further investigation is still required to fully understand how social media advertising by the banking sector influences the buying decisions of its customers. Researchers have the opportunity to either expand on the features of this study or add new factors that would be able to predict purchasing behavior in connection to social media advertising for the banking sector in a more accurate or unique way. The researcher suggests that comparable studies be conducted again, but with a bigger sample size and a broader geographic scope. The sample would be more varied as a consequence, and the outcomes would be more precise.

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Addis Ababa University
School of Commerce
MA Program in Marketing Management
To be filled by Customer

Dear Respondents,

First of all, I would like to thank you in advance for your cooperation in filling the questionnaire. My Name is Betelehem Ermias I am a student of Addis Ababa University School of commerce. This questionnaire aims at identifying and analysing the effect of Social media advertising on consumers buying behaviour in the case of Bank of Abyssinia. Your information will be used for research purpose only and your response is confidential. To keep your response anonymous, please do not write your name on this questionnaire. Completing the questionnaire is estimated take 10 minutes of your time and your participation to the research is much valued.

For further inquiry use with the following contact information

Betelehem Ermias

0920160544

Betelehemermias8@gmail.com

Part one: Demographic Information

1. Gender: Male Female
2. Age: 18-30 31-40 41-50 51-60 61+
3. Educational Level: Primary Education Secondary Education
 TVET/Diploma First Degree Master ‘s Degree and above
4. Occupation: Government Private/ Unemployed Student

Part Two: Questions directly related with the study

Factors Affecting Social Media Advertising

Please circle to indicate your level of agreement with the statements where: *1 = strongly disagree,*

2 = disagree, 3 = neutral, 4 = agree, 5 = strongly agree,

Source Factor		Rate				
1	Social media advertisements are a reliable source of product information.	1	2	3	4	5
2	A social media advertisement that is supported up by a trustworthy source has an impact on my purchasing choice.	1	2	3	4	5
3	The source for the bank social media advertising is attractive.	1	2	3	4	5
4	Social media advertisements are convenient source of sales information.	1	2	3	4	5
5	I find influential social media advertisements from Bank of Abyssinia.	1	2	3	4	5
Message factor		Rate				
1	The bank's social media advertisements effectively communicate the message they are meant to.	1	2	3	4	5
2	The message of social media advertisement increases consumer awareness of the product.	1	2	3	4	5
3	The Bank’s messages which are appeared in different social media platforms are appealing.	1	2	3	4	5
4	The social media advertisement message released by the bank are trustworthy.	1	2	3	4	5
5	I believe the message in the bank’s social media advertisements is clear.	1	2	3	4	5
Channel factor		Rate				
1	I use social media like (FB, Telegram, Tik tok, twitter, you tube, Instagram and LinkedIn).	1	2	3	4	5
2	I use social medias as a source of information for buying decision.	1	2	3	4	5
3	I use my social media accounts to access the websites of bank of Abyssinia.	1	2	3	4	5

4	The social media platforms that the bank uses (Telegram, Facebook, Instagram, LinkedIn, Twitter, YouTube, and Tik Tok) are simply accessible and user-friendly.	1	2	3	4	5
5	Social media which are used by the bank (FB, Telegram, Tik tok, twitter, you tube, Instagram and LinkedIn) influenced me to use the product.	1	2	3	4	5

Consumers' Buying Behavior

Please mark the box next to the questions that relate to consumers' purchasing behaviour where:

1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, 5 = strongly agree,

Consumer buying behaviour		Rate				
1	I pay attention to advertising on social media websites.	1	2	3	4	5
2	I trust social media advertising of bank of Abyssinia.	1	2	3	4	5
3	Social media is a preferred source of information about bank of Abyssinia.	1	2	3	4	5
4	Social media of Abyssinia Bank influence me to use the service.	1	2	3	4	5
5	Social media advertisement done by the bank understands my need and that influenced me to use their product	1	2	3	4	5
6	The Bank's social media advertisement attracts potential customers	1	2	3	4	5
7	The Bank's social media advertisement provide me relevant information	1	2	3	4	5

**አዲስ አበባ ዩኒቨርሲቲ የንግድ ስራ ትምህርት ቤት
ማርኬቲንግ ማኔጅመንት ዲፓርትመንት
ድህረ ምረቃ ፕሮግራም
በባንኩ ደንበኛ የሚሞላ**

ውድ የመጠይቁ ተሳታፊዎች

በመጀመሪያ መጠይቁን ለመሙላት ለምታደርጉት ትብብር አስቀድሜ ለመሰግናችሁ እወዳለሁ።
ቤተሰብዎን ኤሮሚያስ እባላለሁ የአዲስ አበባ ዩኒቨርሲቲ የንግድ ትምህርት ቤት ተማሪ ነኝ። ይህ መጠይቅ የማህበራዊ ሚዲያ ማስታወቂያ በአቢሲኒያ ባንክ ጉዳይ ሸማቾች የመግዛት ባህሪ ላይ የሚያሳድረውን ተጽእኖ ለመለየት እና ለመተንተን ያለመ ነው። የእርስዎ መረጃ ለምርምር ዓላማ ብቻ ጥቅም ላይ ይውላል እና ምላሽዎ ሚስጥራዊ ነው። ምላሽዎ እንዳይታወቅ ለማድረግ፣ እባክዎ በዚህ መጠይቅ ላይ ስምዎን አይጻፉ። መጠይቁን መሙላት 10 ደቂቃ ያህል ጊዜዎን እንደሚወስድ ይገመታል እና በምርምርው ላይ ያለዎት ተሳትፎ ትልቅ ዋጋ አለው።
ለተጨማሪ ጥያቄ የሚከተለውን የመገኛ አድራሻ ይጠቀሙ

ቤተሰብዎን ኤሮሚያስ

09 20 16 05 44

Betelehemermias8@gmail.com

ከታች በምትመለከቷቸው ቁጥሮች ላይ ለቀረቡት ጥያቄዎች የእናንተን ሃሳብ የበለጠ ገላጭ የሆነውን አማራጭ በያዘው የምርጫ ሳጥን ውስጥ \surd ወይም \times ምልክት ያስቀምጡ

ክፍል አንድ: አጠቃላይ መረጃ

1. ፆታ: ወንድ ሴት
2. ዕድሜ: 18-30 31-45 46-60 ከ61 በላይ
3. የትምህርት ደረጃ: 1-8 ክፍል 9-12 ክፍል ዲፕሎማ/ቤሳስ ሲባሊ ማስተርስ ዲግሪና ከዚያ በላይ
4. ስራ ሁኔታ: መንግስታዊ ተቋም መንግስታዊ ያልሆነ ተቋም የግል ስራ ስራ የሌለው/ተማሪ
5. ከባንኩ ጋር ለምን ያህል ጊዜ በደንበኛነት ቆይተዋል? ከአንድ ዓመት በታች ከ1-3 ዓመት ከ3-6 ዓመት ከስድስት ዓመት በላይ

ክፍል ሁለት ከጥናቱ ጋር በቀጥታ የሚዛመዱ መጠይቆች

እባክዎ ከዚህ በታች ለሚገኙት የጥናቱ መጠይቆች መልስ ይሆናል ብለው ያመኑትን ቦታ ክብ ምልክት በማድረግ በጥንቃቄ ይመልሱ። ቁጥሮቹ የሚከተለውን መግለጫ ያመለክታሉ።

1=በጣም አልስማማም; 2=አልስማማም; 3=አስተያየት የለኝም; 4=እስማማለሁ 5=በጣም እስማማለሁ

የምንጭ ሁኔታ		ደረጃ				
1	የማህበራዊ ሚዲያ ማስታወቂያዎች አስተማማኝ የአገልግሎት መረጃ ምንጭ ናቸው።	1	2	3	4	5
2	ታማኝ ምንጭ የተደገፈ የማህበራዊ ሚዲያ ማስታወቂያ በ አገልግሎት ምርጫዬ ላይ ተፅእኖ አለው።	1	2	3	4	5
3	የባንኩ የማህበራዊ ሚዲያ ማስታወቂያ ምንጭ ማራኪ ነው።	1	2	3	4	5
4	የማህበራዊ ሚዲያ ማስታወቂያዎች ምቹ የአገልግሎት ሽያጭ መረጃ ምንጭ ናቸው።	1	2	3	4	5
5	ተጽዕኖ ፈጣሪ የማህበራዊ ሚዲያ ማስታወቂያዎች ከአቢሲኒያ ባንክ አግኝቻለሁ።	1	2	3	4	5
የመልእክት ሁኔታ		ደረጃ				
1	የባንኩ የማህበራዊ ሚዲያ ማስታወቂያዎች የታሰቡትን መልእክት በሚገባ ያስተላልፋሉ	1	2	3	4	5
2	የማህበራዊ ሚዲያ ማስታወቂያ መልእክት የሸማቾችን የአገልግሎት ግንዛቤ ይጨምራል።	1	2	3	4	5
3	በተለያዩ የማህበራዊ ሚዲያ መድረኮች የወጡ የባንኩ መልእክቶች ማራኪ ናቸው።	1	2	3	4	5
4	ባንኩ ያስተላለፈው የማህበራዊ ሚዲያ ማስታወቂያ መልእክት ታማኝ ነው።	1	2	3	4	5

5	በባንኩ የማህበራዊ ሚዲያ ማስታወቂያዎች ላይ ያለው መልእክት ግልጽ ነው ብለው ብዬ አምናለሁ።	1	2	3	4	5
Channel factor (የሰርጥ ሁኔታ)		ደረጃ				
1	እንደ (FB፣ Telegram፣ Tik tok፣ twitter፣ you tube፣ Instagram እና LinkedIn) የመሳሰሉ ማህበራዊ ሚዲያዎችን እጠቀማለሁ።	1	2	3	4	5
2	የግዢ ውሳኔ ለማድረግ ማህበራዊ ሚዲያዎችን እንደ የመረጃ ምንጭ እጠቀማለሁ።	1	2	3	4	5
3	የአቢሲኒያ ባንክን ድረ-ገጾች ለማግኘት የማህበራዊ ሚዲያ አካውንቴን እጠቀማለሁ።	1	2	3	4	5
4	ባንኩ የሚጠቀምባቸው የማህበራዊ ሚዲያ መድረኮች (ቴሌግራም፣ ፌስቡክ፣ ኢንስታግራም፣ ሊንክድይን፣ ትዌተር፣ ዩቲዩብ እና ቲክ ቶክ) በቀላሉ ተደራሽ እና ለተጠቃሚ ምቹ ናቸው።	1	2	3	4	5
5	በባንኩ የሚጠቀምባቸው ማህበራዊ ሚዲያዎች (ኤፍቢ፣ ቴሌግራም፣ ቲክ ቶክ፣ ትዌተር፣ ዩቲዩብ፣ ኢንስታግራም እና ሊንክድይን) ምርቱን እንድትጠቀሙ ተጽዕኖ ፈጥረዋል።	1	2	3	4	5

የደንበኞች የግዢ ባሕሪ		ደረጃ				
1	በማህበራዊ ሚዲያ ድረ-ገጾች ላይ ለማስታወቂያ ትኩረት እሰጣለሁ	1	2	3	4	5
2	የአቢሲኒያ ባንክ የማህበራዊ ሚዲያ ማስታወቂያ ታማኝነት አለው	1	2	3	4	5
3	ማህበራዊ ሚዲያ ስለ አቢሲኒያ ባንክ ተመራጭ የመረጃ ምንጭ ነው።	1	2	3	4	5
4	የአቢሲኒያ ባንክ ማህበራዊ ሚዲያ አገልግሎቱን እንድትጠቀም ተጽዕኖ አሳድሮብኛል።	1	2	3	4	5
5	በባንኩ የሚሰራው የማህበራዊ ሚዲያ ማስታወቂያ ፍላጎቴን ስለሚረዳ ምርታቸውን እንድትጠቀም ተጽዕኖ አድርጎብኛል።	1	2	3	4	5
6	የባንኩ የማህበራዊ ሚዲያ ማስታወቂያ ደንበኞችን ይስባል	1	2	3	4	5
7	የባንኩ ማህበራዊ ሚዲያ ማስታወቂያ ጠቃሚ መረጃዎችን ይሰጠኛል።	1	2	3	4	5