



CUSTOMERS' ATTITUDE TOWARDS ADVERTISING: THE CASE OF COMMERCIAL BANK OF ETHIOPIA

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“Customers Attitude towards Advertising: The case of Commercial Bank of
Ethiopia”

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STATEMENT OF DECLARATION

I, hereby declare that the work entitled “Customers Attitude towards Advertising: The case of Commercial Bank of Ethiopia.” is outcome of my own effort and study and that all sources of materials used for the study have been duly acknowledged. This study has not been submitted for any degree in this University or any other recognized educational institute. It is offered for the partial fulfillment of the requirement for Master of Arts Degree in Marketing Management.

Daniel Getachew

Signature_____

Date_____

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ACRONYMS

- ✚ AG- Attitude towards advertising in general
- ✚ Aad- Attitudes towards advertising in specific media
- ✚ APRINT- Attitude towards advertising in print media
- ✚ ATV- Attitude towards TV advertising
- ✚ ARADIO- Attitude towards radio advertising
- ✚ CBE- Commercial Bank of Ethiopia
- ✚ SMS- Short Message Service
- ✚ Ads- Advertisings

ABSTRACT

Researches on customers' attitude show that there is an ambivalence regarding the existence of positive or negative attitude towards advertisement. This study explores the relationship between the general attitude towards advertising and the attitude towards advertising in specific media: television, radio, and print. The researcher selected participants of the study were selected from grade four city branches of Commercial Bank of Ethiopia. The data were collected through personal administration which resulted 185 valid responses. The present research investigates relationship between the personal belief dimensions, 'product information', 'Falsity/credibility', 'hedonic/pleasure' and specific attitude towards advertisings. It also tried to examine the relationship between the macro belief dimensions 'Good for economy', 'Social image', materialism and general attitude towards advertising. The researcher has also assessed the relationship between falsity/credibility and purchasing decision. Findings of the study show that macro level belief dimensions like 'good for the economy 'and 'social image' are related positively to AG and 'materialism' is negatively related to AG. The three personal belief factors of 'product information', hedonic/pleasure, and falsity/credibility were found to be positively related to specific attitude towards TV, print and radio advertising. Credibility of media was also found to have a positive relationship with purchase decision. TV, Print, and radio ads of the bank were found to be informative, credible and hedonic respectively. Given this findings, it is recommended that the bank should exert its effort to make its TV and radio ads credible. Ads messages should be designed and executed to take advantage of the unique advantages rendered by each media.

Key Words*advertising *customers' attitude *attitude towards advertising *materialism *hedonic*Commercial Bank of Ethiopia

1. INTRODUCTION

1.1 Background of the Study

In the past, attitude toward advertising have been studied by the researchers from various perspectives. Bauer & Greyser(1968) provide evidence that overall attitudes toward advertising in general are influenced by beliefs toward advertising in general. In turn, it is suggested that a relationship exists between consumers' overall attitudes toward advertising and reasons why certain ads are considered informative, enjoyable, annoying, or offensive. Muehling (1987) found that some beliefs were found to influence global attitudes toward advertising; several often-cited beliefs (criticisms/concerns) about advertising do not influence attitude toward advertising in general. Pollay and Mittal (1993)conducted a study to identify the factors underlying consumers' attitude towards advertising in general and presented a model depicting the primary structure of belief and attitudes about advertising. Individuals' attitude towards advertising is affected by the individual experiences and belief constructs of individual about product information, hedonic/entertainment, falsity/no sense, good for the economy, and corrupt values/materialism.

There is a wealth of research on public attitudes to advertising, with studies motivated by various factors. Advertising's visible and pervasive role in everyday life has attracted the attention of public opinion researchers, while marketers are concerned that public attitudes to advertising may influence perceptions about the need for government regulation (Pollay and Mittal, 1993).Of more direct interest to marketers is the potential influence of consumers' attitudes to advertising in general on their brand attitudes and behavior. Bauer and Greyser's (1968) classic study of American attitudes to advertising found that these general attitudes were related to respondents' rating of specific ads as informative, enjoyable, annoying or offensive. Since then, the influence of attitude toward the ad (Aad) on brand attitudes and preferences has been established (Mehta, 2000), with attitudes to advertising in general seen as a potential antecedent of attitudes to specific ads (Lutz, 1985; MacKenzie & Lutz, 1989).

Attitude towards advertising is an important concept as it is one of the determinants of attitude towards specific advertisements and can influence the way a consumer will respond to any particular advertising (Mehta, 2000). Since Zanot(1984) report of a negative trend in public opinion about advertising during the 1960s and 1970s, some research has shown that the

public's attitude towards advertising has been declining over time (Muehling,1987;Andrews, 1989), while others have shown a more favorable evaluation of advertising (Shavitt, Lorey, & Haefner, 1998).

Attitude as one of the internal environmental factors, can affect a person's decision to purchase the product. Consumer attitude is a response or assessment given by consumers consistently, favorable or unfavorable, positive or negative, like it or not, agree or not to an object. Attitudes have significance role in making marketing decisions and there is a strong tendency to assume that this attitude as the most powerful factor for predicting the future behavior and can help companies predict product demand and to develop appropriate marketing programs. One's attitude toward the product attributes may vary due to the belief and evaluation of the product attributes. Besides, there are other factors that influence that will ultimately determine his interest in buying a product, namely the external factors are reflected in the individual influence of others (subjective norm) on the behavior of the decisions taken, such as family members, other people, peers and vendors(Ramdhani, Alamanda, & Sudrajat, 2012).

Advertising and promotion are an integral part of our social and economic systems. In our complex society, advertising has evolved into a vital communications system for both consumers and businesses. The ability of advertising and other promotional methods to deliver carefully prepared messages to target audiences has given them a major role in the marketing programs of most organizations. Companies ranging from large multinational corporations to small retailers increasingly rely on advertising and promotion to help them market products and services. In market-based economies, consumers have learned to rely on advertising and other forms of promotion for information they can use in making purchase decisions (Belch & Belch,2003).

Advertisements may be conveyed via a variety of media-the internet, TV, radio, print (newspapers, magazines), billboards, signs, and miscellaneous media such as hot-air balloons or T-shirt imprints. Although the typical customer is exposed to hundreds of ads daily, the vast majority of these messages receive low level of attention and comprehension. Thus a major challenge for the marketer is to develop ad messages and select media that expose consumers, capture their attention, and generate appropriate comprehension (Peter & Olson, 2010).

Advertising is the best-known and most widely discussed form of promotion, probably because of its pervasiveness. It is also a very important promotional tool, particularly for companies whose products and services are targeted at mass consumer markets. There are several reasons why advertising is such an important part of many marketers' promotional mixes. Advertising can be used to create brand images and symbolic appeals for a company or brand, a very important capability for companies selling products and services that are difficult to differentiate on functional attributes. Another advantage of advertising is its ability to strike a responsive chord with consumers when differentiation across other elements of the marketing mix is to achieve (Peter & Olson, 2010).

Popular advertising campaigns attract consumers' attention and can help generate difficult sales. The nature and purpose of advertising differ from one industry to another and/or across situations. The targets of an organization's advertising efforts often vary, as do advertising's role and function in the marketing program. One advertiser may seek to generate immediate response or action from the customer; another may want to develop awareness or a positive image for its product or service over a longer period (Peter & Olson, 2010).

In this regard, the basic aim of this study is to examine how consumers respond to a particular advertising and investigate the relationship between attitude towards advertising in general and attitude towards specific media by incorporating media considerations into the traditional attitude towards advertising model. The study focuses on three traditional media—radio, television and print, since effects found for television cannot be transferred to, for example, print media, because the media differ in several ways (Moorman et al. 2002).

1.2 Statement of the Problem

Many consumers enjoy advertisements, and indeed find advertising entertaining, thought-provoking, amusing and informative. But which elements of separate advertising media best predict attitudes to advertising in general? Do these opinions continue to reflect people's general attitudes towards advertising, even in the context of specific media? Are consumers more positive or more negative about advertising?

Previous literature on attitudes toward advertising in general (AG) tends to focus on generic advertising and rarely focuses on attitudes in terms of particular media, such as print, television, radio.

Although previous studies have contributed substantially to the literature on consumers' attitude towards advertising, their findings may not be applicable to other countries like Ethiopia, due to differences in consumers' behavior cultural, economic and legal environments. Therefore, this study is particularly intended to examine the attitude of customers of City Branches of Commercial Bank of Ethiopia towards advertising in Addis Ababa city. Such a study is hopefully expected to fill the gap in literature of customers' attitude towards advertising of service industry particularly to the banking industry.

1.3 Research Questions

The study has raised the following research questions:

1. What is the relationship between the personal belief dimensions and specific attitude towards Commercial Bank of Ethiopia's TV, radio, and print advertising?
2. What is the relationship between the macro belief dimensions and the general attitude towards Commercial Bank of Ethiopia advertising?
3. How do the traditional media types (TV, radio, Print) and personal belief dimensions are related?
4. Is there a relationship between falsity of information in advertising and a source of information to make customers of Commercial Bank of Ethiopia purchase decisions?
5. Which media is the main source of information for customers of Commercial Bank of Ethiopia (TV, radio, print media)?

1.4 Overall Objective of the Study

The major objective of the study is to investigate customer's attitude towards Commercial Bank of Ethiopia's advertising.

Specific objectives

- ❖ To explore customers major source of information for learning about Commercial Bank of Ethiopia's products.
- ❖ To examine the correlation between personal belief dimension" product information", "hedonic/pleasure" and falsity and specific attitude towards Commercial Bank of Ethiopia's TV, radio, print media advertising.
- ❖ To test the correlation between macro belief constructs "Good for Economy", "materialism" and "Social Image" with the general attitude towards Commercial Bank of Ethiopia's advertising.
- ❖ To measure the relationship between falsity of information and source of information for purchasing decisions made by customers of Commercial Bank of Ethiopia.
- ❖ To identify the interrelationship between media type and personal belief dimensions (product information, pleasure/hedonic, and falsity).

1.5 Definitions of Terms

The following table shows the major variables and their respective definitions which are used in the study together with their sources of definition.

Table 1. Summary table of variables definition and sources

Variable	Descriptions	Sources
<i>Attitude towards Advertising</i>	Defined as a learned predisposition to react in a consistently favorable or unfavorable manner to advertising	Lutz (1985)
<i>Consumer Manipulation</i>	Describes when advertising can be seen as intentionally misleading, or more benignly, as not fully informative, insignificant, silly, confusing, etc. It creates artificial needs in consumers and manipulative.	Shavitt, Lowery, and Haefner (1998)
<i>Product</i>	Advertising serves as a valuable source of information about	Petrovici and

<i>information</i>	products and services, which affect consumers buying decision. Product information acquisition appears critical in consumers' attitude towards promotion.	Marinvo (2007)
<i>Hedonic / Pleasure</i>	An individual's experience of specific consumption and the satisfaction of an individual's desire relates to hedonic expression. Advertisements need to be interesting and enjoyable in creative ways to attract consumers' attention.	Cardoso and Pinto (2010)
<i>Materialism</i>	Materialism is a set of belief structures that sees consumption as the route to most, if not all, satisfactions.	Munusamy and Wong (2007)
<i>Macro belief dimensions</i>	Macro belief dimensions are factors which include consumer manipulation, good for economy, materialism and social image.	Pollay and Mittal's(1993)
<i>Personal belief dimensions</i>	Personal belief dimensions are factors which include product information, hedonic/pleasure, falsity, interactivity, and attitude toward privacy.	Pollay and Mittal's(1993)
<i>Falsity</i>	Falsity refers to consumers' perception of the truthfulness and believability of advertising in general	MacKenzie and Lutz(1989)
<i>Economic condition</i>	Economic condition reflects market circumstances in the environment with respect to inflation, interest rate, and price movement. Consumers tend to have positive attitudes towards advertising, if they believe that advertising can aid the economic condition of the market place.	Wang and Sun(2010)
<i>Social image</i>	Social image is the belief of consumers that advertising can influence consumers' life style and formation of social status, integration, and structure.	Munusamy and Wong (2007)

1.6 Significance of the Study

The importance of this study can be viewed from two dimensions: theoretical contributions and practical implications. Theoretically, the study will fill an important gap in the literature and can serve as an input on which future studies can be built. On the practical side, this study can help advertisers to execute their advertisings in the way that can build positive attitude towards their company, product, service they are promoting. Moreover, the study specifically helps Commercial Bank of Ethiopia in identifying which traditional media

has been favored by its customers. It will also help the bank gaining a better understanding of its customers' attitude towards advertising. By understanding consumers' attitude towards advertising, designers and marketers of the bank can better strategize their advertising.

1.7 Scope and Limitations of the Study

The study is confined to customers of Commercial Bank of Ethiopia who are found in Addis Ababa city. Hence, it may not be generalizable to the public at large. It may not even be applicable for customers of the bank residing out of Addis Ababa as customers exposure to media may differ.

1.8 Organization of the Paper

The thesis is structured in five chapters. The first chapter includes the introduction part, statement of the problem, objectives of the study, scope of the study, and significance of the study. Chapter two is all about a review of the literature related with attitude, specific attitude towards advertising, attitude towards ads in general, the conceptual frame work and hypotheses of the study. The research design and methodology is presented in chapter three. This chapter has the research design, sampling method, sources of data and the instrument employed to gather data. Furthermore, statistical methods used to analyze the data is discussed. In chapter four, the results and findings of the study are presented. Finally, the last chapter –chapter five, is all about the summary of findings, conclusions drawn and recommendations and areas where further research may be productive.

2. LITERATURE REVIEW

This section is part of the study where the researcher reviewed the theories and related literatures to consumers' attitude and advertising in general.

Overview of Previous Research

Since the advent of research on attitude toward advertising in general in the 1960s, researchers have developed various belief dimensions about advertising in general and measured their relationships with attitudes toward advertising in general. A recent trend in advertising research has been a focus on attitude toward advertising in specific mediums by applying belief dimensions pertaining to attitude toward advertising in general, to explore attitudes toward advertising in specific mediums (Burns, 2003). In the past, attitude toward advertising have been studied by the researchers from various perspectives. Bauer and Greyser (1968) as cited in Singh & Vij (2011) identified two distinct effects of advertising, viz, Economic and social, in their landmark study. They found that majority of consumers have a favorable view of the economic but an unfavorable view of the social role of advertising.

Reid & Soley (1982) conducted a survey to determine if there are differences in peoples' generalized and personalized attitudes toward the two types of advertising effects i.e. advertising's social and economic effects. The results show that there is a significant difference between people's generalized and personalized attitudes toward advertising's social and economic effects and that people are more negative on the personalized than generalized attitude level toward both types of advertising effects. MacKenzie, Lutz, & Belch (1986) conducted a study on attitude toward the advertisement as a mediator of advertising effectiveness. Mehta (2000) has evaluated how consumer attitudes toward advertising in general affect response to specific advertising. Since the landmark study by Bauer and Greyser (1968), which identified distinct social and economic effects of advertising, many researchers across the world have attempted to study and compare the dimensionality of advertising beliefs.

Andrews(1989) investigated several key research issues associated with beliefs toward advertising in general. The study indicates separate economic and social belief dimensions. Pollay and Mittal (1993) conducted a study to identify the factors underlying consumers' attitude towards advertising in general and presented a model depicting the primary structure of belief and attitudes about advertising.

2.1 The Concept of Attitude

An attitude in marketing terms is defined as a general evaluation of a product or service formed over time(Solomon, 2008).Attitudes are one of the most heavily studied concepts in consumer behavior. More recent perspectives view attitudes as a summary construct that represents an individual's overall feelings toward or evaluation of an object. Consumers hold attitudes toward a variety of objects that are important to marketers, including individuals (celebrity endorsers such as Tiger Woods, brands (Cheerios, Kix), companies (Intel, Microsoft), product categories (beef, pork, tuna), retail stores (Kmart, Sears), or even advertisements (Nike ads).Attitudes are important to marketers because they theoretically summarize a consumer's evaluation of an object (or brand or company) and represent positive or negative feelings and behavioral tendencies. Marketers' keen interest in attitudes is based on the assumption that they are related to consumers' purchase behavior. Considerable evidence supports the basic assumption of a relationship between attitudes and behavior. The attitude-behavior link does not always hold; many other factors can affect behavior. But attitudes are very important to marketers. Advertising and promotion are used to create favorable attitudes toward new products/services or brands, reinforce existing favorable attitudes, and/or change negative attitudes (Belch &Belch, 2003).

Marketers also try to bombard consumer with information. These may have a positive or negative effects. Schematic conception of attitude has three components: An attitude provides a series of cues to marketers. They predict future purchases, redesign marketing effort and make attitude more favorable. Attitudes indicate knowledge, feelings and intended action for the given stimulus (Khan, 2006,P.121). The goal of advertiser may be to creat a positive attitude towards its product or brand and/or reinforce or change existing attitudes through marketing communications.The process by which consumers form and change attitudes is of grat importance to marketers and has been one of the more widely researched areas of consumer behaviour.Thus,marketers would expect that the formation(or changing) of an attitude would likely be a necessary ingredient in acquiring a desired behaviour(Belch & Belch, 1990).

Most researchers agree that an attitude has three components: affect, behavior and cognition. Affect refers to the way a consumer feels about an attitude object. Behavior involves the person's intentions to do something with regard to an attitude object. Cognition refers to the beliefs a consumer has about an attitude object. These three components of an attitude can be remembered as the ABC model of attitudes. This model emphasizes the interrelationships between knowing, feeling and doing. Consumers' attitudes towards a product cannot be determined simply by identifying their beliefs about it. For example, a researcher may find that shoppers 'know' a particular digital camera has a 10X optical zoom lens, auto-focus and can also shoot QuickTime Movies, but such findings do not indicate whether they feel these attributes are good, bad or irrelevant, or whether they would actually buy the camera(Solomon,Bamossy,Askegaard,&Hogg,2006).

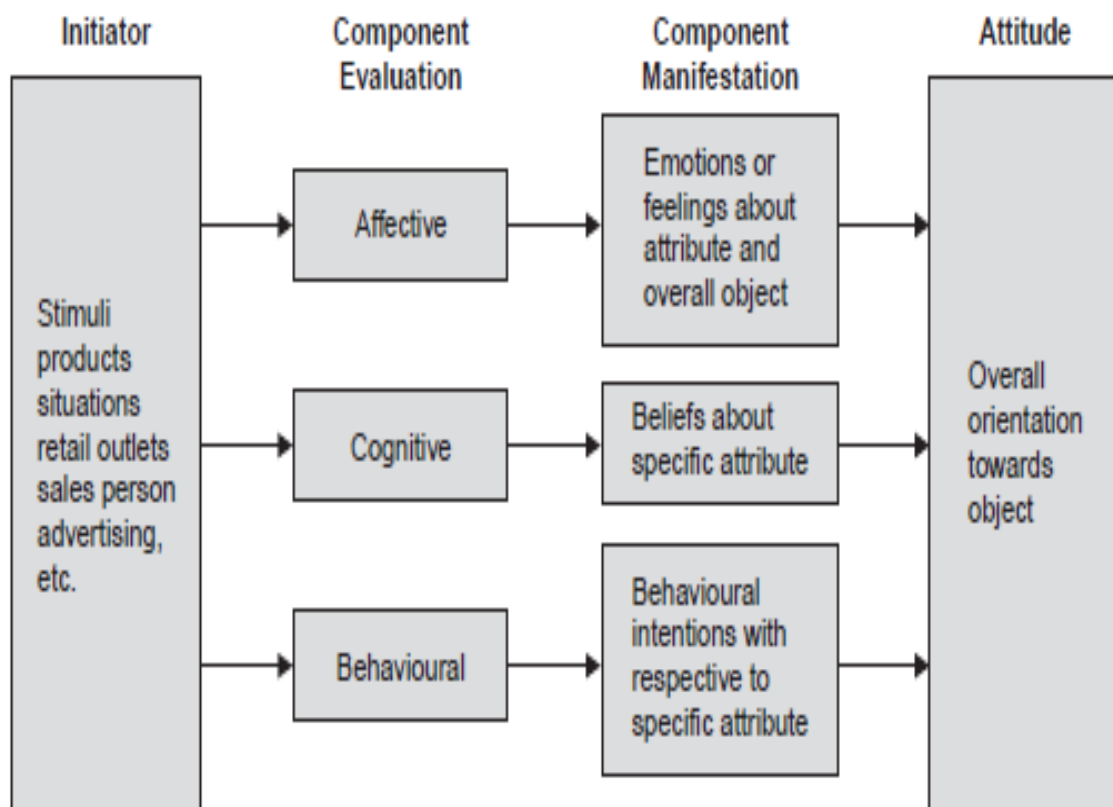


Figure 2.1 Attitude component and manifestation (Solomon, Bamossy, Askegaard, & Hogg, 2006)

2.1.1 Salient Beliefs

Through their varied experiences, consumers acquire many beliefs about products, brands, and other objects in their environment. Because people's cognitive capacity is limited, only a few of these beliefs can be activated and consciously considered at once. The activated beliefs are called *salient beliefs*. Only the salient beliefs (those that are activated at a particular time and in a specific context) create a person's attitude toward that object. Thus, one key to understanding consumers' attitudes is to identify and understand the underlying set of salient beliefs (Peter & Olson, 2010).

2.1.2 Beliefs and Attitudes

As Pollay & Mittal(1993), beliefs are descriptive statements about object attributes (e.g. Advertising is truthful) or consequences (e.g., advertising lower prices), whereas attitudes are summary evaluation of objects (e.g., advertising is a good/bad thing).They consider attitudes to emanate from beliefs, being the aggregation of weighted evaluations of perceived attributes and consequences.

Through doing and learning, people acquire their beliefs and attitudes. These, in turn, influence their buying behavior. Marketers are interested in the beliefs that people formulate about specific products and services, because these beliefs make up product and brand images that affect buying behavior. If some of the beliefs are wrong and prevent purchase, the marketer will want to launch a campaign to correct them (Kotler, Wong, Saunders, & Armstrong, 2005).

People have attitudes regarding religion, politics, clothes, music, food and almost everything else. An **attitude** describes a person's relatively consistent evaluations, feelings and tendencies towards an object or idea. Attitudes put people into a frame of mind of liking or disliking things, of moving towards or away from them. Attitudes are difficult to change. A person's attitudes fit into a pattern and to change one attitude may require difficult adjustments in many others. Thus a company should usually try to fit its products into existing attitudes rather than try to change attitudes. Of course, there are exceptions in which the great cost of trying to change attitudes may pay off (Kotler et al., 2005).

2.1.3 Attitude Model

The starting point in understanding attitudes is the relationship between attitudes and behavior. It is generally understood that a person's attitudes have a primary influence on behavior.

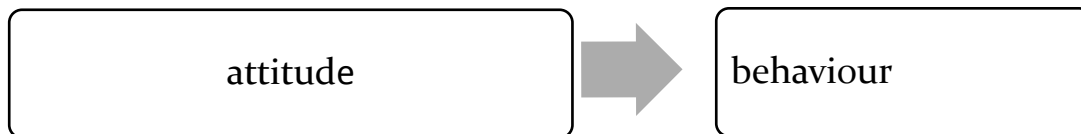


Fig.2.2 Derived from(Schafer & Tait, 1986)

Attitude: Feelings, beliefs, and tendencies to act toward other persons, groups, ideas, or objects.

Behavior: Any response or reaction of an individual, including not only bodily reactions and movements, but also verbal statements and subjective experiences (Schafer & Tait, 1986). This attitude model suggests that how you feel about some person, object, or idea will influence your behavior toward that object. An attitude against land use planning, for example, may influence a state legislator to vote against a bill proposing the establishment of a state land use policy. If you know a person's attitude, you will often be able to make predictions about how that individual will behave (Schafer & Tait, 1986).

2.2 The Consumer Purchase Decision Process

While it is useful to examine the various concepts and how they influence buyer behavior, promotional planners must also understand the process that underlies the actual act of making a purchase. The consumers purchase decisions process is generally viewed as consisting of sequential steps or stages that the buyer passes through in making a purchase decision (Belch & Belch, 1990) .This process consists of the five stages shown in the figure below.

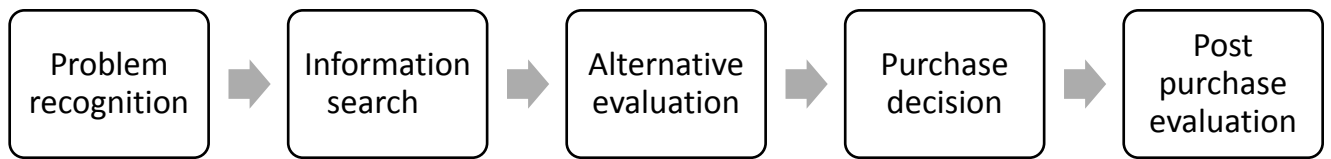


Figure2. 3Derived from (Belch & Belch, 2008)

PROBLEM RECOGNITION

Advertisements may create problem recognition by instilling a belief that the existing state is not satisfactory. In some cases advertising is designed to help customers recognize when they have a problem (Belch & Belch, 1990).

INFORMATION SEARCH

Once a consumer has recognized that a problem exists, he or she will begin to search for the information necessary to solve this problem. The initial search will consist of an attempt to scan memory to recall past experiences and knowledge regarding the product or brands that may serve as potential solutions. This information retrieval is referred as **internal search**. Should the result of the internal search not be sufficient to solve the problem, the consumer will engage in **external search**. External sources of information include personal sources such as friends and commercial sources such as advertising (Belch & Belch, 1990).

ALTERNATIVE EVALUATION

One of the possible outcomes of the search stage is the derivation of a number of options for consideration. The brands/products considered as potential alternatives for solving the problem are referred as the **evoked set**. One of the keys to developing effective promotional strategies is to determine which attributes are most relevant to the consumer and will be used as evaluative criteria in the selection process. Marketers will also attempt to make a particular attribute salient or important in the consumers' alternative evaluation process through advertising (Belch & Belch, 1990).

PURCHASE DECISION

Having evaluated the various brands in the evoked set, the consumer may develop a predisposition or intention to buy. This decision will match purchase motives and evaluative criteria with attributes of brands in the evoked set and involves the process of learning and attitude formation (Belch & Belch, 1990).

POST PURCHASE EVALUATION

The consumers' decision process doesn't end once the product has been purchased. Information acquired from use of the product or brand will serve as feedback for future purchase. Hence, advertisers must continue to be concerned with this stage of the decision process, and must develop strategies beyond those of merely providing a good product or service (Belch & Belch, 1990).

2.2.1 The Communication Process

Consumers experience all promotions as information in the environment. Thus the cognitive processing model of decision making is relevant to understanding the effects of promotions on consumers. First, consumers must be exposed to the promotion information. Then they must attend to the promotion communication and comprehend its meaning. Finally, the resulting knowledge, meanings, and beliefs about the promotion must be integrated with other knowledge to create brand attitudes and make purchase decisions -form purchase intentions (Peter & Olson, 2010).

To communicate effectively, marketers need to understand how communication works. Communication involves the nine elements. Two of these elements are the major parties in a communication—the *sender* and the *receiver*. Another two are the major communication tools—the *message* and the *media*; four more major communication functions—*encoding*, *decoding*, *response*, and *feedback*. The last element is *noise* in the system (Kotler & Armstrong, 2012).

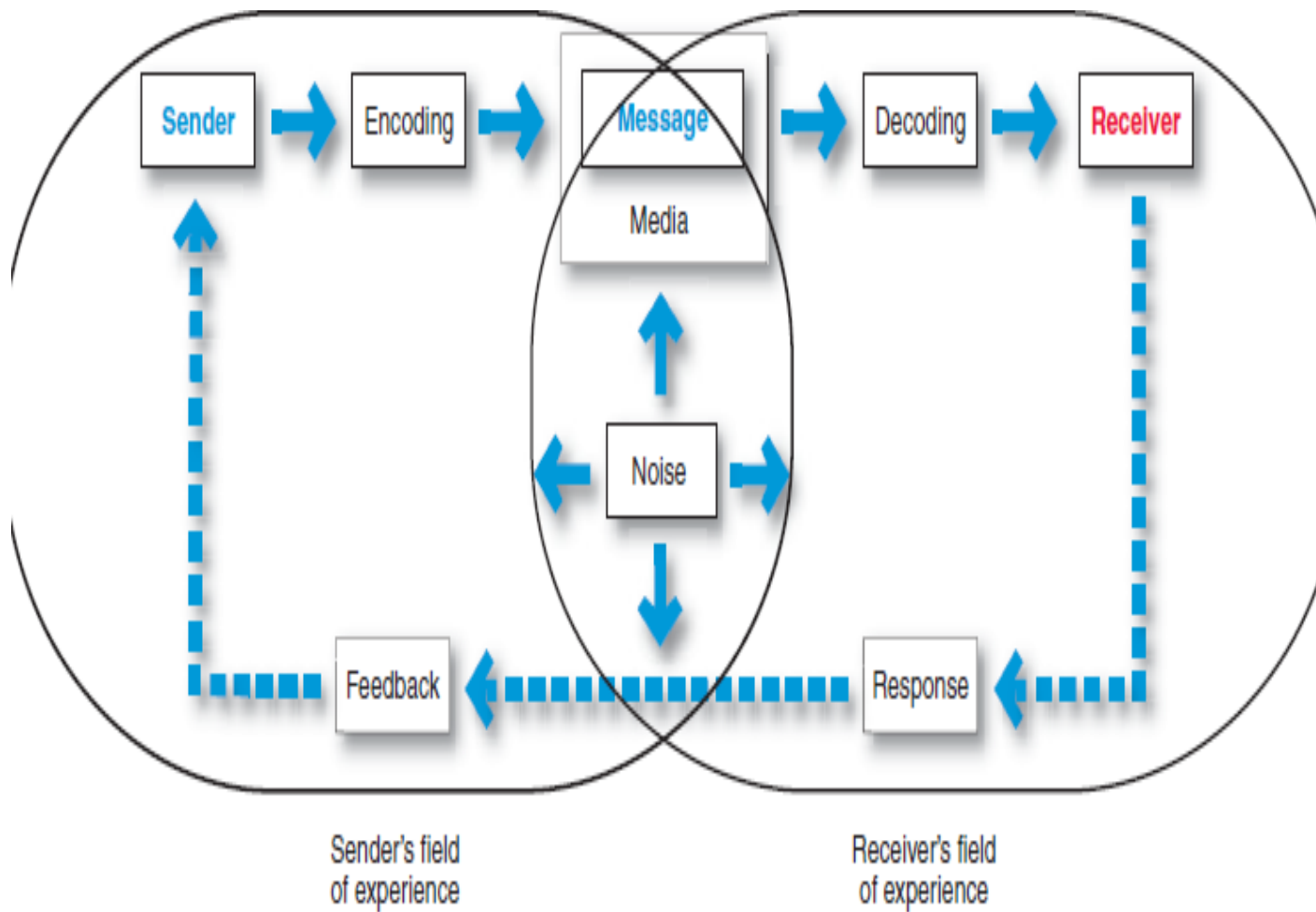


Fig.2.4 Source: From *Consumer Behavior, 2nd ed*, by John C. Mowen, Macmillan Publishing Company.

For a message to be effective, the sender's encoding process must mesh with the receiver's decoding process. The best messages consist of words and other symbols that are familiar to the receiver. The more the sender's field of experience overlaps with that of the receiver, the more effective the message is likely to be. Marketing communicators may not always *share* their customer's field of experience. For example, an advertising copywriter from one socioeconomic level might create ads for customers from another level—say, wealthy business owners. However, to communicate effectively, the marketing communicator must *understand* the customer's field of experience. This model points out several key factors in good communication. Senders need to know what audiences they wish to reach and what responses they want. They must be good at encoding messages that take into account how the target audience decodes them. They must send messages through media that reach target

audiences, and they must develop feedback channels so that they can assess an audience's response to the message (Kotler & Armstrong, 2012).

The Source Vs The Message: Sell The Steak Or The Sizzle?

Two major components of the communications model, the source and the message, have been reviewed. Which aspect has more impact in persuading consumers to change their attitudes? Should marketers worry more about *what* is said, or *how* it's said and *who* says it? The answer is, it depends. Variations in a consumers level of involvement. Research indicates that this level of involvement will determine which aspects of a communication are processed (Solomon, Bamossy, Askegaard, & Hogg, 2006).

2.2.2 The Elaboration Likelihood Model

The elaboration likelihood model (ELM) assumes that once a consumer receives message he or she begins to process it. Depending on the personal relevance of this information, one of two routes to persuasion will be followed. Under conditions of high involvement, the consumer takes the *central route* to persuasion. Under conditions of low involvement, a *peripheral route* is taken instead (Solomon, Bamossy, Askegaard, & Hogg, 2006).

The Central Route to Persuasion

When the consumer finds the information in a persuasive message to be relevant or somehow interesting, he or she will carefully attend to the message content. The person is likely actively to think about the arguments presented and generate cognitive responses to these arguments. Beliefs are carefully formed and evaluated, and the resulting strong attitudes will be likely to guide behavior. The implication is that message factors, such as the quality of arguments presented, will be important in determining attitude change. Prior knowledge about a topic results in more thoughts about the message and also increases the number of counter-arguments (Solomon, Bamossy, Askegaard, & Hogg, 2006).

The Peripheral Route to Persuasion

In contrast, the peripheral route is taken when the person is not motivated to think deeply about the arguments presented. Instead, the consumer is likely to use other cues in deciding on the suitability of the message. These cues might include the product's package, the attractiveness of the source, or the context in which the message is presented. Sources of information extraneous to the actual message content are called *peripheral cues* because they surround the actual message. The peripheral route to persuasion highlights the paradox of low involvement. When consumers do not care about a product, the stimuli associated with it increase in importance. The implication here is that low-involvement products may be purchased chiefly because the marketer has done a good job in designing a 'sexy' package, choosing a popular spokesperson, or perhaps just creating a pleasant shopping environment (Solomon, Bamossy, Askegaard, & Hogg, 2006).

THE ELABORATION LIKELIHOOD MODEL OF PERSUASION

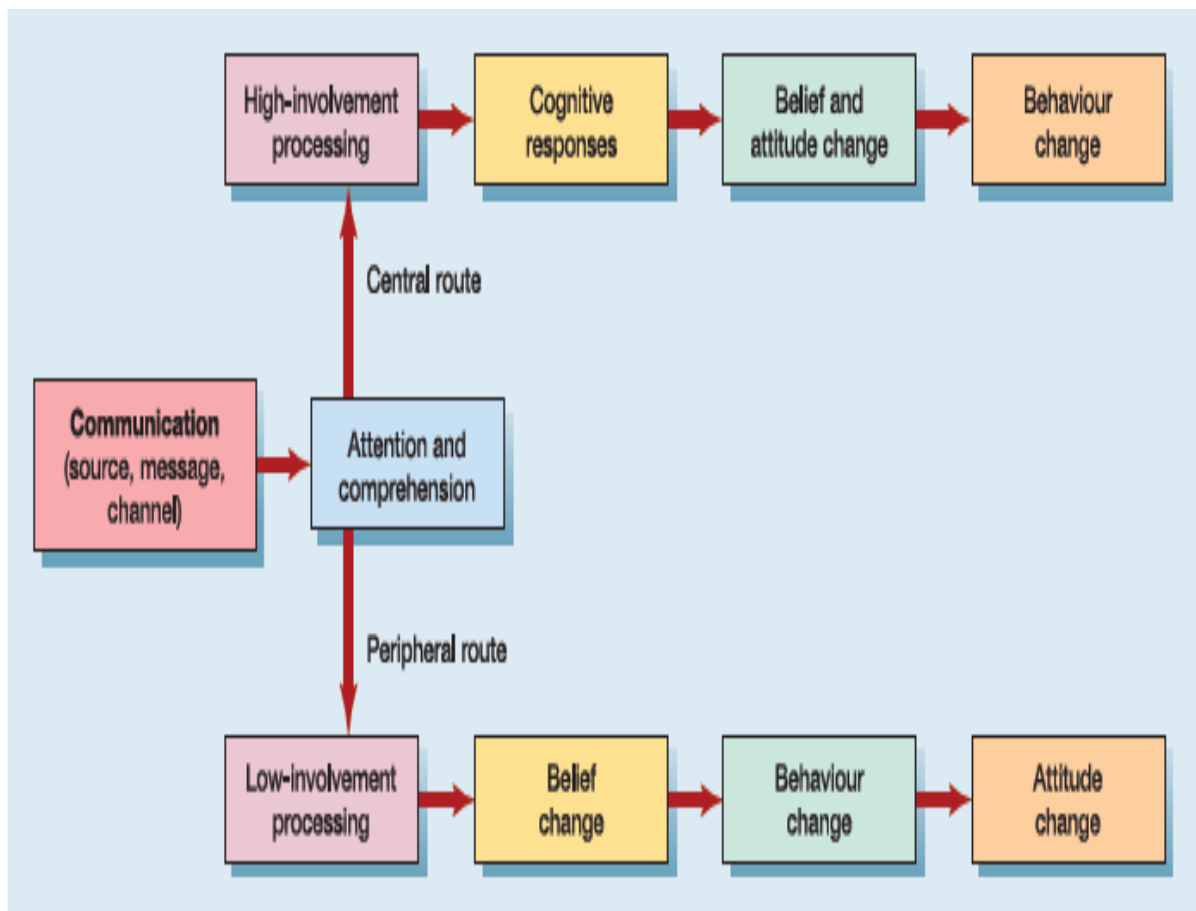


Fig2.5 Source: From *Consumer Behavior, 2nd ed*, by John C. Mowen, Macmillan Publishing Company.

2.3 Advertising

Advertising is any paid, non -personal presentation of information about a product, brand company, or store. It usually has an identified sponsor. Advertising is intended to influence consumers' affect and cognitions-their evaluations, feelings, knowledge, meanings, beliefs, attitudes, and images concerning products and brands. In fact advertising has been characterized as image management: creating and maintaining images and meanings in consumers' minds. Even though ads first influence affect and cognition, the ultimate goal is to influence consumers' purchase behavior. Advertisements may be conveyed via variety of media-the internet, TV, radio, print (magazines, newspapers), billboards, signs, and miscellaneous media such as hot-air balloons or T-shirt imprints. Although the typical consumer is exposed to hundreds of ads daily, the vast majority of these messages receive low levels of attention and comprehension. Thus, a major challenge for marketers is to develop ad

messages and select media that expose consumers, capture their attention, and generate appropriate comprehension (Peter & Olson, 2010).

Advertising forms one component of the promotion mix. It has become very popular and useful and has reached the status of an independent discipline. It has grown at a very fast pace and has become a special field of study. It has been derived from the Latin word '*Adverto*' which means to turn around, to draw attention to any subject or purpose. It is a paid and non-personal form of presentation and promotion of ideas, goods or services by an identified sponsor. There is also an identified Media and message behind every advertisement. The advertiser tries to spread his message and ideas to the prospective customers and diffuse information into them. By this method, he tries to popularize the products/services which is the basic aim of the activity (Khan, 2006). According to Khan no product can be sold without some form of advertising. Hence, advertisements provide the following functions.

- Advertising creates demand.
- Promotes marketing system.
- Helps middleman.
- Builds image for the organization.
- Makes customer aware of the price and attributes of the product leading to greater sales.
- Brings awareness in the masses.
- Consumer demand can be assessed by marketing researchers and advertising research.
- It helps in expanding the market.
- It helps the middleman to easily sell the product.
- It brings customers and sellers together.
- Advertisement is economical when targeted at the masses.

According to Belch and Belch (2003) there are several reasons why advertising is such an important part of many marketers' promotional mixes. First, it can be a very cost-effective method for communicating with large audiences. Advertising can be used to create brand images and symbolic appeals for a company or brand, a very important capability for companies selling products and services that are difficult to differentiate on functional attributes. Another advantage of advertising is its ability to strike a responsive chord with consumers when differentiation across other elements of the marketing mix is difficult to achieve. Popular advertising campaigns attract consumers' attention and can help generate sales.

In general, advertising is used to inform, persuade, and remind consumers. Advertising is believed to enhance buyers' responses to products or services offered by a firm, thus enabling possibilities of increased profitability. However, advertising has been accused of an array of sins ranging from an economic waste to purveying of harmful products, from sexism to deceit and manipulation, from triviality to intellectual and moral pollution (Mittal, 1994).

Advertising is an important social phenomenon. It both stimulates consumption and economic activity and models life-styles and a certain value orientation. Consumers are confronted with substantial daily doses of advertising in multiple media. Everyone seems to hold an opinion about various aspects of advertising, ranging from amusement and admiration to cynicism and condemnation. On one hand, advertising is appreciated enough to be the subject of TV talk shows and comedy skits, to have reels of award-winning commercials play in theaters, to have its art and slogans worn proudly on clothing, and to hear advertising phrases become the idiom of everyday speech, e.g. Wendy's briefly popular "where is the beef?" On the other hand, consumers fear covert manipulation and subliminal techniques and often complain about advertising clutter, banality, sexism, predation of children, and continuing proliferation into newer media and venues (Pollay & Mittal, 1993).

2.3.1 The broadcast Media

Television and radio, or the broadcast media, are the most pervasive media in most consumers' daily lives and offer advertisers the opportunity to reach vast audiences. Both broadcast media are time-rather than space-oriented and organized similarly in that they use a system of affiliated stations belonging to a network, as well as individual stations, to broadcast their programs and commercial messages. Advertising on radio or TV can be done on national or regional network programs or purchased in spots from local stations. TV has grown faster than any other advertising medium in history and has become the leading medium for national advertisers. No other medium offers its creative capabilities; the combination of sight, sound, and movement gives the advertiser a vast number of options for presenting a commercial message with high impact message with high impact (Belch, Belch, & Purani, 2010).

2.3.2 Evaluation of Print Media

Magazines and newspapers have been advertising media for more than two centuries; for many years, they were the only major media available to advertisers. With the growth of the

broadcast media, particularly television, reading habits declined. More consumers turned to TV viewing not only as their primary sources of entertainment but also for news and information. But despite the competition from the broadcast media, newspapers and magazines have remained important media vehicles to both consumers and advertisers (Belch, Belch, & Purani, 2010 p.485).

2.3.3 The Role of Magazines and News papers

The role of magazines and newspapers in the advertiser's media plan differs from that of the broadcast media because they allow the presentation of detailed information that can be processed at the reader's own pace. The print media are not intrusive like radio and TV, and they generally require some effort on the part of the reader for the advertising message to have an impact. For this reason, newspapers and magazines are often referred to as *high-involvement media* (Belch et al.,2010 p.486).

2.3.4 Advertising the Service

The advertising of services is often more complicated than for products. In many cases this is due to the intangible nature of the offering. The advertising has to evoke the likely experience of the user, which in turn introduces a second complication. The service can often be unique to each buyer, as is the case for most professional services. The service will be a bundle of attributes that will not all be offered to every buyer at every purchase occasion (Mudie & Pirrie, 2006). According to Mudie&Pierrie, communication can add value to the service in the eyes of the consumer. This is one of its key benefits. In many cases this will enable the provider to charge a premium over that of competitors. Advertising is one of the most visible ways through which an organization communicates with its customers.

2.3.5 Social Benefits of Advertising

Advertising benefits society in a number of ways. It encourages the development of new and better products; it gives consumers a wider variety of choices; it helps keep price down; it encourages competition. Advertising also subsidizes the media, supports freedom of the press, and provides a means of disseminating public information about health and social issues (Arens & Bovee, 1994).

2.3.6 Social Criticism of Advertising

Advertising is the most visible activity of business. By inviting people to try their products, companies also invite public criticism and attack if their products don't measure up. Proponents of advertising say it's safer to buy advertised products because, when manufacturers put their company name and reputation on the line they try harder to fulfill their promises (Arens & Bovee, 1994).

Does Advertising Debase Our Language?

Defenders of traditional English think advertising copy (the text in ads) is too breezy, too informal, too casual, and therefore improper. Advertising research shows that people respond better to down-to-earth conversational language than to more dignified, formal writing. Good copywriters develop a style is descriptive, colorful, and picturesque as well as warm, human, and personal. Because of the need for brevity, they use simple words that are lively, full of personality, and reflect the language usage and patterns of their target audience (Arens & Bovee, 1994).

Does Advertising Make Us Too Materialistic?

We all have needs and desires beyond the basics of food, shelter, and clothing. In a free society people can choose the degree to which they indulge their desires, needs, and fantasies. Some people crave material possessions. Others desire less material goods and more cultural or spiritual enhancement in their lives. There are advertising sponsors at both ends of the spectrum (Arens & Bovee, 1994).

Does Advertising Make Us Buy Things We Don't Need?

Every year advertisers spend millions of dollars trying to convince people that some product will make them sexier, healthier, or more successful. But they can't make people buy a product they don't want. In one study, only about 20 percent of consumers surveyed indicated that advertising played the major role in their choice (Arens & Bovee, 1994).

Is Advertising Deceptive?

Critics define deceptiveness not only as false and misleading statements but also as false impressions conveyed, whether intentional or not. For advertising to be effective, consumers must have confidence in it. So continued deception is self-defeating (Arens & Bovee, 1994).

2.3.7 Advertisers' Social Responsibility

Most advertisers to day strive to maintain high ethical standards and socially responsible advertising practices. Once a free-swinging, unchecked business activity, advertising is today a closely scrutinized and heavily regulated profession. Consumer groups, governments, special-interest groups, and even other advertisers now review, check, control, and change advertising (Arens & Bovee, 1994).

2.3.8 The Limitations of Advertising and Sales Promotion

It must not be thought that advertising and sales promotion are all-powerful activities. In spite of much loose talk, advertising is not 'brainwashing'; it cannot make people do what they firmly wish not to do. Its power of changing attitudes is real but certainly limited. Indeed, over enthusiastic statements about a product will probably rebound, because those who try the product themselves will be disappointed with it. A further limitation is cost. Advertising can be a very expensive activity. Only when it is accurately assessed and given its rightful place in the marketing mix, as part of a properly conceived plan, will it pay dividends. The accurate assessment and properly conceived plan will owe a great deal to sound knowledge of customers and their needs, and much hard work and good judgment in determining how best to meet those needs (Wilmshurst & Macay, 2002).

2.4 Attitude towards Advertising in General

Attitude towards advertising is an important concept as it is one of the determinants of attitude towards specific advertisements (Lutz, 1985) and can influence the way a consumer will respond to any particular advertising (Mehta, 2000). Since Zanot (1984) report of a negative trend in public opinion about advertising during the 1960s and 1970s, some research has shown that public's attitude towards advertising has been declining over time (Ogilvy and Mather, 1985, Muehling, 1987, Andrews, 1989, as cited in Tan & Chia, 2007) while others have shown a more favorable evaluation of advertising (Shavitt, Lorey, & Haefner, 1998). However, these studies examined consumers' attitude towards advertising in general, rather than advertising in

a particular medium. Individuals' attitude towards advertising is affected by the individual experiences and belief constructs of individual about product information, hedonic/entertainment, falsity/no sense, good for the economy, and corrupt values/materialism (Pollay & Mittal, 1993). Mittal (1994) found that American consumers' attitudes are still overwhelmingly negative, while several studies show that print ads are perceived as more enjoyable and informative than broadcast ads (Haller, 1974; Somasundaran and Light, 1991, as cited in Tan & Chia, 2007). Thus, there is much ambivalence about consumers' attitude towards advertising, depending on the advertising media being examined.

In most public surveys of attitudes towards advertising, only the abstract attitude (AG) was asked when examining consumers' attitude towards advertising in general (Zanot, 1981, Shavitt et al. 1998, Mehta, 2000). For instance, in Shavitt et al.'s (1998) survey, they asked the respondents to think of all forms of advertising when answering questions relating to their thoughts and feelings about advertising. This kind of ambivalence in the treatment of media context when asking subjects about their attitude towards advertising is problematic in that when respondents answer questions relating to advertising beliefs, we do not know whether their frame of reference is based on attitude towards print advertising, attitude towards television advertising, or attitude towards online advertising, rather than attitude towards advertising in general. The importance of making such a distinction between personalized attitudes and generalized (third-person) attitudes in the domain of attitudes towards advertising has also been highlighted by Shavitt et al. (1998). This provides motivation and support for the link that the researcher is attempting to construct between the generalized attitude towards advertising and the specific attitudes towards advertising in television, radio, and print, respectively.

Bauer and Greyser (1968) as cited in Yaakop & Hemsley-Brown (2014) also examine two effects of advertising in an attempt to predict beliefs about advertising using eight items in two categories: economically- and socially-oriented statements. Based on the results using this measurement scale, Americans are in agreement that the functions of advertising help them to get better products and act as a good instrument for the economic system. At micro level,

consumers' involvements with advertising are more personal where experiences with advertising or advertisements lead them to form beliefs. It is understood that from these beliefs, attitude toward advertising also comes to form. The beliefs are categorized into four dimensions, (i) product information, (ii) social role/image, (iii) hedonic/pleasure and, (iv) Falsity/no sense (Pollay and Mittal, 1993; Tan and Chia 2007).

Firstly, product information refers to the consumer's personal belief pertaining to the ability of advertising to deliver rich information by means of advertisements. Next, social role/image refers to the ability of advertising/advertisements to communicate believable social integration, image and role to the audience. Hedonic/pleasure connotes the ability of advertisements to source pleasure-seeking materials to the audience. And falsity/no sense refers to consumer's belief with respect to the annoyance of advertisements through misrepresentation, misleading information and mockery and sarcasm. However, Americans show a significant dislike toward individual advertisements because they find them offensive and annoying. Attitude toward advertising in general (AG) is an important element affecting attitude toward advertisements (Aad) which, in turn influences purchase behavior (Durvasula, Lysonski, & Mehta, 1999).

2.5 Attitudes towards Advertising in Specific Media

It is important as a study by Shavitt et al. (1998) which asked subjects to take into consideration advertising in all different media (commercials on TV, radio, magazines and newspapers, billboards, classified ads, direct mail ads, etc.) when they answered 17 attitudinal questions on advertising, reported a more favorable evaluation of advertising than previous data would suggest. Perhaps the difference in results between their study and other public surveys of attitude towards advertising could be due to the confounding effect of subjects relating to different media of advertising when they are evaluating beliefs about advertising. The need to take into consideration media differences is important.

People hold different expectations about different media. For instance, it has been found that people are likely to seek information from print and entertainment from broadcast (Speck and Elliott, 1997 as cited in Tan & Chia, 2007), while many people still believe that the internet is a tool or task-performing medium rather than an entertainment medium (Cho and Cheon, 2004 as cited in Tan & Chia, 2007). Television and print media are also very dissimilar with respect to the way they are used by their audience: television is a display medium with external pacing

(which means that the medium decides the moment and speed of information transfer), while print media are search media with internal pacing by the reader (Smit, 1999 as cited in Tan & Chia, 2007).

2.6 Conceptual Framework

In the social psychology literature, it is claimed that every discriminable category to which people react may provide the basis for an attitude (Comrey & Newmeyer, 1965). Since there are millions of these categories, they are usually organized by humans into larger and more abstract categories. These more abstract categories provide the basis for some of the fundamental social attitudes. For example: the attitude toward the church may be an expression of some fundamental value, such as a man's good or evil nature, but it may also be conceived as an organizing attitude for several more specific attitudes, for example, the attitudes toward priests, ministers, church-going people, atheists, and so on (Triandis, 1971).

Drawing on this categorization, the researcher hypothesizes that people's attitude towards advertising could also be structured as such, with the attitude towards advertising in general (AG) being the organizing attitude for attitudes towards advertising in specific media, such as attitude towards print, attitude towards radio and television advertising (APRINT, ARADIO, and ATV). The researcher posits that the attitude towards advertising in general (AG) as an abstract attitude since it involves general beliefs about advertising without any media contexts. For example, the attitude of American consumers who respected the economic role of advertising, but criticized its social effects (Bauer and Greyser, 1968). As suggested by Reid and Soley (1982) the attitudes that consumers have towards advertising in different media (ARADIO or APRINT and ATV, specifically) would then be specific attitudes that are less abstract and which correspond to the personalized attitudes.

Using O'Donohoe's (1995) categorization of the extant beliefs of attitudes towards advertising into two groups, personal experience beliefs and macro beliefs, and the stratification of concrete to abstract levels of attitude used in social psychology, the following framework is proposed. The personal experience and macro belief constructs of product information, hedonic/pleasure, falsity, good for the economy, and corrupt values/materialism, respectively, are all adopted from Pollay and Mittal's (1993) study. This is because the focus of this study is not to determine the already well-researched belief dimensions of attitude towards advertising, but rather to determine the structural relationships between general and specific

attitudes towards advertising. However, unlike Pollay and Mittal's (1993) model, not all beliefs are posited to have a direct causal effect on AG in our model. The macro belief constructs of good for the economy and materialism are hypothesized to affect AG while the rest (personal experience factors) are hypothesized to affect APRINT, ARADIO, and ATV differently, as explained below.

In this framework, a person has an attitude towards advertising in general which is an abstract level attitude. It is based mostly on shared beliefs that this person acquired from secondary information sources, rather than from one's own experience with advertising. For instance, this person learns about the 'bad' effects of advertising that cause consumers to buy a brand that they do not like, from opinions expressed by others verbally or through the popular media. This information may influence the person's beliefs about social effects of advertising which are well documented in the literature as antecedents to the formation of an attitude towards advertising in general (Bauer and Greyser, 1968; Muehling, 1987; Durvasula et al., 1993; Pollay and Mittal, 1993).

On the other hand, this person may have purchased a product/brand that meets his/her needs after learning about it from an ad in a magazine. This personal experience reinforced his/her beliefs about the informative nature of print advertising. However, the researcher propose that because this is a personal experience belief (O'Donohoe, 1995) about the attribute of advertising in a specific media, it will help shape the person's attitude towards print advertising but not about advertising in general, which is more abstract. Of course, over time this personal experience belief may also reinforce the shared macro level beliefs this person has about advertising, that will then have an impact on his/her attitude towards advertising in general.

Hence, when we ask a person about his/her attitude towards advertising, responses to the question 'In general, do you like or dislike advertising?' (Shavitt et al., 1998) could be in the form of a general attitude towards advertising shaped by the macro level beliefs that the person has about advertising, or a specific attitude towards advertising in a particular medium shaped by the personalized beliefs that this person has about advertising in a specific medium. The saliency of the medium to the respondent will determine whether the response is in the form of an abstract level attitude (AG) or basic level attitude, such as APRINT, ARADIO, or ATV. Saliency has been defined as the degree to which a stimulus stands out from its

immediate context (Fiske and Taylor, 1984). In the context of this model, saliency of the medium applies to how a particular medium stands out in the minds of the respondent when they are asked about his/her attitude towards advertising. For example, saliency of the television medium may be high to a respondent because he/she has been involuntarily exposed to a series of television ads while watching a program, and hence his/her response to a question like 'In general, do you like or dislike advertising?' will be influenced mostly by the beliefs that this person has as a result of personal experience with television advertising. As such, his/her response will be in the form of a basic level attitude (ATV) rather than the abstract level attitude (AG). The same could apply to attitude towards print advertising or other media advertising. The relationships between attitude towards advertising in general (AG) being the organizing attitude for attitudes towards advertising in specific media such as attitude towards print, radio, and television advertising (APRINT, RADIO and ATV), as well as the set of antecedents that lead to these attitudes, are hypothesized as follows.

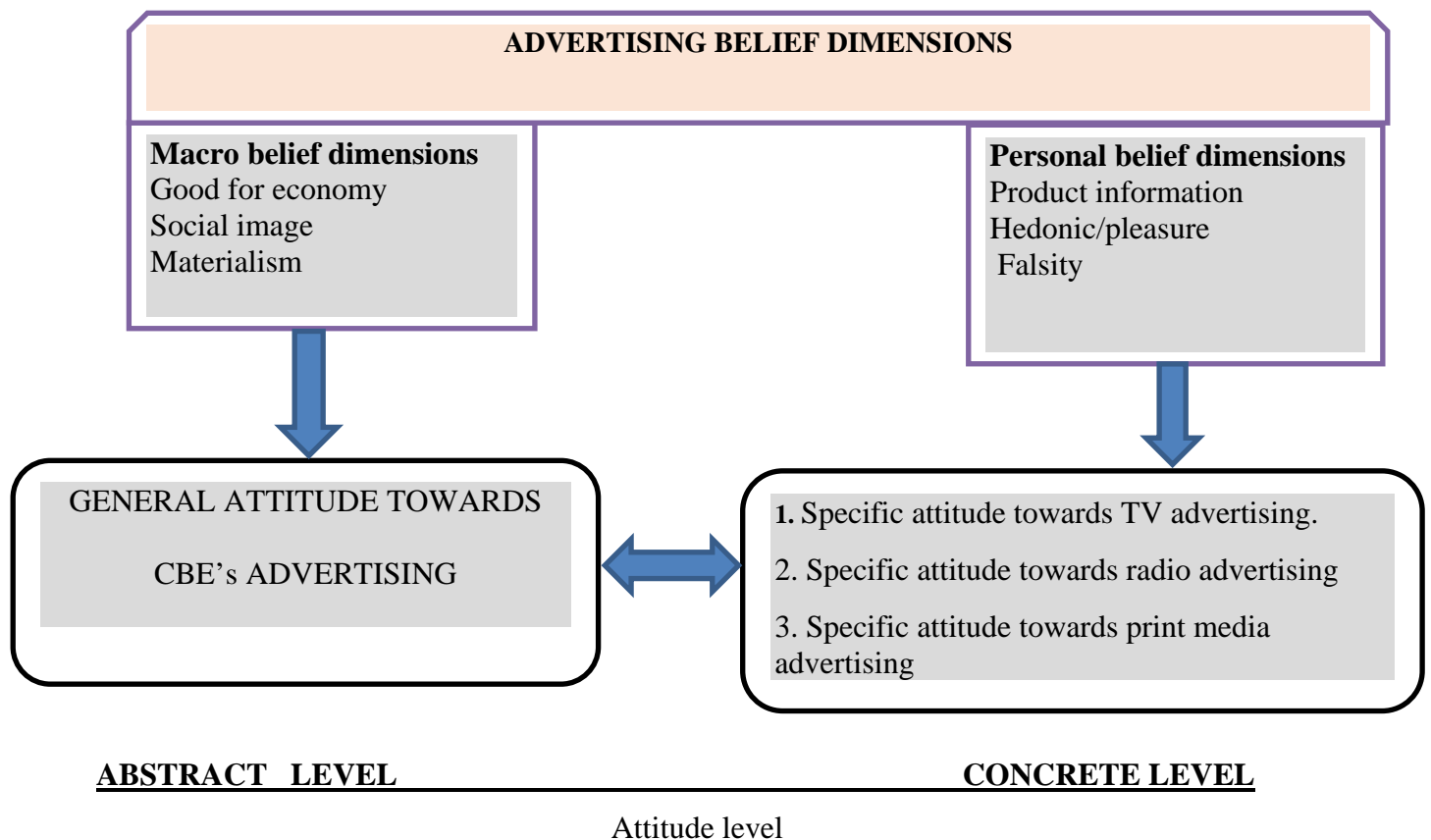


Fig.2.6 conceptual model of the study adapted from (Kitaw, 2013)

HYPOTHESES

Based on the foregoing discussion about the categorization of attitudes from basic to abstract, the following hypotheses are developed.

Firstly, product information is an important justification of advertising in previous study (Pollay & Mittal, 1993). The product information dimension measures the individual's beliefs about advertising as a valuable source of information for and about products or services. In this study the researcher measure product information using the following items: 'advertisements help me to keep up to date about products/services available in the marketplace'; advertisements are a useful source of information'; 'advertising is a valuable source of information about local sales/products'; 'advertising contributes to my knowledge about quality products'; and 'advertisements tell me which brands have the features I am looking for' (Petrovici & Marinov, 2007). Print advertising is a good source of product information, and previous study support this view (Tan & Chia, 2007). Research has shown that print advertisements consistently emerged as the most informative (Mittal, 1994). This leads to formulate the following three hypotheses:

H1a. The personal belief dimension '**product information**' is positively related to specific attitude towards Commercial Bank of Ethiopia's TV ads.

H1b. The personal belief dimension '**product information**' is positively related to specific attitude towards Commercial Bank of Ethiopia's Radio ads.

H1c. The personal belief dimension '**product information**' is positively related to specific attitude towards print ads.

Secondly, the experience of advertising can be a pleasure upon exposure. Advertisements can be beautiful to look at, touching in their sentiment, funny in their portrayed events, or uplifting in their music, pace, and attitude. Hedonic/pleasure is measured with: "Quiet often, advertising is amusing, entertaining;" "Sometimes, advertisements are even more enjoyable than other media contents; "Sometimes I take pleasure in thinking about what I saw or heard or read in advertisements." (Pollay & Mittal, 1993). Mittal (1994) also found in his study that significantly more respondents agree that, 'Sometimes TV commercials were even more enjoyable than TV programs'. This lead to hypothesize that:

H2a.The personal belief dimension '**Hedonic/pleasure**' is positively related to specific attitude towards Commercial Bank of Ethiopia's TV ads.

H2b.The personal belief dimension '**Hedonic/pleasure**' is positively related to specific attitude towards Commercial Bank of Ethiopia's Radio ads.

H2c.the personal belief dimension '**Hedonic/pleasure**' is positively related to specific attitude towards Commercial Bank of Ethiopia's print ads.

Thirdly, Pollay and Mittal (1993) defined 'Falsity/No sense' ads as purposefully misleading, or more benignly, as not fully informative, trivial, silly, confusing, etc. Some of these characteristics impacts on the personal usefulness of advertising as an information source, but it also has potential social consequences by making common place the telling of half-truths and other self-serving deceptiveness, justifying cynicism. Falsity is a dimension which explains an individual's beliefs about advertising as a source of manipulation, exaggeration or misleading information. This scale is developed based on the items based on research by (Tan & Chia, 2007). The items are 'in general advertising is misleading'; 'advertising should be more realistic'; 'most advertising insults the intelligence of the average consumer'; 'in general, advertisements present a true picture of the product advertised'; 'advertising often persuades people to buy things they really don't need or should not buy'; and 'there are too many exaggerations in advertising'. This leads to the formation of the following hypotheses:

H3a.The personal belief dimension '**falsity**' is positively related to specific attitude towards Commercial Bank of Ethiopia's TV ads.

H3b.The personal belief dimension '**falsity**' is positively related to specific attitude towards Commercial Bank of Ethiopia's radio ads.

H3c.The personal belief dimension '**falsity**' is positively related to specific attitude towards Commercial Bank of Ethiopia's print ads.

Peoples' attitude towards advertising could also be structured as such, with the attitude towards advertising in general (AG) being the organizing attitude for attitudes towards advertising in specific media, such as attitude towards print and television advertising (APRINT and ATV). The researcher posit the attitude towards advertising in general (AG) as an abstract attitude since it involves general beliefs about advertising without any media contexts(Tan & Chia, 2007).A person may have purchased a product/brand that meets his/her

needs after learning about it from an ad in a magazine. This personal experience reinforced his/her beliefs about the informative nature of print advertising. However, the researcher propose that because this is a personal experience belief (O'Donohoe, 1995) about the attribute of advertising in a specific media, it will help shape the person's attitude towards print advertising but not about advertising in general, which is more abstract. Of course, over time this personal experience belief may also reinforce the shared macro level beliefs this person has about advertising, that will then have an impact on his/her attitude towards advertising in general. Hence, when we ask a person about his/her attitude towards advertising, responses to the question 'In general, do you like or dislike advertising?' (Shavitt et al., 1998) could be in the form of a general attitude towards advertising shaped by the macro level beliefs that the person has about advertising, or a specific attitude towards advertising in a particular medium shaped by the personalized beliefs that this person has about advertising in a specific medium.

H4a. There is a positive and highly significant relationship between specific attitudes towards Commercial Bank of Ethiopia's TV ads and general attitude towards advertising.

H4b. There is a positive and highly significant relationship between specific attitudes towards Commercial Bank of Ethiopia's Radio ads and general attitude towards advertising.

H4c: There is a positive and highly significant relationship between specific attitudes towards Commercial Bank of Ethiopia's print ads and general attitude towards advertising.

Falsity causes people to take up destructive habits and tempts ordinary people to purchase products or services that may be considered valueless in the vain attempt to emulate celebrity endorsers or models. Therefore, it could cause a widespread fear that advertisers are messing with consumers' minds—manipulating consumers psychologically into buying things that consumers never needed or planned buying. Some people find television advertising intrusive, especially those who anticipate enjoying television programs (Alwitt&Prabhaker, 1992). This is intensified when advertisements are seen as manipulative and misleading. For instance, Alwitt & Prabhaker(1992) report that the majority of their respondents agreed that the advertised products do not perform as well as claimed in the television advertisements and that television advertisements do not present a true picture of the product being advertised.

H5: The personal belief dimension 'falsity' is positively related to use of media as reference to make products and services purchase decision.

Belch & Belch(2008) suggest that the concept of 'good for economy' reflects the point of view that advertising speeds up the adoption of new goods and technologies by consumers', fosters full employment, reduces the average costs of production, elevates producers about healthy competition, and increases the standard of living on average. In addition, an essential view of advertising supporters is that advertising is the lifeblood of business. Thus it gives consumers' information about products and services and supports them to improve customer's standard of living(Belch & Belch, 2003).The economic benefit of advertising is the ability of the advertisers to provide accurate and reliable information about their products to the audience(Petrovici & Marinov, 2007).Good for the economy is measured with: "In general, advertising helps our nation's economy.", "Mostly, advertising is wasteful of economic resources."; "In general, advertising promotes competition, which benefits the consumer."Hence, for the economic role of advertising the researcher hypothesizes that:

H6: The macro belief dimension '**Good for the Economy**' is positively related to general attitude towards Commercial Bank of Ethiopia's ads.

Much advertising, especially at national level, provides lifestyle imagery, and its communication goals often specify a brand image or personality, the portrayal of typical or idealized users, associated Status or prestige, or social reactions to purchase. Social role and image are measured with: "From advertising I learn about fashions and about what to buy to impress others;" "Advertising tells me what people with lifestyles similar to mine are buying and using." "Advertising helps me know which products will or will not reflect the sort of person I am."(Pollay & Mittal, 1993).

H7: The macro belief dimension '**social image**' has a positive influence on general attitude towards Commercial Bank of Ethiopia's ads.

The researcher followed Pollay and Mittal's (1993) practice of identifying materialism as a macro level factor. To date, only one study on attitude towards advertising in general has confirmed that consumers often thought advertising contributes to materialism in the society (Pollay and Mittal, 1993).

H8: The macro belief dimension '**materialism**' is negatively related to general attitude towards Commercial Bank of Ethiopia's ads.

3. RESEARCH DESIGN AND METHODOLOGY

In this part of the study, the research design, population of the study, sample size of the study, sampling techniques, source of data, instruments of data collection and method of analysis together with ethical considerations are presented.

3.1 Research Design

The study is a quantitative research using survey design. Descriptive and inferential research method has been used. Descriptive research studies are those studies which are concerned with describing the characteristics of a particular individual, or of a group, whereas diagnostic research studies determine the frequency with which something occur or its association with something else. The studies concerning whether certain variables are associated are examples of diagnostic research studies. As against this, studies concerned with specific predictions, with narration of facts and characteristics concerning individual, group or situation are all examples of descriptive research studies. Most of the social research comes under this category (Kothari, 2004). The purpose of inferential approach to research is to form a data base from which to infer characteristics or relationships of population. This usually means survey research where a sample of population is studied (questioned or observed) to determine its characteristics, and it is then inferred that the population has the same characteristics (Kothari, 2004). Inferential statistics, correlation, has also been applied to identify the relationship between attitude dimensions and the series of advertising made by Commercial Bank of Ethiopia via TV, radio, and print media.

3.2 Population

The target population in this research is the customers of Commercial Bank of Ethiopia residing in Addis Ababa. They can be referred as customers of city branches of Commercial Bank of Ethiopia.

3.3 Sample Size

The bank has currently 158 city branches (www.cbcombanketh.com). From which sample sizes of 200 respondents were selected and questionnaires were handed out to all who were willing and are the customers of city branches of the bank. This number is in accordance with the views of Dillman (2000) and Hill et al. (2005) as cited in Kitaw(2013) who reported that a sample size of 100 and above is sufficient to present good and concise research finding and provide good representation of the population/organization/ any subject investigated.

3.4 Sampling Techniques

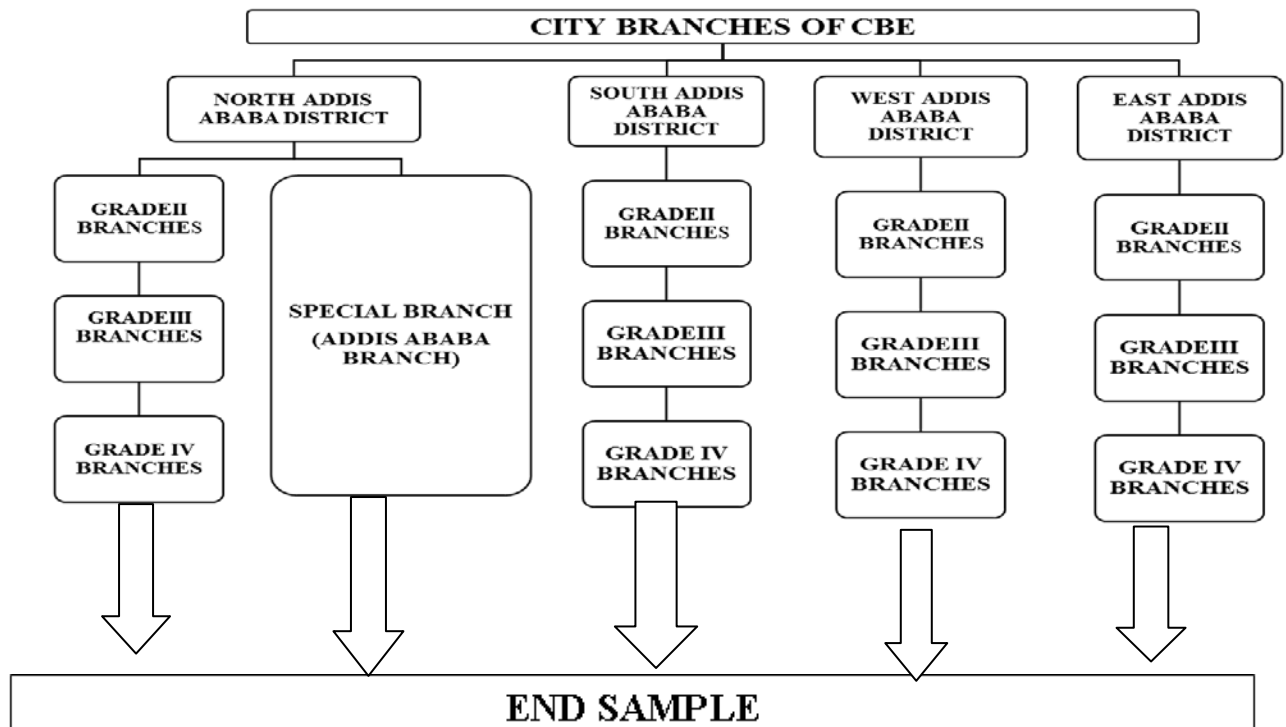
The sample targets are presumed to often use bank services to save, receive and transfer money to and from different corners of the country. Given the nature of the study (due to the unavailability of sampling frame of banks' customers or infinite population), a non-probability (Convenience) sampling was chosen. However, an attempt is made to achieve geographical balance in the selection of the branches by clustering them into four districts in which respondents are selected to fill questionnaires.

There are four districts, namely East Addis Ababa, West Addis Ababa, North Addis Ababa, and South Addis Ababa District. There are also different branches under each district categorized by grade level ranging from grade II to Special Branch (Addis Ababa Branch).

Finally, the researcher purposively selects all grade VI branches found in Addis Ababa. This is because the researcher believes that Grade VI and the Special branch have multiple bank products/services which are not provided by grade II and grade III branches. More, over the number of customers served in such branches are relatively higher (larger customer base).

Only those customers who were found to be willing to fill the questionnaire and have the exposure to TV, radio, and print ads of Commercial Bank of Ethiopia were invited to participate in the study.

Fig.3.1 Study sample design



3.5 Sources of Data

The study mainly relies on primary sources. Data were collected from the sampled respondents using questionnaire.

3.6 Tools/Instruments of Data Collection

A structured questionnaire has been used to gather data from respondents. This questionnaire was adapted and translated to Amharic from previous researches on attitude towards advertising and customized to commercial bank of Ethiopia's context. Indicators used to measure attitude towards Television advertising were adapted from Mittal's (1994) study on the "public Assessment of TV advertising." Indicators for Radio advertising were the same as those that will be used for TV advertising.

The questionnaire consists of two sections; Part 1 and Part 2. Part one includes respondents' demographic profile while part two includes questions that ask the key constructs of the research frame work. The Questions were scaled using Five-Point interval Likert scale ranging from "1= Strongly Agree" to "5=Strongly Disagree". Reverse wordings were used for some questions to detect any inconsistencies in the respondent's answers.

Before distributing the questionnaire to all respondents, 20 questionnaires were translated to Amharic for pilot test to make sure the questions are clear and reliable. Its reliability test of alpha cronbach has been found .931 which is above and well the minimum requirement.

Figure3.2 Reliability test

Reliability Statistics of pilot study	
Cronbach's Alpha	No. of Items
.931	59

3.7 Data Analysis Procedure

The collected survey data were analyzed using IBM SPSS statistics version 21. Descriptive statistics, frequencies and percentage were placed in use to discuss and address responses generated from part one of the questionnaires, demographics of the respondents. Mean score was used to assess attitude of customers towards commercial Bank of Ethiopia's advertisings. In order to find out at which particular belief dimension Commercial Bank of Ethiopia's advertisings are performing good and unfavorable in the eyes of the customers, mean scores will be compared among each personal and macro belief dimensions. Moreover, the relationship between belief dimensions and Commercial Bank of Ethiopia's advertisings has been explored using correlation analysis at $\alpha < 0.01$ significance level.

3.8 Ethical Consideration

According to (Bhattacharjee, 2012) research ethics includes voluntary participation and harmlessness, informed consent, anonymity and confidentiality and researchers obligation in disclosure. Based on this, all ethical considerations listed above were applied throughout the research process. All respondents of the study participated voluntarily and information taken was with their approval. The respondents were advised the type of information needed, for what the information was needed. They were also confirmed that their responses are kept confidential.

4. RESULTS AND DISCUSSIONS

This chapter basically provides the data analysis and discussion part of the study. The descriptive and correlation analysis are provided in the subsequent sections.

4.1 Reliability Test

The coefficient alpha, or Cronbach's alpha, is the average of all possible split-half Coefficients resulting from different ways of splitting the scale items. This coefficient varies from 0 to 1, and a value of 0.6 or less generally indicates unsatisfactory internal consistency reliability (Naresh & David, 2007). Hence the coefficient alpha of this study shows 0.955, it shows that the internal consistency of the research instrument is satisfactory and reliable.

Table 4.1 Scale Reliability

Reliability Statistics	
Cronbach's Alpha	N of Items
0.955	75

Source: Computation from survey data (2015)

4.2 Analysis of Respondents' Demography

Table4.2.1 Gender Characteristics of Respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid male	101	54.6	54.6	54.6
Female	84	45.4	45.4	100.0
Total	185	100.0	100.0	

Source: Computation from survey data (2015)

The frequency statistics which has been used to analyze the demographic characteristics of respondents reveal that the majority respondents are Male which represents 101 (54.6%) out of 185 questionnaires collected. The rest 84 respondents which represent 45.4% are Female.

Table 4.2.2 Age Characteristics of Respondents

Age				
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 18-24 years old	50	27.0	27.0	27.0
25-34 years old	76	41.1	41.1	68.1
35-44 years old	33	17.8	17.8	85.9
Greater than 44 years old	26	14.1	14.1	100.0
Total	185	100.0	100.0	

Source: Computation from survey data (2015)

When looking the age structure of respondents of this study 76 respondents (41.1%) are found to be in the range of 25-34 years old. The second higher respondents of this study 50 respondents (27%) are found in 18-24 years old of the age structure. 33 respondents which represent 17.8% are between the ages of 35-44 years old. The smallest number of respondents of this study 26 which represents 14.1% is at the age of greater than 44 years old.

Table 4.2.3 Marital status of Respondents

Marital status				
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Married	63	34.1	34.1	34.1
Not married	122	65.9	65.9	65.9
Total	185	100.0	100.0	100.0

Source: Computation from survey data (2015)

As shown in the table above 122 respondents which represents 65.9% of the study are married. The rest 63 (34.1%) of the respondents are not married.

Table 4.2.4 Educational level of Respondents

		Education level			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Non formal education	12	6.5	6.5	6.5
	Primary education	36	19.5	19.5	25.9
	secondary education	56	30.3	30.3	56.2
	Diploma	42	22.7	22.7	78.9
	First Degree and above	39	21.1	21.1	100.0
	Total	185	100.0	100.0	

Source: Computation from survey data (2015)

Regarding the educational level of the respondents, as it is showed in the above table, 56 respondents (30.3%) have completed their secondary education, 42 respondents (22.7%) are Diploma holders, and 39 respondents (21.1%) are holders of 1st degree and above, 36 respondents (19.5%) have completed their primary education. Only 12 respondents representing (6.5%) has responded as they have attended Non formal education. From the above data we can infer that majority of the respondents have a good educational background to evaluate ads of CBE.

Table 4.2.5 Occupation of Respondents

		Occupation			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Full-time student	7	3.8	3.8	3.8
	Self employed	38	20.5	20.5	24.3
	Staff in private company	51	27.6	27.6	51.9
	Staff in government organization	78	42.2	42.2	94.1
	Unemployed	11	5.9	5.9	100.0
	Total	185	100.0	100.0	

Source: Computation from survey data (2015)

As the above table shows, most of the respondents 78 which represents 42.2% are employees of government organization. The second largest respondents are employees who work in private organizations. They represent 27.6% of the total respondents. 38 respondents which represents 20.5% are self-employed. Very few respondents of the study were found to be

full time student and unemployed. Eleven respondents representing 11% were unemployed while seven respondents representing 7% were students.

Table 4.2.6 monthly income of Respondents

Monthly income				
	Frequency	Percent	Valid Percent	Cumulative Percent
less than 500 birr	13	7.0	7.0	7.0
from 500-1500 birr	37	20.0	20.0	27.0
Valid From 1501-2500 birr	45	24.3	24.3	51.4
Above 2500 birr	90	48.6	48.6	100.0
Total	185	100.0	100.0	

Source: Computation from survey data (2015)

Eventually, 90 respondents of the study earns a monthly income of birr 2500 and above which represents 48.6%.45 respondents earn a monthly income in the range of 1501-2500 birr.37 respondents representing 20% earns a monthly income in the range of birr 500-1500.Very few respondents representing 13(7%) earns below 500 birr per month.

4.3 Analysis of Specific Attitude towards Commercial Bank of Ethiopia's Advertisings.

4.3.1 Specific Attitude towards CBE TV advertisings

Descriptive statistic and correlation analysis has been used to analyze the dependent variable, specific attitude towards CBE TV advertising.

Table 4.3 Mean Scores of Personal Belief Dimensions on TV Ads of Commercial Bank of Ethiopia

Personal Belief Dimensions	N	Mean	Std. Deviation
Product Information of TV ads	185	3.7676	.75882
Falsity of TV ads	185	3.4631	.83187
Hedonic/Pleasure of TV ads	185	3.1099	.78746
Valid N(list wise)	185		

Source: Computation from survey data (2015)

As indicated in table 4.3 the largest mean is scored by product information followed by Falsity. The least mean score is for Hedonic/pleasure of TV ads which is 3.1. From this, we can infer that the personal belief dimension, product information, has performed superior than the two personal belief dimensions, Falsity and Hedonic/Pleasure with a mean score of 3.77.

Hence, we can understand that most of the respondents has agreed that TV ads of Commercial Bank of Ethiopia are more of informative which provides as good sources of product information, relevant to their job & activities, a reference for purchasing bank products/services, sources of up-to-date bank product information, convenient sources of product/service information and supply the true picture of bank's product/service.

The second personal belief dimension, **falsity**, has a mean score of 3.46. In this case respondent believed that TV ads of Commercial Bank of Ethiopia are providing credible, reliable and trustworthy information about the quality and performance of products/service.

Hedonic/Pleasure is found to be the least mean scoring personal belief dimension with a mean score of 3.11. This implies that TV ads of Commercial Bank of Ethiopia lacks the content of having entertaining motions and movements, having attractive description & presentation, and fun to watch.

Table 4.4 Correlation analysis results for personal belief dimensions and TV ads of Commercial Bank of Ethiopia

		Product Information of TV ads	Falsity of TV ads	Hedonic/Pleasure of TV ads	Specific Attitude towards TV ads
Product Information of TV ads	Pearson Correlation	1	.617**	.542**	.520**
	Sig. (2-tailed)		.000	.000	.000
	N	185	185	185	185
Falsity of TV ads	Pearson Correlation	.617**	1	.482**	.443**
	Sig. (2-tailed)	.000		.000	.000
	N	185	185	185	185
Hedonic/Pleasure of TV ads	Pearson Correlation	.542**	.482**	1	.303**
	Sig. (2-tailed)	.000	.000		.000
	N	185	185	185	185
Specific Attitude towards TV ads	Pearson Correlation	.520**	.443**	.303**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	185	185	185	185

** . Correlation is significant at the 0.01 level (2-tailed).

Source: Computation from survey data(2015)

As shown in table 4.4 all the personal belief dimensions, product information, falsity, hedonic/pleasure have a positive relationship with specific attitude towards TV ads of Commercial Bank of Ethiopia. The highest correlation (.520) has been observed between product information and specific attitude towards TV ads of Commercial Bank of Ethiopia. The second highest correlation (.443) has been observed between the personal belief dimension, Falsity and Specific attitude towards TV ads of Commercial Bank of Ethiopia. Hedonic/Pleasure has been found relatively the weakest personal belief dimension with a correlation point .303. As the correlation is found to be positive, all the three personal belief dimensions of attitude and specific attitude towards TV ads of Commercial Bank of Ethiopia are positively related.

Karl Pearson's coefficient of correlation is also known as the product moment correlation

Coefficient. The value of ' r ' lies between ± 1 . Positive values of r indicate positive correlation between the two variables (i.e., changes in both variables take place in the same direction), whereas negative values of ' r ' indicate negative correlation i.e., changes in the two variables taking place in the opposite directions. A zero value of ' r ' indicates that there is no association between the two variables. When $r = (+) 1$, it indicates perfect positive correlation and when it is $(-) 1$, it indicates perfect negative correlation, meaning thereby that variations in independent variable (X) explain 100% of the variations in the dependent variable (Y). We can also say that for a unit change in independent variable, if there happens to be a constant change in the dependent variable in the same direction, then correlation will be termed as perfect positive. But if such change occurs in the opposite direction, the correlation will be termed as perfect negative. The value of ' r ' nearer to $+1$ or -1 indicates high degree of correlation between the two variables (Kothari, 2004).

Since the correlation result is found to be greater than .303 and positive the following hypotheses made for specific attitude towards TV ads of Commercial Bank of Ethiopia (H1a, H2a, H3a) are accepted.

H1a. The personal belief dimension '**product information**' is positively related to specific attitude towards Commercial Bank of Ethiopia's TV ads.

H2a. The personal belief dimension '**Hedonic/pleasure**' is positively related to specific attitude towards Commercial Bank of Ethiopia's TV ads.

H3a. The personal belief dimension '**falsity**' is positively related to specific attitude towards Commercial Bank of Ethiopia's TV ads.

4.3.2 Specific Attitude towards Radio ads of Commercial Bank of Ethiopia

This section presents results of customers' specific attitude towards radio ads of Commercial Bank of Ethiopia. Descriptive analysis and correlation analysis were employed to generate the following results.

Table 4.5 *The Mean score of personal belief dimensions on radio ads of Commercial Bank of Ethiopia*

Personal belief dimensions	N	Mean	Std. deviation	Variance
Product Information ads on Radio	185	3.7581	.73947	.547
Falsity on Radio ads	185	3.4162	.78306	.613
Hedonic on Radio Ads	185	3.4068	.67397	.454
Valid N (list wise)	185			

Source: computation from survey data (2015)

As the mean score table 4.5 reveals, the highest mean score (3.7581) has been observed in product information comparing to 3.4162 for falsity and 3.4068 for Hedonic/pleasure. This shows that most of the respondents believed that radio ads of Commercial Bank of Ethiopia are more of informative which provides as a good source of product information, convenient sources of product/service information. Hedonic/pleasure is the least mean scoring (3.4068) personal belief dimension than the other belief dimension. Hence, a radio ad of Commercial Bank of Ethiopia lacks a sort of promoting its products and services with joy, excitement and attractive tone of voice to impress its customers.

Table 4.6 Correlation analysis result of personal belief dimension with radio ads of Commercial Bank of Ethiopia.

Correlations					
		Product Information ads on Radio	Falsity on Radio ads	Hedonic on Radio Ads	Specific Attitude towards Radio ads
Product Information ads on Radio	Pearson Correlation	1	.765**	.586**	.541**
	Sig. (2-tailed)		.000	.000	.000
	N	185	185	185	185
Falsity on Radio ads	Pearson Correlation	.765**	1	.492**	.481**
	Sig. (2-tailed)	.000		.000	.000
	N	185	185	185	185
Hedonic on Radio Ads	Pearson Correlation	.586**	.492**	1	.527**
	Sig. (2-tailed)	.000	.000		.000
	N	185	185	185	185
Specific Attitude towards Radio ads	Pearson Correlation	.541**	.481**	.527**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	185	185	185	185
**. Correlation is significant at the 0.01 level (2-tailed).					

Source: computation from survey data (2015)

As shown in table 4.6 all the personal belief dimensions, product information, falsity, hedonic/pleasure have a positive relationship with specific attitude towards radio ads of Commercial Bank of Ethiopia. The highest correlation (.541) has been observed between product information and specific attitude towards radio ads of Commercial Bank of Ethiopia. The second highest correlation (.527) has been observed between the personal belief dimension, hedonic, and specific attitude towards radio ads of Commercial Bank of Ethiopia. Falsity has been found relatively the weakest personal belief dimension with a correlation point .481. As the correlation is found to be positive, all the three personal belief dimensions of attitude and specific attitude towards radio ads of Commercial Bank of Ethiopia are positively

related. Since the correlation result is found to be greater than .481 and positive the following hypotheses made for specific attitude towards radio ads of Commercial Bank of Ethiopia (H1b, H2b, H3b) are accepted.

H1b. The personal belief dimension '**product information**' is positively related to specific attitude towards Commercial Bank of Ethiopia's Radio ads.

H2b. The personal belief dimension '**Hedonic/pleasure**' is positively related to specific attitude towards Commercial Bank of Ethiopia's Radio ads.

H3b. The personal belief dimension '**falsity**' is positively related to specific attitude towards Commercial Bank of Ethiopia's radio ads.

4.3.3 Specific Attitude towards print ads of Commercial Bank of Ethiopia

This section presents results of customers' specific attitude towards print ads of Commercial Bank of Ethiopia. Descriptive analysis and correlation analysis were also employed to generate the following results.

Table 4.7 Mean score of personal belief dimensions and print ads of Commercial Bank of Ethiopia

Personal belief dimensions	N	Mean	Std. deviation	Variance
Product Information on Print ads	185	3.8090	.74425	.554
Falsity on Print ads	185	3.5171	.75811	.575
Hedonic or pleasure on Print ads	185	3.3203	.379	.379
Valid N	185			

Source: computation from survey data (2015)

As the mean score table 4.7 reveals, the highest mean score (3.8090) has been observed in product information comparing to 3.5171 for falsity and 3.3203 for Hedonic/pleasure. This shows that most of the respondents believed that print ads of Commercial Bank of Ethiopia are more of informative which provides as a good source of product information, convenient sources of product/service information. They also use print ads of the bank as a reference for

their purchasing decision. Hedonic/pleasure is the least mean scoring (3.3203) personal belief dimension than the other belief dimensions. It also tells print ads of Commercial Bank of Ethiopia lacks promoting its products and services with joy, excitement and attractive presentation of print ads to impress its customers.

Table 4.8 Correlation results of personal belief dimensions with specific attitude towards print ads of Commercial Bank of Ethiopia

		Correlations			Specific Attitude towards Print ads
		Product Information on Print ads	Falsity on Print ads	Hedonic or pleasure on Print ads	
Product Information on Print ads	Pearson Correlation	1	.667**	.405**	.381**
	Sig. (2-tailed)		.000	.000	.000
	N	185	185	185	185
Falsity on Print ads	Pearson Correlation	.667**	1	.357**	.375**
	Sig. (2-tailed)	.000		.000	.000
	N	185	185	185	185
Hedonic or pleasure on Print ads	Pearson Correlation	.405**	.357**	1	.340**
	Sig. (2-tailed)	.000	.000		.000
	N	185	185	185	185
Specific Attitude towards Print ads	Pearson Correlation	.381**	.375**	.340**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	185	185	185	185

** . Correlation is significant at the 0.01 level (2-tailed).

Source: computation from survey data (2015)

As shown in table 4.8 all the personal belief dimensions, product information, falsity, hedonic/pleasure have a positive relationship with specific attitude towards print ads of Commercial Bank of Ethiopia. The highest correlation (.381) has been observed between product information and specific attitude towards print ads of Commercial Bank of Ethiopia. The second highest correlation (.375) has been observed between the personal belief dimension, hedonic, and specific attitude towards print ads of Commercial Bank of Ethiopia.

Falsity has been found relatively the weakest personal belief dimension with a correlation point .340. As the correlation is found to be positive, all the three personal belief dimensions of attitude and specific attitude towards print ads of Commercial Bank of Ethiopia are positively related. Since the correlation result is found to be greater than .340 and positive the following hypotheses made for specific attitude towards print ads of Commercial Bank of Ethiopia (H1c, H2c, H3c) are accepted.

- H1c.** The personal belief dimension ‘**product information**’ is positively related to specific attitude towards print ads.
- H2c.** the personal belief dimension ‘**Hedonic/pleasure**’ is positively related to specific attitude towards Commercial Bank of Ethiopia’s print ads.
- H3c.** The personal belief dimension ‘**falsity**’ is positively related to specific attitude towards Commercial Bank of Ethiopia’s print ads.

4.4 Analysis of Respondents’ Attitude towards the Media Type

Table 4.9 Mean score of Specific attitude of respondents towards different media type

	N	Mean	Std. deviation	Variance
Specific Attitude towards Radio ads	185	3.5495	.75748	.574
specific Attitude towards Print ads	185	3.6775	.64914	.421
Specific Attitude towards TV ads	185	3.7477	.68368	.467
Valid N	185			

Source: computation from survey data (2015)

As the above table 4.9 shows us, the highest mean score is registered by Specific attitude towards TV ads with a mean score of 3.7477 followed by specific attitude towards print ads with a mean score of 3.6775 and specific attitude towards radio ads with a mean score of 3.5495 respectively. Hence, we can say that most of the respondents are convinced that TV

ads of Commercial Bank of Ethiopia are likable, very essential, and favorable than the other traditional Medias.

Table.4.10 Mean score of product information across the media type

	Mean	Std. Deviation	N
Product Information of TV ads	3.7676	.75882	185
Product Information ads on Radio	3.7581	.73947	185
Product Information on Print ads	3.8090	.74425	185

As table 4.10 shows here above the personal belief dimension 'product information of print advertising' has scored the highest mean score (3.8090). It implies that most of the respondents of the study has agreed that print advertisings of the bank is more informative than ads of the bank released via TV and radio. The second highest mean scoring is product information of TV ads with a mean score of 3.7676. The least informative ads of the bank is advertising of the bank released via radio with a mean score of .7581. This is a different from the finding of (Kitaw, 2013) who mentioned that SMS ads are more informative than ads released via TV, Web, radio in his study about consumers attitude towards advertising: case of Ethio telecom.

Table 4.11 Mean Score of Falsity/credibility across the media type.

	Mean	Std. Deviation	N
Falsity/credibility of TV ads	3.4631	.83187	185
Falsity/credibility ads on Radio	3.4162	.78306	185
Falsity/credibility on Print ads	3.5171	.75811	185

According to table 4.11 Print ads of the bank has been found more credible than TV ads and radio ads with a highest mean score of 3.5171 followed by TV ads and radio ads with a mean score of 3.4631 and 3.4162 respectively.

Table 4.12 Mean score of Hedonic/pleasure across media

	Mean	Std. Deviation	N
Hedonic/pleasure of TV ads	3.1099	.78746	185
Hedonic/pleasure ads on Radio	3.4068	.67397	185
Hedonic/pleasure on Print ads	3.3203	.61552	185

Table 4.12 here above shows that radio ads of the bank has been favored by most respondents to be entertaining with a mean score of 3.4068 followed by print ads and TV ads with a mean score of 3.3203 and 3.1099 respectively.

Table 4.13 Correlation analysis result of general attitude towards ads and media types

		Specific Attitude towards TV ads	Specific Attitude towards Radio ads	specific Attitude towards Print ads	General Attitude towards ads
Specific Attitude towards TV ads	Pearson Correlation	1	.597**	.560**	.543**
	Sig. (2-tailed)		.000	.000	.000
	N	185	185	185	185
Specific Attitude towards Radio ads	Pearson Correlation	.597**	1	.494**	.653**
	Sig. (2-tailed)	.000		.000	.000
	N	185	185	185	185
specific Attitude towards Print ads	Pearson Correlation	.560**	.494**	1	.552**
	Sig. (2-tailed)	.000	.000		.000
	N	185	185	185	185
General Attitude towards ads	Pearson Correlation	.543**	.653**	.552**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	185	185	185	185

****.** Correlation is significant at the 0.01 level (2-tailed).

Source: Computation from survey data (2015)

As indicated in table 4.13, there is a significant and positive relationship between the three media types and general attitude towards ads of Commercial Bank of Ethiopia. The highest correlation is scored by radio and general attitude towards ads of Commercial Bank of Ethiopia (0.653); followed by print (0.552); and TV (0.543) respectively. As the correlation is found to be positive, the three specific attitude towards the ads of Commercial Bank of Ethiopia and general attitude towards the ads of Commercial Bank of Ethiopia have significant positive relationship.

As the above correlation analysis table show, the correlation coefficient for the three advertising media is above 0.543. Therefore, the relationship can be described as positive and moderately strong. As a result the three hypotheses made here after for specific attitude towards ads of Commercial bank of Ethiopia (H4a, H4b, H4c) are accepted.

H4a. There is a positive and highly significant relationship between specific attitudes towards Commercial Bank of Ethiopia's TV ads and general attitude towards advertising.

H4b. There is a positive and highly significant relationship between specific attitudes towards Commercial Bank of Ethiopia's Radio ads and general attitude towards advertising.

H4c: There is a positive and highly significant relationship between specific attitudes towards Commercial Bank of Ethiopia's print ads and general attitude towards advertising.

4.5 Analysis of Falsity of Media and Purchase Decision

Table 4.14 Correlation analysis result for Falsity and purchase decision for TV media

		Falsity of TV ads	I use TV ads of CBE as a reference for purchasing bank products/services.
Falsity of TV ads	Pearson Correlation	1	.379**
	Sig. (2-tailed)		.000
	N	185	185
I use TV ads of CBE as a reference for purchasing bank products/services.	Pearson Correlation	.379**	1
	Sig. (2-tailed)	.000	
	N	185	185

** . Correlation is significant at the 0.01 level (2-tailed).

Source: Computation from survey data (2015)

Table 4.15 Correlation analysis result for Falsity and purchase decision for radio media

Correlations			
		I use radio ads of Commercial Bank of Ethiopia as a reference for purchasing bank products/services.	Falsity on Radio ads
I use radio ads of Commercial Bank of Ethiopia as a reference for purchasing bank products/services.	Pearson Correlation	1	.549**
	Sig. (2-tailed)		.000
	N	185	185
Falsity on Radio ads	Pearson Correlation	.549**	1
	Sig. (2-tailed)	.000	
	N	185	185

** . Correlation is significant at the 0.01 level (2-tailed).

Source: Computation from survey data (2015)

Table 4.16 Correlation analysis result for Falsity and purchase decision for print media

Correlations			
		Falsity on Print ads	I use print ads of Commercial Bank of Ethiopia as a reference for purchasing bank products/services.
Falsity on Print ads	Pearson Correlation	1	.528**
	Sig. (2-tailed)		.000
	N	185	185
I use print ads of Commercial Bank of Ethiopia as a reference for purchasing bank products/services.	Pearson Correlation	.528**	1
	Sig. (2-tailed)	.000	
	N	185	185

** . Correlation is significant at the 0.01 level (2-tailed).

Source: Computation from survey data (2015)

As discussed in the above correlation analysis tables 4.14-4.16 positive correlation coefficient has been scored. Therefore, we can say that the relationship between Falsity/credibility of TV, radio, and print media and its use as a source of information for purchasing bank products/services is positive. Based on this the following hypotheses made regarding falsity and use of media for purchasing decision (H5) is accepted.

H5: The personal belief dimension '**falsity**' is positively related to use of media as reference to make products and services purchase decision.

4.6 Analysis of the Macro Belief Dimensions of Attitude and General Attitude towards Advertising

Table 4.17 Mean score of the macro belief dimensions

Macro Belief Dimensions	N	Mean	Std. deviation	Variance
Good for Economy	185	3.7662	.69285	.480
Materialism	185	2.8605	.83106	.691
Social Image	185	3.3500	.76177	.580
Valid N	185			

Source: Computation from survey data (2015)

As the table 4.17 reveals the highest mean score is found to be for the macro belief dimension 'Good for Economy' with a mean score value of 3.7662. This implies that respondents of the study feel ads of Commercial Bank of Ethiopia are good at helping nation's economy, raising standard of living and promotes competition, which benefits the consumer than it is a tool for learning about fashions/new products and services and about what to buy to impress others, that helps them reflecting their social status. The least score is given for 'Materialism' which also mean that ads of the bank do not corrupt their values and promote undesirable values of the society.

Table 4.18 Correlation analysis results of macro belief dimensions with General attitude towards advertising

Correlations					
		Ads of CBE are Good for Economy	Ads of CBE makes materialistic	Ads of CBE reflects Social Image	General Attitude towards ads
Ads of CBE are Good for Economy	Pearson Correlation	1	.370**	.563**	.546**
	Sig. (2-tailed)		.000	.000	.000
	N	185	185	185	185
Ads of CBE makes materialistic	Pearson Correlation	.370**	1	.529**	-.070
	Sig. (2-tailed)	.000		.000	.346
	N	185	185	185	185
Ads of CBE reflects Social Image	Pearson Correlation	.563**	.529**	1	.306**
	Sig. (2-tailed)	.000	.000		.000
	N	185	185	185	185
General Attitude towards ads	Pearson Correlation	.546**	-.070	.306**	1
	Sig. (2-tailed)	.000	.346	.000	
	N	185	185	185	185

** . Correlation is significant at the 0.01 level (2-tailed).

Source: Computed from the survey (2015)

As implied from table 4.18 above, the macro belief dimension 'Good for Economy' has the highest score of correlation coefficient (.546) followed by 'Social Image' with a correlation coefficient of .306. While materialism, has got a negative relationship with general attitude towards ads of Commercial Bank of Ethiopia with a correlation coefficient of -.070. The table also shows the existence of positive relationship between the macro belief dimension 'Social Image' and general attitude towards advertisings. Materialism also negatively correlated with general attitude towards advertising that indicates materialism has a negative influence on the attitude towards advertisings.

Although materialism and general attitude towards advertisements are negatively correlated as in the initial hypothesis H8, the outcome is found to be insignificant, as the *p-value* .346 is higher than the significance level. Hence, the two hypotheses H6 and H7 are accepted while H8 is rejected.

Accepted

H6: The macro belief dimension '**Good for the Economy**' is positively related to general attitude towards Commercial Bank of Ethiopia's ads.

H7: The macro belief dimension '**social image**' has a positive influence on general attitude towards Commercial Bank of Ethiopia's ads.

Rejected

H8: The macro belief dimension '**materialism**' is negatively related to general attitude towards Commercial Bank of Ethiopia's ads.

5. CONCLUSIONS AND RECOMMENDATIONS

5.1 Conclusions

So many companies rely on advertising these days to boost sales of their products or services, to build a connection with their audience and to create competition with their rival firms. It has been suggested that billions of dollars has been spent worldwide on advertising every year, and this spending supports thousands of companies and millions of jobs. Advertising is a marketing tool that is becoming impossible to avoid in everyday life and can range from subtle word of mouth strategies to full blow million dollar media campaigns. Advertising is crucial to a company's success and it is becoming more and more important to be backed by a creative campaign media selection.

The first and key factor of advertising is that it will draw an audience's attention to a product or service offered by a company. Potential customers are made aware of the product can benefit them and will give them a reason to invest in it. Advertising is also important to connect to current customers and remind them why they have chosen the right company. Current consumers can also be kept up to date with the latest products and services available to them. Therefore, it is inevitable to investigate consumers attitude towards advertising and the type of media preferred.

From this survey, the researcher has made the following conclusions:

- TV ads of Commercial Bank of Ethiopia are more of informative which serves as good sources of product information, relevant to their job & activities, serves as reference for purchasing bank products/services, sources of up-to-date bank product information, convenient sources of product/service information.
- Print ads of the bank were found to be credible source of product information. In general, print advertisements present a true picture of the product advertised.
- A positive relationship between Falsity/credibility of media and its use as a source of information for purchase decision has been found.

- Most respondents of the study feel that ads of Commercial Bank of Ethiopia are good at helping nation's economy, raising standard of living and promoting competition which benefits the consumer rather than corrupting values of the society and encouraging materialism
- Though it can't be called very strong the three personal belief dimensions: product information, Hedonic/pleasure, and falsity/Credibility has been found positively correlated with specific attitude towards ads of Commercial Bank of Ethiopia.
- Radio ads of the bank were found to be hedonic/entertaining than the other medias.

5.2 Recommendation

With the recent establishment of several new private banks and the expected entrance of foreign banks in Ethiopia, the banking industry in the country is undergoing dynamic expansion. It is, therefore, imperative for the government owned bank; Commercial Bank of Ethiopia, to continuously monitor its advertising effort to make sure whether its ads are executed properly with the right media. Based on this fact and the findings of this study the following recommendations are proposed by the researcher.

As most of the respondents believe that TV and Print ads of the bank has been found lacking hedonic content, Commercial Bank of Ethiopia should exert its effort on making its TV ads to be more exciting, attractive and very likable so as to create a vivid picture in the mind of its customers and make its message meaningful and unforgettable.

As credibility of information released in media has a positive relationship with purchase decision, Commercial Bank of Ethiopia should work more to make its TV and radio ads credible.

Since each media provides unique advantages that cannot be obtained by the others, the bank should strive on making its radio ads to be more credible.

Marketers of the bank should ensure that ad *messages of the bank are designed and executed to take advantage of the unique advantages rendered by each media.*

5.3 Limitations and Future Research

Since this survey targeted customers of Commercial Bank of Ethiopia who resides in Addis Ababa city, its geographic coverage is limited. Hence further study can be undertaken with a larger sample size and larger geography coverage involving customers of outlying branches of the bank. Additionally, this study was correlational in nature and causal inferences could not be assessed. Therefore, future research may be undertaken in this regard.

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